

SPECIAL CONDITIONS FOR UNICREDIT PARTNER PACKAGES NO LONGER OFFERED

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

Effective from 1 November 2015, the Partner, Partner Plus, Partner Bonus, Partner Plus Extra and Partner Bonus Extra account packages are no longer offered.

The standard terminology for the most typical services related to payment accounts is set out in the list of “Standardised terms and definitions related to the most typical services of payment accounts”, which is enclosed as an annex to this List of Conditions. This list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and at 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.

Content:

- I. Special Conditions for the Partner Package
- II. Special Conditions for the Partner Plus Package
- III. Special Conditions for the Partner Bonus Package
- IV. Special Conditions for the Partner Bonus Extra and Plus Extra Packages

The bank will raise each fee specified in the List of Conditions once a year, at a rate equal to the annual consumer price index published by the Hungarian Central Statistical Office (HCSO) in the calendar month preceding the publication of the relevant List of Conditions; the Bank may deviate from such increase in a direction favourable to the client.

I. Special Conditions for the Partner Package

HUF account management	Account opening	Free of charge ¹
	Monthly closing fee	<u>HUF 599/ month / bank account² UDRI: 0.01%</u>
Direct debit fee		<u>0,381%, min. HUF 41 max. HUF 13 042</u>
Standing order fee		<u>0,381%, min. HUF 97 max. HUF 13 042</u>
Intra-bank one-off transfer ⁶	Through SpectraNet Internet Banking	<u>0,422%, min. HUF 209 max. HUF 14 311</u>
	Through eBanking	<u>0,422%, min. HUF 209 max. HUF 14 311</u>
	Through UniCredit mBanking	<u>0,422%, min. HUF 209 max. HUF 14 311</u>
	Through Telephone Bank	<u>0,422%, min. HUF 287 max. HUF 14 311</u>
	Through original bank form	<u>0,733%, min. HUF 972 max. HUF 27 149</u>
Bank-to-bank one-off transfer ⁶	Through SpectraNet Internet Banking	<u>0,422%, min. HUF 329 max. HUF 14 311</u>
	Through eBanking	<u>0,422%, min. HUF 329 max. HUF 14 311</u>
	Through UniCredit mBanking	<u>0,422%, min. HUF 329, max. HUF 14 311</u>
	Through Telephone Bank	<u>0,613%, min. HUF 322 max. HUF HUF 14 311</u>
	Through original bank form	<u>0,91%, min. HUF 1 056 max. HUF 37 728</u>
Bank cards	Mastercard Unembossed main card Issuer's fee (product no longer offered since 1 January 2021)	Free of charge for cards requested before 01.08.2013 ¹ , or 50% discount for cards requested since that date ¹
Cash withdrawal	From a UniCredit ATM in Hungary	Free of charge once a month at a UniCredit ATM in Hungary ^{3, 5}
Free-of-charge HUF cash withdrawal under the law (from domestic ATM or branch cashier) ⁴		In the case of a valid declaration on free-of-charge cash withdrawal, the first two cash withdrawal transactions carried out on the account covered by the declaration in the given calendar month will be free of charge up to the aggregate amount of HUF 150,000. For detailed conditions, see Footnote 4.

Fees for orders submitted against the account for EUR and SEPA transfers to EEA member states or for intra-bank EUR transfers

Intra-bank one-off EUR transfer ⁶	through mBanking	<u>0,422%, min. HUF 209 max. HUF 14 311</u>
	Through eBanking	<u>0,422%, min. HUF 209 max. HUF 14 311</u>
	Through Telephone Bank	<u>0,422%, min. HUF 287 max. HUF 14 311</u>
	Through original bank form	<u>0,733%, min. HUF 972 max. HUF 27 149</u>
Bank-to-bank one-off SEPA transfer ⁶	through mBanking	<u>0,422%, min. HUF 329 max. HUF 14 311</u>
	Through eBanking	<u>0,422%, min. HUF 329 max. HUF 14 311</u>
	Through Telephone Bank	<u>0,613%, min. HUF 322 max. HUF 14 311</u>
	Through original bank form	<u>0,91%, min. HUF 1 056 max. HUF 37 728</u>
Intra-bank and bank-to-bank standing order in EUR		<u>0,381%, min. HUF 97 max. HUF 13 042</u>

¹ The above fees are charged by the Bank on a promotional basis. The promotion will last until 30.06.2023.

² Fee calculation method: 0.01% of the amount of credits and debits during the month, but at least the amount indicated. Under the promotion, the Bank waives the amount exceeding the stated minimum. The promotional terms are valid until 30.06.2023.

³ For the above number of transactions with a debit card or the mCash application, the Bank will waive the fee during the promotional period. The promotion will last until 30.06.2023. Fees for debit card transactions beyond the quantity covered in this promotion will be subject to the conditions set out in the List of Conditions for Debit Cards. Fees for transactions submitted using the mCash service and exceeding the promotional transaction count will be subject to the fees set out in UniCredit Bank's Retail List of Conditions for the Private Plus Account Package. When determining the month of the free ATM transaction(s), debit card transaction(s) or mCash

transaction(s) included in an account package, the date of booking the transaction to the bank account will be taken into account, i.e. each transaction will be included in the month when it was booked.

⁴ The Bank provides the possibility of free-of-charge cash withdrawals in accordance with the provisions of Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, and the provisions of Decree No. 53/2013 (XI.29.) of the Ministry for the National Economy. A declaration for free-of-charge cash withdrawal may only be made by the holder of the account concerned who meets the legal preconditions and only in respect of one payment account, at a branch or, if the account concerned is linked with the Spectranet Internet Banking service, via the Spectranet Internet Banking interface. If the Client identifies a bank account by indicating the relevant bank card number in their declaration, the discount will be granted on the main bank account behind the card. A valid declaration submitted until the 20th day of a given month will entitle the client to withdraw cash free of charge from the following calendar month, or from the second calendar month if such declaration is submitted after the 20th day of the month. Cash withdrawal free of charge is offered primarily at ATMs and will be discontinued at branch cash desks after 31 December 2014; even until that date, only Clients who did not have a bank card on the bank account stated in their declaration prior to 22.11.2013 may do so. The sequence of free-of-charge transactions is determined according to the actual dates of the cash withdrawals. If the combined amount of the first two transactions falling under the above free-of-charge range exceeds HUF 150,000, the amount above this threshold will be subject to a percentage of the normal transaction fee taking into account the maximum fee as well.

If a client makes unauthorised use of the possibility of free-of-charge cash withdrawal or provides false information in their declaration, the Bank shall be entitled to claim the fee and charges for the free-of-charge cash withdrawal retroactively in a lump sum within the legal limits referred to.

⁵ If a Client is entitled, as documented in their declaration submitted to the Bank, to free cash withdrawals under the law (Footnote 4), the ATM fee discount provided for in the account package will not apply in the relevant month.

⁶ The definition of transfer also includes official transfers and the execution of collection orders (collection order based on letter of authorisation, collection on promissory note), on which the Bank will charge a fee dependent on the channel in which the order is submitted (electronically, or on paper not using the original form). If a Retail Personal Loan, a Retail General-Purpose Mortgage Loan or a Housing Loan had been requested before 1 January 2013, the preferential terms granted under the Partner VDCS will remain unchanged after 1 January. The relevant conditions are described, as before, in UniCredit Bank's Announcement on Loans no longer offered.

The rates not included in these Special Conditions and the standard (non-promotional) conditions of the promotional rates are governed by the Bonus account package fee information in UniCredit Bank's Retail List of Conditions. The due dates for the fees charged are listed in UniCredit Bank's Retail List of Conditions.

II. Special Conditions for the Partner Plus Package

HUF account management	Account opening	Free of charge ¹
	Monthly closing fee	<u>HUF 559/ month / bank account² UDRI: 0.01%</u>
Intra-bank one-off transfer ⁷	Through SpectraNet Internet Banking	<u>0,422%, min. HUF 182 max. HUF 14 311</u>
	Through eBanking	<u>0,422%, min. HUF 182 max. HUF 14 311</u>
	Through UniCredit mBanking	<u>0,422%, min. HUF 182 max. HUF 14 311</u>
Bank-to-bank one-off transfer ⁷	Through SpectraNet Internet Banking	<u>0,422%, min. HUF 302 max. HUF 14 311</u>
	Through eBanking	<u>0,422%, min. HUF 302 max. HUF 14 311</u>
	Through UniCredit mBanking	<u>0,422%, min. HUF 302 max. HUF 14 311</u>
FX account management	Accounting item fee	HUF 0 ³
	Credit of incoming currency item to currency-denominated bank account	HUF 0 ³
Bank cards	Mastercard Unembossed main card Issuer's fee (product no longer offered since 1 January 2021)	Free of charge for cards requested before 01.08.2013 ¹ , or 50% discount for cards requested since that date ¹
Cash withdrawal	From a UniCredit ATM in Hungary	Free of charge once a month at a UniCredit ATM in Hungary ^{4, 6}
Free-of-charge HUF cash withdrawal under the law (from domestic ATM or branch cashier) ⁵		In the case of a valid declaration on free-of-charge cash withdrawal, the first two cash withdrawal transactions carried out on the account covered by the declaration in the given calendar month will be free of charge up to the aggregate amount of HUF 150,000. <i>For detailed conditions, see Footnote 5.</i>
Mortgage loans	Fee reimbursement promotion	The loan collateral valuation fee is payable on location at the time of the valuation. Within 90 days of disbursement, the Bank will reimburse the loan collateral valuation fee of residential properties by crediting the client's bank account specified in the loan agreement, provided that an invoice made out to the Bank's name is presented to it. As a precondition for reimbursing the loan collateral valuation fee, the invoice confirming the completion of the valuation must be made out to the Bank's name (UniCredit Bank Zrt. H-1054 Budapest Szabadság tér 5-6) and must contain the full address or the topographical lot number of the property. The promotion will last until <u>30.04.2023</u> .

Fees for orders submitted against the account for EUR and SEPA transfers to EEA member states or for intra-bank EUR transfers

Intra-bank one-off EUR transfer ⁷	through mBanking	<u>0,422%, min. HUF 182 max. HUF 14 311</u>
	Through eBanking	<u>0,422%, min. HUF 182 max. HUF 14 311</u>
Bank-to-bank one-off SEPA transfer ⁷	through mBanking	<u>0,422%, min. HUF 302 max. HUF 14 311</u>
	Through eBanking	<u>0,422%, min. HUF 302 max. HUF 14 311</u>

¹ The above fees are charged by the Bank on a promotional basis. The promotion will last until 30.06.2023.

² Fee calculation method: 0.01% of the amount of credits and debits during the month, but at least the amount indicated. Under the promotion, the Bank waives the amount exceeding the stated minimum. The promotional terms will be valid until 30.06.2023.

³ The above fees are charged by the Bank on a promotional basis. The promotion will last until [30.06.2023](#). The standard rates of the promotional fees and their due dates are subject to the relevant conditions of FX bank account management.

⁴ For the above number of transactions executed with a debit card or the mCash service, the Bank will waive the fee during the promotional period. The promotion will last until [30.06.2023](#). Fees for transactions with debit cards beyond the quantity covered in this promotion will be subject to the conditions set out in the List of Conditions for Debit Cards. Fees for transactions submitted using the mCash service and exceeding the promotional transaction count will be subject to the fees set out in UniCredit Bank's Retail List of Conditions for the Private Plus Account Package. When determining the month of the free ATM transaction(s), debit card transaction(s) or mCash transaction(s) incorporated in an account package, the date of booking the transaction to the bank account will be taken into account, i.e. each transaction will be included in the month when it was booked.

Where a Retail Personal Loan, a Retail General-Purpose Mortgage Loan or a Housing Loan has been contracted on the basis of an application submitted before 1 February 2013, the preferential terms granted under the Partner VDCS will remain unchanged after 1 February. The relevant conditions are described, as before, in UniCredit Bank's Announcement on Loans no longer offered.

⁵ The Bank provides the possibility of free-of-charge cash withdrawals in accordance with the provisions of Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, and the provisions of Decree No. 53/2013 (XI.29.) of the Ministry for the National Economy. A declaration for free-of-charge cash withdrawal may only be made by the holder of the account concerned who meets the legal preconditions and only in respect of one payment account, at a branch or, if the account concerned is linked with the Spectranet Internet Banking service, via the Spectranet Internet Banking interface. If the Client identifies a bank account by indicating the relevant bank card number in their declaration, the discount will be granted on the main bank account behind the card. A valid declaration submitted until the 20th day of a given month will entitle the client to withdraw cash free of charge from the following calendar month, or from the second calendar month if such declaration is submitted after the 20th day of the month. Cash withdrawal free of charge is offered primarily at ATMs and will be discontinued at branch cash desks after 31 December 2014; even until that date, only Clients who did not have a bank card on the bank account stated in their declaration prior to 22.11.2013 may do so. The sequence of free-of-charge transactions is determined according to the actual dates of the cash withdrawals. If the combined amount of the first two transactions falling under the above free-of-charge range exceeds HUF 150,000, the amount above this threshold will be subject to a percentage of the normal transaction fee taking into account the maximum fee as well. If a client makes unauthorised use of the possibility of free-of-charge cash withdrawal or provides false information in their declaration, the Bank shall be entitled to claim the fee and charges for the free-of-charge cash withdrawal retroactively in a lump sum within the legal limits referred to.

⁶ If a Client is entitled, as documented in their statement submitted to the Bank, to free cash withdrawal under the law (Footnote 5), the ATM fee discount provided for in the account package will not apply in the relevant month.

⁷ The definition of transfer also includes official transfers and the execution of collection orders (collection order based on letter of authorisation, collection on promissory note), on which the Bank will charge a fee dependent on the channel in which the order is submitted (electronically, or on paper not using the original form).

The rates not included in these Special Conditions and the standard (non-promotional) conditions of the promotional rates shall be governed by the Bonus account package fee information in UniCredit Bank's Retail List of Conditions for the Private Plus account package, the conditions in UniCredit Bank's Retail List of Conditions for FX bank account management in the case of currency accounts, and, for overdraft facilities and personal loans, the conditions set out in the Announcement on loans granted to private individuals and not secured with real estate (Announcement on Loans without Real Estate Collateral). Mortgage loans are subject to the conditions set out in the documents "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans" and "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans". The due dates of fees are set out in UniCredit Bank's Retail List of Conditions; regarding overdraft facilities and personal loans, this information is provided in its Announcement on Loans without Real Estate Collateral and, regarding mortgage loans, in the documents "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans" and "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans".

APR is calculated solely with reference to the legal regulations in effect (Government Decree No. 83/2010 (III.25.) on the definition, calculation and publication of the annual percentage rate); the rate may change if the conditions change (where the rate is tied to a reference rate, this includes any changes in that reference rate). For loans / credits with variable interest rates, the value of the APR rate does not reflect the interest rate risk of the credit / loan.

Features associated with the calculation of APR but herein not specified are set out, for overdraft facilities and personal loans, in the Announcement on loans to private individuals without real estate collateral (Announcement on Loans without Real Estate Collateral) and, regarding mortgage loans with zero initial charges, in the announcements “The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans” and “The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans”.

III. Special Conditions for the Partner Bonus Package

<i>HUF account management</i>	Account opening	Free of charge ¹
	Monthly closing fee	Free of charge in the case of reimbursement ² ; if the credit condition is not met: <u>HUF 841 / month / bank account³ UDRI: 0.01%</u>
Standing order fee		<u>0,381% min. HUF 18, max. HUF 13 042</u>
Bank-to-bank one-off transfer ⁹	Through SpectraNet Internet Banking	<u>0,381%, min. HUF 66, max. HUF 13 042¹</u>
	Through eBanking	<u>0,381%, min. HUF 66, max. HUF 13 042¹</u>
	Through UniCredit mBanking	<u>0,381%, min. HUF 66, max. HUF 13 042¹</u>
	Through Telephone Bank	<u>0,381%, min. HUF 251, max. HUF 13 042¹</u>
	Through original bank form	<u>0,91%, min. HUF 1 056, max. HUF 32 086</u>
Intra-bank one-off transfer ⁹	Through SpectraNet Internet Banking	<u>0,381%, min. HUF 52, max. HUF 13 042¹</u>
	Through eBanking	<u>0,381%, min. HUF 52, max. HUF 13 042¹</u>
	Through UniCredit mBanking	<u>0,381%, min. HUF 52, max. HUF 13 042¹</u>
	Through Telephone Bank	<u>0,381%, min. HUF 222, max. HUF 13 042¹</u>
	Through original bank form	<u>0,733%, min. HUF 972 max. HUF 27 149</u>
Text message (SMS) service	SMS notification of credits to bank account	Based on the document Fees for Electronic Services ¹⁰
<i>FX account management</i>	Accounting item fee	HUF 0 ⁵
	Credit of incoming currency item to currency-denominated bank account	HUF 0 ⁵
Bank cards	Mastercard Unembossed main card Issuer's fee (product no longer offered since 1 January 2021)	Free of charge for cards requested before 01.08.2013 ¹ , or 50% discount for cards requested since that date ¹
Cash withdrawal	From a UniCredit ATM in Hungary	Free of charge once a month at a UniCredit ATM in Hungary ^{6, 8}
Free-of-charge HUF cash withdrawal under the law (from domestic ATM or branch cashier) ⁷		In the case of a valid declaration on free-of-charge cash withdrawal, the first two cash withdrawal transactions carried out on the account covered by the declaration in the given calendar month will be free of charge up to the aggregate amount of HUF 150,000. <i>For detailed conditions, see Footnote 7.</i>
Mortgage loans	Fee reimbursement promotion	The loan collateral valuation fee is payable on location at the time of the valuation. Within 90 days of disbursement, the Bank will reimburse the loan collateral valuation fee of residential properties by crediting the client's bank account specified in the loan agreement, provided that an invoice made out to the Bank's name is presented to it. As a precondition for reimbursing the loan collateral valuation fee, the invoice confirming the completion of the valuation must be made out to the Bank's name (UniCredit Bank Zrt. H-1054 Budapest Szabadság tér 5-6) and must contain the full address or the topographical lot number of the property. The promotion will last until <u>30.04.2023.</u>

Fees for orders submitted against the account for EUR and SEPA transfers to EEA member states or for intra-bank EUR transfers

Bank-to-bank one-off SEPA transfer ⁹	through mBanking	<u>0,381%, min. HUF 66, max. HUF 13 042¹</u>
	Through eBanking	<u>0,381%, min. HUF 66, max. HUF 13 042¹</u>
	Through Telephone Bank	<u>0,381%, min. HUF 251, max. HUF 13 042</u>
	Through original bank form	<u>0,91%, min. HUF 1 056, max. HUF 32 086</u>
Intra-bank one-off EUR transfer ⁹	through mBanking	<u>0,381%, min. HUF 52, max. HUF 13 042¹</u>
	Through eBanking	<u>0,381%, min. HUF 52, max. HUF 13 042¹</u>
	Through Telephone Bank	<u>0,381%, min. HUF 222, max. HUF 13 042</u>
	Through original bank form	<u>0,733%, min. HUF 972, max. HUF 27 149</u>
Intra-bank and bank-to-bank standing order in EUR		<u>0,381% min. HUF 18, max. HUF 13 042</u>

¹ The above fees are charged by the Bank on a promotional basis. The promotion will last until 30.06.2023.

² The above fees are charged by the Bank on a promotional and conditional basis. The promotion will last until 30.06.2023. As a precondition for refunding the closing fee, the client must have a total of at least HUF 75,000 in bank transfers credited to their account in the calendar month (not including transfers between the client's own accounts). The account closing fee will be debited to the client's account in the current month and refunded in the following month if the client has met the condition.

³ Fee calculation method: 0.01% of the amount of credits and debits during the month, but at least the amount indicated. Under the promotion, the Bank waives the amount exceeding the stated minimum. The promotional terms will be valid until 30.06.2023.

⁴ It is a precondition to sign the relevant agreement; it applies only to HUF-denominated Partner Bonus bank accounts.

⁵ The above fees are charged by the Bank on a promotional basis. The promotion will last until 30.06.2023. The standard rates of the promotional fees and their due dates are subject to the relevant conditions of FX bank account management.

⁶ For the above number of transactions executed with a debit card or the mCash service, the Bank will waive the fee during the promotional period. The promotion will last until 30.06.2023. Fees for transactions with debit cards beyond the quantity covered in this promotion will be subject to the conditions set out in the List of Conditions for Debit Cards.

Fees for transactions submitted using the mCash service and exceeding the promotional transaction count will be subject to the fees set out in UniCredit Bank's Retail List of Conditions for the Bonus Account Package. When determining the month of the free ATM transaction(s), debit card transaction(s) or mCash transaction(s) included in an account package, the date of booking the transaction to the bank account will be taken into account, i.e. each transaction will be included in the month when it was booked.

⁷ The Bank provides the possibility of free-of-charge cash withdrawals in accordance with the provisions of Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, and the provisions of Decree No. 53/2013 (XI.29.) of the Ministry for the National Economy. A declaration for free-of-charge cash withdrawal may only be made by the holder of the account concerned who meets the legal preconditions and only in respect of one payment account, at a branch or, if the account concerned is linked with the Spectranet Internet Banking service, via the Spectranet Internet Banking interface. If the Client identifies a bank account by indicating the relevant bank card number in their declaration, the discount will be granted on the main bank account behind the card. A valid declaration submitted until the 20th day of a given month will entitle the client to withdraw cash free of charge from the following calendar month, or from the second calendar month if such declaration is submitted after the 20th day of the month. Cash withdrawal free of charge is offered primarily at ATMs and will be discontinued at branch cash desks after 31 December 2014; even until that date, only Clients who did not have a bank card on the bank account stated in their declaration prior to 22.11.2013 may do so. The sequence of free-of-charge transactions is determined according to the actual dates of the cash

withdrawals. If the combined amount of the first two transactions falling under the above free-of-charge range exceeds HUF 150,000, the amount above this threshold will be subject to a percentage of the normal transaction fee taking into account the maximum fee as well.

If a client makes unauthorised use of the possibility of free-of-charge cash withdrawal or provides false information in their declaration, the Bank shall be entitled to claim the fee and charges for the free-of-charge cash withdrawal retroactively in a lump sum within the legal limits referred to.

⁸ If a Client is entitled, as documented in their declaration submitted to the Bank, to free cash withdrawal under the law (Footnote 7), the ATM fee discount provided for in the account package will not apply in the relevant month.

⁹ The definition of transfer also includes official transfers and the execution of collection orders (collection order based on letter of authorisation, collection on promissory note), on which the Bank will charge a fee dependent on the channel in which the order is submitted (electronically, or on paper not using the original form).

¹⁰ The fee for the SMS service is available in the list of conditions entitled Fees for Electronic Services.

The rates not included in these Special Conditions and the standard (non-promotional) conditions of the promotional rates shall be governed by the Bonus account package fee information in UniCredit Bank's Retail List of Conditions for the Bonus account package, the conditions in UniCredit Bank's Retail List of Conditions for FX bank account management in the case of currency accounts, and, for overdraft facilities and personal loans, the conditions set out in the Announcement on loans granted to private individuals and not secured with real estate (Announcement on Loans without Real Estate Collateral). Mortgage loans are subject to the conditions set out in the documents "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans" and "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans". The due dates of fees are set out in UniCredit Bank's Retail List of Conditions; regarding overdraft facilities and personal loans, this information is provided in its Announcement on Loans without Real Estate Collateral and, regarding mortgage loans, in the documents "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans" and "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans".

APR is calculated solely with reference to the legal regulations in effect (Government Decree No. 83/2010 (III.25.) on the definition, calculation and publication of the annual percentage rate); the rate may change if the conditions change (where the rate is tied to a reference rate, this includes any changes in that reference rate). For loans / credits with variable interest rates, the value of the APR rate does not reflect the interest rate risk of the credit / loan.

Features associated with the calculation of APR but herein not specified are set out, for overdraft facilities and personal loans, in the Announcement on loans to private individuals without real estate collateral (Announcement on Loans without Real Estate Collateral) and, regarding mortgage loans with zero initial charges, in the announcements "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans" and "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans".

Where a Retail Personal Loan, a Retail General-Purpose Mortgage Loan or a Housing Loan has been contracted on the basis of an application submitted before 1 February 2013, the preferential terms granted under the Partner VDCS will remain unchanged after 1 February. The relevant conditions are described, as before, in UniCredit Bank's Announcement on Loans no longer offered.

IV. Special Conditions for the Partner Bonus Extra and Plus Extra Packages

	Partner Bonus Extra ¹	Partner Plus Extra ¹
Monthly closing fee (account management fee)	Free of charge², if the condition of crediting HUF 75,000 a month is not met: <u>HUF 699 / month /</u> <u>bank account³</u> UDRI: 0.01%	HUF 419 / month / bank account³ UDRI: 0.01%
Bank-to-bank one-off payment ⁹ by SpectraNet Internet Banking	<u>0,422%, min. HUF 95, max.</u> <u>HUF 13 042¹</u>	<u>0,422%, min. HUF 302,</u> <u>max. HUF 13 042¹</u>
Bank-to-bank one-off payment ⁹ by eBanking	<u>0,422%, min. HUF 95, max.</u> <u>HUF 13 042¹</u>	<u>0,422%, min. HUF 302,</u> <u>max. HUF 14 311¹</u>
Bank-to-bank one-off payment ⁹ by UniCredit mBanking	<u>0,422%, min. HUF 95, max.</u> <u>HUF 13 042¹</u>	<u>0,422%, min. HUF 302,</u> <u>max. HUF 14 311¹</u>
Bank-to-bank one-off payment ⁹ by Telephone Bank	<u>0,422%, min. HUF 308,</u> <u>max. HUF 13 042¹</u>	<u>0,613%, min. HUF 295,</u> <u>max. HUF 25 294¹</u>
Intra-bank one-off transfer ⁹ by SpectraNet Internet Banking	<u>0,422%, min. HUF 80, max.</u> <u>HUF 13 042¹</u>	<u>0,422%, min. HUF 182,</u> <u>max. HUF 14 311</u>
Intra-bank one-off transfer ⁹ by eBanking	<u>0,422%, min. HUF 80, max.</u> <u>HUF 13 042¹</u>	<u>0,422%, min. HUF 182,</u> <u>max. HUF 14 311</u>
Intra-bank one-off transfer ⁹ by UniCredit mBanking	<u>0,422%, min. HUF 80, max.</u> <u>HUF 13 042¹</u>	<u>0,422%, min. HUF 182,</u> <u>max. HUF 14 311</u>
Intra-bank one-off transfer ⁹ by Telephone Bank	<u>0,422%, min. HUF 277,</u> <u>max. HUF 13 042¹</u>	<u>0,422%, min. HUF 261,</u> <u>max. HUF 14 311</u>
Cash withdrawal fee UniCredit ATM in Hungary ^{4:8} Other ATM in Hungary ^{4:8} other withdrawals: UniCredit ATM in Hungary third-party ATM in Hungary	first withdrawal each month free of charge first withdrawal each month free of charge <u>0,422% min. HUF 293</u> <u>0,943%+HUF 660, min.</u> <u>HUF 885</u>	first withdrawal each month free of charge first withdrawal each month free of charge <u>0,422% min. HUF 293</u> <u>0,943%+HUF 660, min.</u> <u>HUF 885</u>
Free-of-charge HUF cash withdrawal under the law (from domestic ATM or branch cashier)⁷	In the case of a valid declaration on free-of-charge cash withdrawal, the first two cash withdrawal transactions carried out on the account covered by the declaration in the given calendar month will be free of charge up to the aggregate amount of HUF 150,000. <i>For detailed conditions, see Footnote 7.</i>	
Securities account management Custody fee for securities held on securities account⁵	Free of charge <u>0,171% / year,</u> min. HUF 687 / quarter⁵	Free of charge, <u>0,171% / year,</u> min. HUF 687 / quarter⁵

<p>Securities transfers – transfer of securities issued in Hungary and categorised by KELER as within the domestic (not Cross Border) settlement scope⁶ (per sub-account, per transaction) Internal securities transfer – transfer of securities between securities accounts held with UniCredit Bank (per transaction)</p>	<p><u>HUF 916</u>/transfer</p>	<p><u>HUF 916</u>/transfer</p>
--	---------------------------------------	---------------------------------------

Fees for orders submitted against the account for EUR and SEPA transfers to EEA member states or for intra-bank EUR transfers

Partner Bonus Extra account:

<p>Intra-bank one-off EUR transfer⁹</p>	<p>through mBanking</p>	<p><u>0,422%, min. HUF 80, max. HUF 13 042¹</u></p>
	<p>Through eBanking</p>	<p><u>0,422%, min. HUF 80, max. HUF 13 042¹</u></p>
	<p>Through Telephone Bank</p>	<p><u>0,422%, min. HUF 277, max. HUF 13 042¹</u></p>
<p>Bank-to-bank one-off SEPA transfer⁹</p>	<p>through mBanking</p>	<p><u>0,422%, min. HUF 95, max. HUF 13 042¹</u></p>
	<p>Through eBanking</p>	<p><u>0,422%, min. HUF 95, max. HUF 13 042¹</u></p>
	<p>Through Telephone Bank</p>	<p><u>0,422%, min. HUF 308, max. HUF 13 042¹</u></p>

Fees for payments initiated by the Client to the debit of a bank account in the Client's name and listed in this list of conditions but submitted through a payment service provider (third party provider (TPP)) providing payment initiation services are identical to the fees for transfers submitted in mBanking under the same account package.

This information is not intended to be complete, nor does it constitute a recommendation or investment advice. When adopting their investment decisions, investors need to assess their own risks and the opportunities associated with the investments. The detailed description of bank account and deposit contracts, securities deals, debit cards, travel insurance services and electronic services are available in the relevant business conditions, Retail Lists of Conditions and Announcements.

¹ All fees for the UniCredit Partner Bonus Extra and Partner Plus Extra Packages not defined herein are subject to the Special Conditions for the UniCredit Partner Bonus Package and the Special Conditions for the Unicredit Partner Plus Package. Other conditions and the detailed description of the bank account agreement are available in the General Business Terms and Conditions of UniCredit Bank Hungary Zrt. and its Terms and Conditions for Retail Clients.

² The above fees are charged by the Bank on a promotional and conditional basis. The promotion will last until 30.06.2023. As a precondition for refunding the closing fee, the client must have a total of at least HUF 75,000 in bank transfers credited to their account in the calendar month (not including transfers between the client's own accounts). The account closing fee will be debited to the client's account in the current month and refunded in the following month if the client has met the condition.

³ Fee calculation method: 0.01% of the amount of credits and debits during the month, but at least the amount indicated. Under the promotion, the Bank waives the amount exceeding the stated minimum. The promotional terms will be valid until 30.06.2023.

⁴ For the above number of transactions executed with a debit card or the mCash service, the Bank will waive the fee during the promotional period. The promotion will last until 30.06.2023. Fees for transactions with debit cards beyond the quantity covered in this promotion will be subject to the conditions set out in the List of Conditions for Debit Cards. Fees for transactions submitted using the mCash service and exceeding the promotional transaction count will be subject to the fees set out in UniCredit Bank's Retail List of Conditions for the Bonus Account Package. When determining the month of the free ATM transaction(s), debit card transaction(s) or mCash transaction(s) incorporated in an account package, the date of booking the

transaction to the bank account will be taken into account, i.e. each transaction will be included in the month when it was booked.

⁵ In the case of dematerialised debt securities (including dematerialised government securities) and investment funds distributed by the Bank, based on fair market value, as of the last day but one in the quarter, of the average securities balance, on an annualised basis. The market price used for calculating fair market value is, for products listed on the Budapest Stock Exchange, a closing price from no more than 10 stock market days previously or, if such price is not available, the last stock market closing price prior to that date. In the case of securities not listed on the Budapest Stock Exchange, the last OTC average price officially collected and published by the Hungarian Financial Supervisory Authority. In the case of investment funds distributed by the Bank, the net asset value. Otherwise the nominal value of the security. Stock market product: A financial instrument traded on the Budapest Stock Exchange (shares, ETFs, compensation coupons, mortgage bonds, government bonds).

⁶ Mainly securities issued in Hungary and denominated in HUF.

⁷ The Bank provides the possibility of free-of-charge cash withdrawals in accordance with the provisions of Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, and the provisions of Decree No. 53/2013 (XI.29.) of the Ministry for the National Economy. A declaration for free-of-charge cash withdrawal may only be made by the holder of the account concerned who meets the legal preconditions and only in respect of one payment account, at a branch or, if the account concerned is linked with the Spectranet Internet Banking service, via the Spectranet Internet Banking interface. If the Client identifies a bank account by indicating the relevant bank card number in their declaration, the discount will be granted on the main bank account behind the card. A valid declaration submitted until the 20th day of a given month will entitle the client to withdraw cash free of charge from the following calendar month, or from the second calendar month if such declaration is submitted after the 20th day of the month. Cash withdrawal free of charge is offered primarily at ATMs and will be discontinued at branch cash desks after 31 December 2014; even until that date, only Clients who did not have a bank card on the bank account stated in their declaration prior to 22.11.2013 may do so. The sequence of free-of-charge transactions is determined according to the actual dates of the cash withdrawals. If the combined amount of the first two transactions falling under the above free-of-charge range exceeds HUF 150,000, the amount above this threshold will be subject to a percentage of the normal transaction fee taking into account the maximum fee as well.

If a client makes unauthorised use of the possibility of free-of-charge cash withdrawal or provides false information in their declaration, the Bank shall be entitled to claim the fee and charges for the free-of-charge cash withdrawal retroactively in a lump sum within the legal limits referred to.

⁸ If a Client is entitled, as documented in their declaration submitted to the Bank, to free cash withdrawal under the law (Footnote 7), the ATM fee discount provided for in the account package will not apply in the relevant month.

⁹ The definition of transfer also includes official transfers and the execution of collection orders (collection order based on letter of authorisation, collection on promissory note) in case of full and partial completion, on which the Bank will charge a fee dependent on the channel in which the order is submitted (electronically, or on paper not using the original form).