

List of Conditions and announcement for TOP Affluent Customers of the bank – Not available account packages



PREVIOUS NAME OF THE ANNOUNCEMENT: LIST OF CONDITIONS AND ANNOUNCEMENT FOR TOP AFFLUENT CUSTOMERS2)

Effective from: 1st of May 2023 (2301) • Published on: 28th of February 2023

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.

Changes are marked with red underline by the Bank.

Amendments published on 28.02.2023 and entering into force on 01.05.2023.:

- The annual fee increase in this List of Terms and Conditions based on the annual consumer price index published by the Hungarian Central Statistical Office (HCSO).
- Cancellation of some promotions on certain fees and extension of some promotions until 30.06.2023

THE CURRENT LIST OF TERMS AND CONDITIONS APPLIES TO CUSTOMERS WITH PREMIUM BANKING CONTRACTS CONCLUDED AFTER 1 JANUARY 2010, WHO HAVE SAVINGS BETWEEN A MINIMUM OF HUF 30 MILLION AND A MAXIMUM OF HUF 100 MILLION HELD AT UNICREDIT BANK HUNGARY ZRT. AND WHO SIGNED AN AGREEMENT WITH THE BANK FOR THE APPLICATION OF THIS LIST OF TERMS OF CONDITIONS. THIS CURRENT LIST OF TERMS AND CONDITIONS ALSO APPLIES TO CUSTOMERS WHO WERE INFORMED BY MAIL BY THE BANK IN JANUARY 2010 ABOUT BEING CLASSIFIED AS A PREMIUM BANKING CUSTOMER. IF THE CONTRACT ON THE USE OF THE SPECIAL PREMIUM BANKING SERVICES IS TERMINATED, THE CONDITIONS OF THE BÓNUSZ ACCOUNT PACKAGE SHALL APPLY FROM THE FIRST DAY OF THE MONTH FOLLOWING THE TERMINATION, AS SPECIFIED IN THE BANK'S LIST OF CONDITIONS VALID FOR PRIVATE INDIVIDUALS.

WHEN CALCULATING THE AMOUNT OF SAVINGS, THE BANK SHALL TAKE INTO ACCOUNT THE AVAILABLE ON-DEMAND BALANCE OF UNICREDIT BANK ACCOUNTS AND THE BALANCE OF TIME DEPOSITS—WITH FOREIGN CURRENCY BALANCES TAKEN INTO ACCOUNT AT THEIR HUF EQUIVALENT CALCULATED AT THE MNB FOREIGN EXCHANGE MEAN RATE QUOTED FOR THE RELEVANT DAY—AS WELL AS THE CURRENT MARKET VALUE OF THE CONSOLIDATED CLOSING PORTFOLIO OF THE CUSTOMER'S SECURITIES ACCOUNT KEPT AT UNICREDIT BANK AS AVAILABLE ON THE RELEVANT DAY.

THE FULFILMENT OF SEGMENT CRITERIA IS REVIEWED ON AN ANNUAL BASIS, WHEREUPON THE BANK VERIFIES WHETHER OR NOT CUSTOMERS ACTUALLY MEET THE ELIGIBILITY CRITERIA. IF UPON THE ANNUAL REVIEW THE BALANCE OF SAVINGS CALCULATED AS DESCRIBED ABOVE FAILS TO REACH HUF 30 MILLION, ANY CUSTOMER HAVING A TOP AFFLUENT CUSTOMER STATUS WILL BE SERVED AS A RETAIL OR AFFLUENT CUSTOMER AS OF THE NEXT YEAR, DEPENDING ON HIS/HER SAVINGS BALANCE, AND THE BANK'S LIST OF CONDITIONS APPLYING TO PRIVATE INDIVIDUALS SHALL HENCEFORTH APPLY TO HIM/HER. ANY CHANGE IN THE CUSTOMER'S STATUS SHALL NOT BE RETROACTIVE IN ITS EFFECT; THUS THE TERMS AND CONDITIONS OF ANY INVESTMENT AND CREDIT PRODUCTS REGULATED BY ANY PRIOR AGREEMENTS SHALL REMAIN UNCHANGED UNTIL THE EXPIRY OF THESE AGREEMENTS, WHEREAS ACCOUNT TERMS AND CONDITIONS SHALL CHANGE ONCE THE BANK PERFORMS ITS OBLIGATION TO INFORM THE CUSTOMER AS PER ACT CXII OF 1996. AFTER THE CHANGE IN STATUS, THE CUSTOMER MAY NO LONGER BENEFIT FROM THE TOP AFFLUENT TERMS AND CONDITIONS.

The conditions of securities distribution for Top Affluent customers can be found from the 17th of June 2013 on in the valid 'List of Conditions for Top Affluent Customers - Securities Trading and Announcement on the Execution Order of Security Related Orders'.

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Conditions for Top Affluent Customers.

1. This List of Conditions is an inseparable part of the General Business Conditions.
2. The Bank will debit the customer's bank or customer account with the fees charged for HUF transfers, in-bank EUR transfers, EUR transfers within EEA and account management on the last Banking Day of the month, while fees for HUF transfers from foreign currency accounts and foreign currency or international transfers will be charged parallel to performing the order. Fees described in related to securities trading, along with the pro rata temporis portion of the deposit fee, will become due on a quarterly basis or upon the termination of the contract. The customer's bank or customer account will be charged by the Bank with any other occasional fees, commissions and charges as they are incurred, while with regard to commitments, these are charged for the whole period in advance.
3. In addition to the commission items described in this List of Conditions, the Bank's expenses, such as postal forwarding, courier services, telex, telegrams and phone charges, as well as SWIFT costs, potential duties and any other expenses, along with the commissions and costs charged by partner banks participating in the performance of the order, will be borne by the customer.
4. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0.50) or upwards (for numbers larger than or equal to 0.51).
5. The smallest amount that can be placed on HUF or foreign currency deposits:

Sight deposits (HUF and foreign currency)		0
Fixed deposits:		
Currency		Amount
Forint	(HUF)	250,000
US dollar	(USD)	1,000
British pound	(GBP)	1,500
Swiss franc	(CHF)	3,000
Japanese yen	(JPY)	5,000,000
Swedish crown	(SEK)	250,000
Euro	(EUR)	1,000

The shortest term for deposits: 1 month

6. In each case when UniCredit Bank Zrt. acts as a payer, it calls attention to the fact that it performs all payments charged with tax and contribution liabilities according to the currently valid legal regulations after charging the appropriate amount of personal income tax (tax advance) and health contribution, and if the condition of the payment is knowing the customer's tax number, the Bank will deny payment until the authentic verification of the tax number.
7. 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.
8. In this List of Conditions the name "Home Banking" means Spectra, Spectra Light and Multicash electronic banking services.
9. 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, the costs of which 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.
10. As for the charges, fees, due date of fees and commissions pertaining to additional services, the conditions of the Retail Condition Lists (Debit Bankcard List of Conditions – for Private Clients, Electronic Banking List of Conditions – for Private Clients, List of Conditions for Private Customers of the Bank – Fees of Other Services), shall apply.

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INTEREST AND FEES RELATED TO HUF BANK ACCOUNT MANAGEMENT¹

	Top Premium Banking account package <i>non-marketed from 17.06.2013</i>	Top Premium Banking Ikon Extra account package <i>non-marketed from 15.05.2015</i>
Basic account package	Bónusz package	Premium Banking Ikon package
Monthly account-handling fee	HUF 0 ² /month/account	HUF 0 ³ /month/account
Account opening and closing fee	HUF 0	HUF 0
Credit entries to HUF accounts	Free of charge	Free of charge
Direct Debit	<u>0,343 % min. HUF 67, max. HUF 13 042</u>	Free of charge
In-bank or bank-to-bank standing orders from HUF account to another customer's account	<u>0,343 % min. HUF 124, max. HUF 13 042</u>	Free of charge
In-bank standing order of HUF transfer between customer's own accounts	Free of charge	Free of charge
Issuer fee / Membership fee⁷ for Mastercard Unembossed bankcard (not available from 1st January 2021)	<u>HUF 3 399/ HUF 3 942^{K2}</u>	Free of charge ⁶ / <u>HUF 3 942^{K2}</u>
Issuer / Membership fee⁷ for supplementary Mastercard Unembossed contactless bankcard (not available from 1st January 2021)	<u>HUF 3 399/ HUF 3 942^{K2}</u>	Free of charge ⁸
Issuer fee / Membership fee⁷ for Mastercard Standard and Visa Classic^{K1} bankcard (Visa Classic not available from 1st January 2021)	<u>HUF 6 660²⁶ / HUF 7 616^{K2, 28}</u>	<u>HUF 6 660²⁶ / HUF 7 616^{K2, 28}</u>
Issuer fee / Membership fee⁷ for Mastercard Standard and Visa Classic^{K1} supplementary bankcard (Visa Classic not available from 1st January 2021)	<u>HUF 6 660 / HUF 7 616^{K2}</u>	<u>HUF 6 660 / HUF 7 616^{K2}</u>
Issuer fee / Membership fee⁷ of Mastercard Gold and VISA Gold^{K1} bankcard (Visa Gold not available from 1st January 2021)	Free of charge ⁹	Free of charge ⁹
Issuer fee / Membership fee⁷ of Mastercard Gold, and VISA Gold^{K1} supplementary bankcard (Visa Gold not available from 1st January 2021)	<u>HUF 24 484/ HUF 28 564^{K2}</u>	<u>HUF 24 484/ HUF 28 564^{K2}</u>

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Issuer fee / Membership fee ⁷ of Premium Banking Embossed Mastercard bankcard (not available from 1st January 2021)		Free of charge / <u>HUF 8 145^{K2}</u>	Free of charge / <u>HUF 8 145^{K2}</u>
Issuer fee / Membership fee ⁷ of Premium Banking Embossed Mastercard supplementary bankcard (not available from 1st January 2021)		Free of charge / <u>HUF 8 145^{K2}</u>	Free of charge / <u>HUF 8 145^{K2}</u>
Commission in-bank payment orders ²⁴	Transfer orders between the accounts of the same Client	Free of charge	Free of charge
	by SpectraNet Internet Banking	<u>0,343%, min. 208 HUF max. HUF 13 042</u>	Free of charge
	by eBanking	<u>0,343%, min. 308 HUF max. HUF 13 042</u>	Free of charge
	by UniCredit mBanking	<u>0,343%, min. 308 HUF max. HUF 13 042</u>	Free of charge
	by Telephone Bank	<u>0,343%, min. HUF 277, max. HUF 13 042</u>	Free of charge
	by original bank form	<u>0,635%, min. HUF 1 140, max. HUF 27 149</u>	<u>0,635%, min. HUF 999, max. HUF 27 149</u>
	by not original bank form or by special processing ¹¹	<u>0,986%, min. HUF 2 112</u>	<u>0,986%, min. HUF 2 112</u>
Commission on bank-to-bank payment orders ²⁴	by SpectraNet Internet Banking	<u>0,343%, min. 308 HUF max. HUF 13 042</u>	Free of charge
	by eBanking	<u>0,343%, min. 308 HUF max. HUF 13 042</u>	Free of charge
	by UniCredit mBanking	<u>0,343%, min. 308 HUF max. HUF 13 042</u>	Free of charge
	by Telephone Bank	<u>0,343%, min. HUF 308, max. HUF 11 391</u>	Free of charge
	by original bank form	<u>0,811%, min. HUF 1 365, max. HUF 32 086</u>	<u>0,811%, min. HUF 1 365, max. HUF 32 086</u>
	by not original bank form or by special processing ¹¹	<u>0,986%, min. HUF 2 112</u>	<u>0,986%, min. HUF 2 112</u>
	EFER transfers	<u>0,378%, min. HUF 316, max. HUF 12 170</u>	<u>0,378%, min. HUF 316 max. HUF 12 170</u>
	VIBER transfers	<u>0,87%, min. HUF 12 354, max. HUF 128 125</u>	<u>0,87%, min. HUF 12 354, max. HUF 128 125</u>
Cash out	Cash out in HUF from HUF account	<u>1,305%, min. HUF 1 407, max. HUF 27 506</u>	<u>1,374%, min. HUF 1 407, max. HUF 28 211</u>

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	Cash out in FCY from HUF account	<u>0,4%, max. HUF 8 462</u> (at buying and selling rates of exchange)	<u>0,4%, max. HUF 8 462</u> (at buying and selling rates of exchange)
Cash withdrawal fee on UniCredit ATM in Hungary	In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>0,422%, min. 293 HUF</u>	Free of charge ¹³
	On UniCredit ATM in Hungary using mCash service	<u>0,907%, min. 335 HUF</u>	Free of charge ¹³
	In case of Premium Banking Embossed Mastercard cards (not available from 1st January 2021)	<u>0,139%, min. 136 HUF</u>	Free of charge ¹³
Cash withdrawal fee on other ATM in Hungary	In case of or Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>0,943% + 660 HUF,</u> <u>min. 885 HUF</u>	Free of charge ¹³
	In case of Premium Banking Embossed Mastercard cards	<u>0,564% + 559 HUF,</u> <u>min. 632 HUF</u>	Free of charge ¹³

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	(not available from 1st January 2021)		
Cash withdrawal fee on foreign UniCredit ATM	<p>In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p>	<p>1., For transactions made from 01.07.2014.to 31.08.2014. with Maestro and MasterCard cards - Free of Charge²²</p> <p>2., For transactions made from 01.09.2014., or with Visa cards in period set in point 1. <u>1,833% + 4,22 EUR</u></p>	
	<p>In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p>	<u>0,422%, min 293 HUF</u>	<u>0,422%, min. 293 HUF</u>
	<p>In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated outside EEA) (not available from 1st January 2021)</p>	<p>1., For transactions made from 01.07.2014.to 31.08.2014. - Free of Charge²²</p> <p>2., For transactions made from 01.09.2014., <u>1,41% + 4,569EUR</u></p>	
	<p>In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019</p>	<u>0,139%, min. 136 HUF</u>	<u>0,139%, min. 136 HUF</u>

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	(not available from 1st January 2021)		
Cash withdrawal fee on other ATM abroad	<p>In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p>	<u>1,904% + 5,911 EUR</u>	<u>1,904% + 5,911 EUR</u>
	<p>In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)</p>	<u>0,943% + 660 HUF,</u> <u>min. 885 HUF</u>	<u>0,943% + 660 HUF,</u> <u>min. 885 HUF</u>
	<p>In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated outside EEA) (not available from 1st January 2021)</p>	<u>1,41% + 4,569 EUR</u>	<u>1,41% + 4,569 EUR</u>
	<p>In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated inside the EEA)</p>	<u>0,564% + 559 HUF,</u> <u>min. 632 HUF</u>	<u>0,564% + 559 HUF,</u> <u>min. 632 HUF</u>

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	Condition is effective from 10th December 2019 (not available from 1st January 2021)		
Cash withdrawal fee in bank branches in Hungary (in post offices as well)	In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, contactless and VISA Gold cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>0,859% + 574 HUF,</u> <u>min. 998 HUF</u>	<u>0,859% + 574 HUF,</u> <u>min. 998 HUF</u>
	In case of Premium Banking Embossed Mastercard cards (not available from 1st January 2021)	<u>0,491% + 491 HUF,</u> <u>min. 729 HUF</u>	<u>0,491% + 491 HUF,</u> <u>min. 729 HUF</u>
Cash withdrawal fee in bank branches abroad	In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>1,904% + 8,116 EUR</u>	<u>1,904% + 8,116 EUR</u>
	In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	<u>0,859% + 574 HUF,</u> <u>min. 998 HUF</u>	<u>0,859% + 574 HUF,</u> <u>min. 998 HUF</u>

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	(Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)		
	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated outside EEA) (not available from 1st January 2021)	<u>1,41% + 7,04 EUR</u>	<u>1,41% + 7,04 EUR</u>
	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (not available from 1st January 2021)	<u>0,491% + 491 HUF,</u> <u>min. 729 HUF</u>	<u>0,491% + 491 HUF,</u> <u>min. 729 HUF</u>
Purchase commission	In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	Free of Charge	
	In case of Premium Banking Embossed Mastercard cards (not available from 1st January 2021)	Free of charge	
	Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ²¹	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 21)	
	Cash deposit fee on UniCredit ATM in Hungary ^{K3}	Free of charge (Method of fee calculation: the normal fee is <u>0,229%</u> , which will be not charged by the Bank during the promotion period. The promotion period is valid until <u>30.06.2023</u>)	

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SMS Notification of debits to the bank account	According to the effective Electronic Banking List of Conditions	¹⁴ According to the effective Electronic Banking List of Conditions
SMS Notification of credits to the bank account	According to the effective Electronic Banking List of Conditions	¹⁴ According to the effective Electronic Banking List of Conditions
SMS Notification of successful, unsuccessful and canceled cash withdrawal or purchase with a debit card	According to the effective Electronic Banking List of Conditions	¹⁴ According to the effective Electronic Banking List of Conditions

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders

		Top Premium Banking account package <i>non-marketed from 17.06.2013</i>	Top Premium Banking Ikon Extra account package <i>non-marketed from 15.05.2015</i>
In-bank EURO payment orders ²⁴	by mBanking	<u>0,343%, min. 208 HUF max. HUF 13 042</u>	Free of charge
	by eBanking	<u>0,343%, min. 208 HUF max. HUF 13 042</u>	Free of charge
	by Telephone Bank	<u>0,343%, min. HUF 277, max. HUF 13 042</u>	Free of charge
	by original bank form	<u>0,635%, min. HUF 1 140, max. HUF 27 149</u>	<u>0,635%, min. HUF999 max. HUF 27 149</u>
	by non-original form ¹¹	<u>0,986%, min. HUF 2 112</u>	<u>0,986%, min. HUF 2 112</u>
Bank-to-bank SEPA payment orders ²⁴	by mBanking	<u>0,343%, min. 308 HUF max. HUF 13 042</u>	Free of charge
	by eBanking	<u>0,343%, min. 308 HUF max. HUF 13 042</u>	Free of charge
	by Telephone Bank	<u>0,343%, min. HUF 308, max. HUF 13 042</u>	Free of charge
	by original bank form	<u>0,811%, min. HUF 1 365, max. HUF 32 086</u>	<u>0,811%, min. HUF 1 365, max. HUF 32 086</u>
	by non-original form ¹¹	<u>0,962%, min. 2 112 HUF</u>	<u>0,962%, min. 2 112 HUF</u>
	urgent EUR payment orders	<u>0,801%, min. 1 145 HUF, max. 128 125 HUF²⁵</u>	<u>0,801%, min. 1 145 HUF, max. 128 125 HUF²⁵</u>
Bank-to-bank and in-bank EURO Standing Orders		<u>0,343%, min. 124 HUF, max. 13 042 HUF</u>	Free of charge

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The charges and fees of following services have the same price for all the packages listed in current List of Conditions

Services	Charges
Change of Account packages	
to an account with higher handling fee	Free of charge ¹⁵ (Normal fee: <u>3 435 HUF</u>)
to an account with lower handling fee	<u>3 435 HUF</u>
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges ¹⁶
Fee for statements held at the branch	<u>HUF 572</u> /statement ¹⁷
Replacement bank statements	<u>HUF 515</u> each ¹⁷
Account balance verification and other verification fees related to account management	<u>HUF 1 030</u> each. ¹⁷
Coverage verification (based on pledging)	<u>0.114%</u> per month min. <u>HUF 1 145</u> /month
Credit entries (HUF)	
Credit entries to HUF accounts	Free of charges
Credit entries to HUF accounts in giro cheque	according to the current conditions of the Hungarian Post
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge ²⁶) ¹⁸	<u>572 HUF</u> /item
Debit items (HUF)	
Postal payment order by paper form	Relevant conditions of the Hungarian Post+ <u>HUF 57</u> /payment order
Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking	Relevant conditions of the Hungarian Post+ <u>HUF 57</u> /payment order
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)	
<i>Commission on bank-to-bank payment orders^{23, 24}</i>	
by eBanking and Telephone Bank	<u>0,48%</u> , min. <u>7,01 EUR</u>
by original bank form	<u>0,618%</u> , min. <u>14,07 EUR</u>
by not original bank form or by special processing ¹¹	<u>0,675%</u> , min. <u>21,12 EUR</u>
<i>Commission on in-bank payment orders²⁴</i>	
by eBanking and Telephone Bank	<u>0,412%</u> , min. <u>7,01 EUR</u>
by original bank form	<u>0,538%</u> , min. <u>14,07 EUR</u>
by not original bank form or by special processing ¹¹	<u>0,618%</u> , min. <u>21,12 EUR</u>
Bank-to-bank Standing Orders	<u>0,48%</u> , min. <u>7,01 EUR</u>
In-bank Standing Orders	<u>0,412%</u> , min. <u>7,01 EUR</u>
Transfer orders with missing data/errors ¹⁹	<u>9,16 EUR²⁰</u>

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Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	9,16 EUR ¹⁷
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* From 15 July 2015, the bank will discontinue the sale of retail Maestro debit bank cards.

After this date, a new retail Maestro debit card cannot be applied for, nor will the bank issue it as a replacement or renewed card.

Starting with Maestro type bank cards expiring in the month of July 2015, Maestro cards will be renewed for MasterCard Unembossed PayPass between July 2015 and August 2016. Renewal of Maestro bank cards with an expiration date after this period will also be made in advance for this period, in the same month as the expiration month on the card between July 2015 and August 2016, regardless of the expiration year (e.g. expiring cards will be renewed and so on every month until August 2016).

If a MasterCard Unembossed PayPass card is issued instead of a Maestro card as a renewed card as described above, the type of bank card in the customer's bank card contract will change to a MasterCard Unembossed PayPass card as of the date of issue. A pre-renewed Maestro credit card will be closed at the end of the 2nd month following the (pre-) expiration month. During the renewal, the membership fee of the Maestro bank card will be charged according to the provisions of this List of Conditions, the issuance fee of the bank card affecting the Unembossed MasterCard PayPass will not be charged. After 15 July 2015, the bank will issue an Unembossed Paypass bank card in case of a replacement card request following the ban of the Maestro bank card.

After 15 July 2015, the Bank will issue MasterCard Standard, MasterCard Gold and Premium Banking Embossed MasterCard cards with PayPass function, so the name of these cards will change to MasterCard Standard PayPass card, MasterCard Gold PayPass card and Premium Banking Embossed MasterCard PayPass card.

Starting with the bank cards of the above types expiring in the 7th month of 2015, the cards listed above will be renewed for the same type of touch bank card between July 2015 and August 2016. Renewal of credit cards listed above with an expiration date after this period will also be made in advance for this period, in the same month as the expiration month on the card between July 2015 and August 2016, regardless of the expiration year (e.g. cards that expire in the month will be renewed, and so on every month until August 2016).

The pre-renewed bank cards listed above will be closed by the end of the 2nd month following the (pre-) expiration month. On 15 July 2015, the Bank will issue the same type of touch card with the Paypass touch function in the case of a replacement card received in the case of the bank cards listed above or a replacement card after the ban.

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 For international HUF payments (credits and debits), the Bank applies the conditions relevant for FX performance while for payments through foreign currency conversions, the (buying/selling) FX rates offered for private customers are applied.

2 The charge indicated above is a special offer by the Bank. The normal charge equals the charge as defined for the Privát account package, which will not be charged by the Bank as a special offer. The normal fee is 454 HUF. This action is valid until 30.06.2023.

3 The normal monthly account handling fee of Top Premium Banking Ikon Extra account package is 7 052 HUF. It is debited on the account every month. The handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken

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into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day). The promotion is valid until [30.06.2023](#).

6 The normal issuer fee of applied MasterCard PayPass primary bankcard is [HUF 3 399](#), which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until [30.06.2023](#).

7 Charged one time per year subsequently.

8 The normal issuer fee of applied MasterCard PayPass supplementary bankcard is [HUF 3 399](#), the normal membership fee is [HUF 3 942](#), which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until [30.06.2023](#).

9 The normal issuer fee of applied MasterCard Gold PayPass or Visa Gold primary bankcard is [HUF 24 484](#), the normal membership fee is [HUF 28 564](#), which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until [30.06.2023](#).

11 In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received aHUFer 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.

13 The above fee is charged by the Bank as Promotion. The promotion is valid until [30.06.2023](#). The normal fee for cash withdrawal on UniCredit ATM in Hungary is [0,422%, min. HUF 293](#) in case of using Maestro, MasterCard PayPass, MasterCard Standard PayPass, VISA Classic, MasterCard Gold PayPass, VISA Gold bankcards, and [0,139% min. HUF 136](#) in case of using Premium Banking Embossed MasterCard PayPass bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is [0,907%, min. HUF 335](#). The normal fee for cash withdrawal on other ATM in Hungary is [0,943% + HUF 660, min. HUF 885](#) in case of using Maestro, MasterCard PayPass, MasterCard Standard PayPass, VISA Classic, MasterCard Gold PayPass, VISA Gold bankcards, and [0,564% + HUF559, min. HUF 632](#) in case of using Premium Banking Embossed MasterCard PayPass bankcard.

14 The normal fee is as indicated in Electronic Banking List of Conditions for Private Clients.

15 The above fee is charged by the Bank as Promotion. The promotion is valid until [30.06.2023](#).

16 The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post.

17 Calculation of charges: [0.011%](#) of the monthly amounts credited and debited on the bank account but a minimum of the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until [30.06.2023](#).

18 In the case of incoming foreign currency transfers, the interbank conditions apply to the costs assumed by the payer.

19 It is charged when a wrong bank ID, IBAN account number or SWIFT/BIC code is given.

20 Calculation of charges: [0.011%](#) of the sum of the transactions but a minimum of the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until [30.06.2023](#).

21 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 Spectranet 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 free cash withdrawal is also available in Branch Cashier until 31.12.2014 for those clients who had no bankcard linked on 22.11.2013 to the account which had been set in the submitted statement.

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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.

22 The normal fee is according to 2nd point, that will be not applied for the transactions within the named period by Bank as promotion.

23 In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency transfer fee shall be applied.

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

25 The above fee is charged by the Bank as Promotion. The promotion is valid until [30.06.2023](#). The normal fee is [0,801% min. 12 354 HUF max. 128 125 HUF](#).

26 The settlement of an item arriving in foreign currency is HUF 0 as a special offer in the case of EURO arriving from within an EEA member state, the normal fee is [HUF 572](#) per item. The promotion is valid until revoked or until [30.06.2023](#) at the latest.

27 In case of applying for a Mastercard Standard main card within the framework of the promotion, the Bank will not charge the issuer fee. The promotion is valid for cards requested until 30th April 2021.

28 In case of applying for a Mastercard Standard main card within the framework of the promotion, the Bank will not charge the first annual membership fee. The promotion is valid for cards requested until 30th April 2021.

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

K1 VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation. The fee is automatically included in the debited transaction amount.

K2 Fee calculation method: the [0,114%](#) of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until [30.06.2023](#).

K3 Service is available on appropriate UniCredit ATM's