

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS

CONDITIONS FOR DIÁKSZÁMLA ZÉRÓ ACCOUNT



Effective from: 15th of September 2022 (2201) Disclosed on: 15th of September 2022

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment account. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

Account-keeping fees and commission on payment orders

| I. Account-keeping fees | | |
|--|---|--|
| <i>By HUF accounts</i> | | |
| Account opening | Free of charge | |
| Monthly account-handling fee | HUF 0 / month / bank account | |
| Switching between account packages | to an account with higher handling fee HUF 1000 | |
| Postal charges (charged for each statement and other postal consignments mailed to the Customer) | First statement is free of charges / month ¹ | |
| Replacement of account statement | HUF 450 / statement ² | |
| Cover confirmation (If cover is pledged) | 0,1% / month min. HUF 1000 / month | |
| II. Money transfers | | |
| <i>Credit items</i> | | |
| Credit entries to HUF accounts | Free of charge | |
| <i>Debit items (HUF)</i> | | |
| Commissions on payment orders | | |
| Commission in-bank payment orders ³ | by eBanking | 0,369%, min. HUF 159, max. HUF 12 499 |
| | by UniCredit mBanking | 0,369%, min. HUF 159, max. HUF 12 499 |
| | Telephone Bank | 0,369%, min. HUF 228, max. HUF 12 499 |
| | by original bank form | 0,641%, min. HUF 343, max. HUF 17 550 |
| | by not original bank form or by special processing ⁴ | 0,739% min. HUF 1 229 |
| Commission on bank-to-bank payment orders ³ | by eBanking | 0,369%, min. HUF 264, max. HUF 12 499 |
| | by UniCredit mBanking | 0,369%, min. HUF 264, max. HUF 12 499 |
| | Telephone Bank | 0,650% min. HUF 85, max. HUF 19 583 |
| | by original bank form | 0,702% min. HUF 343, max. HUF 18 782 |
| | by not original bank form or by special processing ⁴ | 0,739% min. HUF 1 229 |
| | EFER transfers | 0,331%, min. HUF 276, max. HUF 10 629 |
| | VIBER transfers | 0,86%, min. HUF 1 000, max. HUF 111 900 ⁵ |
| Postal payment order by paper form | According to the conditions detailed in Addendum No. 7.+ HUF 50 / payment order | |
| Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking | According to the conditions detailed in Addendum No. 7. + HUF 50 / payment order | |
| Cash transactions | | |
| Cash out in HUF from HUF account | 1,35%, min. HUF 564, max. HUF 61 599 | |

| | | |
|---|--|--|
| Internet Banking / Mobile Banking | | |
| One-time setup fee | Free of charge ⁶ | |
| III. Bank Card | | |
| Mastercard Standard | | |
| Mastercard Standard card issuer fee | HUF 5 817 ⁷ | |
| Mastercard Standard card membership fee | HUF 7 721 ⁷ | |
| Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up to the maximum amount not exceeding the ten times of the prevailing smallest amount of old-age pension, considering the contractual statement of the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legal representative of the minor. | | |
| Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ⁸ | Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote ⁸). | |
| IV. Text messaging services | | |
| Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card | Free of charge | |
| Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders | | |
| In-bank EURO payment orders ³ | by eBanking | 0,369%, min. HUF 159, max. HUF 12 499 |
| | by UniCredit mBanking | 0,369%, min. HUF 159, max. HUF 12 499 |
| | Telephone Bank | 0,369%, min. HUF 228, max. HUF 12 499 |
| | by original bank form | 0,641% min. HUF 343, max. HUF 17 550 |
| | by non-original form ⁴ | 0,739% min. HUF 1 229 |
| Bank-to-bank SEPA payment orders ³ | by eBanking | 0,369%, min. HUF 264, max. HUF 12 499 |
| | by UniCredit mBanking | 0,369%, min. HUF 264, max. HUF 12 499 |
| | Telephone Bank | 0,650% min. HUF 85, max. HUF 19 583 |
| | by original bank form | 0,702% min. HUF 343, max. HUF 18 782 |
| | by non-original form ⁴ | 0,739% min. HUF 1 229 |
| | urgent EUR payment orders | 0,70%, min. HUF 1.000, max. HUF 111 900 ⁹ |
| Bank-to-bank and in-bank EURO Standing Orders | 0,333%, min. HUF 60, max. HUF 11 391 | |

With respect to any other fees not contained in these Special Conditions, the fees applicable to the account package Privát Plusz as specified in UniCredit Bank's List of Conditions for Private Individuals apply (can be found among the not available account packages). The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.

The money transfer fees initiated by the Client and held in the name of the Client to the debit of a bank account listed in the current list of conditions but submitted through a payment service provider (third party provider (TPP)) providing payment initiation service, are identical with the transfer fees submitted through mBanking under the same account package.

¹ According to the conditions detailed in Addendum No. 7.

² The charge indicated above is a special offer of the Bank. Normal charges are defined in the terms and conditions for the Privát Plusz account package. This offer is valid until 31.10.2022.

³ Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

⁴ In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary. Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

⁹ The above fee is charged by the Bank as Promotion. The promotion is valid until 31.10.2022. The normal fee is 0,86% min. 10 790 HUF max. 111 900 HUF

⁶ The normal fee for a single entry for a mobile application service is HUF 2 000, which the Bank does not charge as a special offer. The normal fee for the service is HUF 150 / month, which the Bank does not charge as a special offer, if the customer successfully logs in to the mobile application service at least once in a given calendar month. The normal one-time fee for the Internet banking service is HUF 2 000; The normal monthly fee is HUF 150, which the Bank does not charge as a special offer. The promotions are valid until 31.12.2023.

⁷ As a promotional offer, the Bank will not charge the card issuing fee for Mastercard Standard main card applications. Also as a promotional offer, if Mastercard Standard main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee, and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications until 30.04.2023.

⁸ The bank is providing the free of charge cash withdrawal according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via Internet Banking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal is provided to the Client from the second month following. The Client is entitled for free of charge cash withdrawal primarily via ATM.

The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, then the % and maximum element of the normal transaction fee will be applied on the above part.

If the Client uses the free of charge cash withdrawal fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals retrospectively in one amount on the Clients account.

⁹ The above fee is charged by the Bank as Promotion. The promotion is valid until 31.10.2022. The normal fee is 0,70% min. 10 790 HUF max. 111 900 HUF.