

# NEM FORGALMAZOTT UNICREDIT PARTNER TRENDY CSOMAGRA VONATKOZÓ KÜLÖN KONDÍCIÓK



**Effective from: 1<sup>st</sup> of May 2023 (2301) • Published on: 28<sup>th</sup> of February 2023**

The “Partner Trendy” account package is not available as from 1 November 2015.

The standard terminology for the most typical services related to payment accounts is set out in the list of “Standardized terms and definitions related to the most typical services of payment accounts”, which constitutes an annex to this List of Conditions. The list is published by the Bank on its website ([www.unicreditbank.hu/padtajekoztato](http://www.unicreditbank.hu/padtajekoztato)) and posted 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**

<b>Monthly closing fee</b>	Free of charge with refund <sup>1</sup> in the event of non-compliance with the crediting criterion: <b><u>HUF 136/</u></b> month / bank account <sup>2</sup> UDRI: 0.01%
Cash withdrawal from a from a domestic UniCredit ATM	The first monthly withdrawal from a domestic UniCredit ATM is free of charge <sup>5; 9</sup>
Free-of-charge HUF cash withdrawal pursuant to law (from a domestic ATM or the cashier at the branch) <sup>8</sup>	If a valid declaration for free-of-charge cash withdrawal has been submitted, the first two cash withdrawal transactions from the account covered by the declaration are free of charge up to the total amount of HUF 150,000 in any given calendar month. For detailed conditions see Footnote 8.
MasterCard Unembossed contactless bank card (main card) issuer fee (No longer offered since 1 January 2021)	Available at a 50% discount! <sup>6</sup>
SMS notification of debits and credits to bank account, direct debit orders received, bounced payments, the actual debiting of debit card transactions	According to the Electronic Banking List of Conditions
SMS Notification of successful, failed or cancelled purchases and cash withdrawals with a debit card	Based on the prevailing Electronic Banking List of Conditions for Retail Clients
Direct debits	<b><u>0,381% min. HUF 41, max. HUF 13 042</u></b>
Bank-to-bank and intra-bank standing order (except for standing orders between the Client's own accounts with the Bank)	<b><u>0,381% min. HUF 97, max. HUF 13 042</u></b>
<b>Intra-bank individual transfer<sup>3</sup></b>	
Using SpectraNet Internet Banking	<b><u>0,381%, min. HUF 180, max. HUF 13 042</u></b>
via eBanking	<b><u>0,381%, min. HUF 180, max. HUF 13 042</u></b>
Via UniCredit Mobile application	<b><u>0,381%, min. HUF 180, max. HUF 13 042</u></b>
By way of Home Banking and Telephone Banking	<b><u>0,381%, min. HUF 237, max. HUF 13 042</u></b>
Using the original form	<b><u>0,733%, min. HUF 972, max. HUF 27 149</u></b>
Not using the original form <sup>4</sup>	<b><u>1,127%, min. HUF 2 112</u></b>

<b>Bank-to-bank individual transfer<sup>3</sup></b>	
Using SpectraNet Internet Banking via eBanking	<u>0,381% min. HUF 287, max. HUF 13 042</u>
Via UniCredit Mobile application	<u>0,381% min. HUF 287, max. HUF 13 042</u>
By way of Home Banking and Telephone Banking	<u>0,662%, min. HUF 238, max. HUF 20 094</u>
Using the original form	<u>0,803%, min. HUF 1 056, max. HUF 34 202</u>
Not using the original form <sup>4</sup>	<u>1,127%, min. HUF 2 112</u>
EFER Transfer fee	<u>0,378% min. HUF 316, max HUF 12 170</u>
Real-Time Gross Settlement System Transfer fee	<u>0,988%, min. HUF 12 354, max. HUF 128 125</u>
<b>Other</b>	
Modification Data Sheet	Free of charge <sup>7</sup>

**Fees for EUR and SEPA and intra-bank EUR transfer orders within EEA member states debited to the account**

<b>Intra-bank individual transfer<sup>3</sup></b>	
Using SpectraNet Internet Banking via eBanking	<u>0,381%, min. HUF 180, max. HUF 13 042</u>
By way of Home Banking and Telephone Banking	<u>0,381%, min. HUF 237, max. HUF 13 042</u>
Using the original form	<u>0,733%, min. HUF 972, max. HUF 27 149</u>
Not using the original form <sup>4</sup>	<u>1,127%, min. HUF 2 112</u>
<b>Bank-to-bank individual transfer<sup>3</sup></b>	
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By way of Home Banking and Telephone Banking	<u>0,662%, min. HUF 238, max. HUF 20 094</u>
Using the original form	<u>0,803%, min. HUF 1 056, max. HUF 34 202</u>
Not using the original form <sup>4</sup>	<u>1,127%, min. HUF 2 112</u>
<b>Urgent EUR Transfer fee</b>	<u>0,801%, min. HUF 1 145, max. HUF 128 125</u>
<b>Intra-bank and bank-to-bank standing order in EUR</b>	<u>0,381%, min. HUF 97, max. HUF 13 042</u>

For the “Partner Trendy” account package, in case of all other fee items **not listed** in the specific List of Conditions, the fees for the “**Privát Plusz**” Retail **List of Conditions** apply.

Fees for payment orders submitted against bank accounts in the client’s name and included in this list of conditions that are submitted via a payment service provider providing payment initiation services (a third-party provider, TPP) are equal to the transfer fees for orders submitted in the mBanking in the account package.

The Account Holder is entitled to the conditions of the “Partner Trendy” account package until the age of 26, provided that the Bank shall, without any further notice sent to the Client, amend the conditions applicable to the Client on the first calendar day of the month following the month in which the Client reaches the age of 26, to the conditions of the Bonus account package for individuals<sup>2</sup> effective on the relevant date, and the Client is thereafter subject to the prevailing conditions of the Bonus account package.

<sup>1</sup> We charge the “Partner Trendy” account package closing fee to our client’s bank account each month and we will refund this in the following month if transfers for a total of at least HUF 25,000 were received on the

account during the subject month (excluding transfers between the client's own accounts). If the above crediting conditions are not met, we will not refund the partial amount of the closing fee.

Under this promotional offer, the Bank will not check fulfilment of the above crediting conditions under the “Partner Trendy” account package in the month when the account is opened or in the following month, and it will not charge the monthly closing fee on the bank account for these two months. The promotions are valid until [30.06.2023](#).

<sup>2</sup> Method of fee calculation: 0.01% of the amount of the transactions, but at least the indicated amount. As part of a promotion the Bank may surrender charging the amount exceeding the stated minimum. The discount is valid until further notice. The monthly closing fee will be charged for each month commenced.

<sup>3</sup> A transfer may be an official transfer, a writ of payment or a collection order (collection order based on a letter of authorisation, collection on a promissory note), in case of full and partial completion, for which the Bank will charge a fee depending on the method of submitting the order (electronically, or on paper not using the original form).

<sup>4</sup> For the purposes of this List of Conditions, orders are considered to be transfer orders not using an original form where the order requires immediate confirmation and is submitted after the cut-off time\*\* but is considered by the Bank as a same-day order; additionally, orders where costs are borne by the beneficiary. \*\* Cut-off time: the deadline for accepting orders. The point in time up to which the Bank will consider an order as a same-day order.

<sup>5</sup> The Bank waives this fee under this promotion in respect of the above-defined quantity. This promotion is valid until [30.06.2023](#). The fees applicable beyond the preferential quantity are subject to the conditions stipulated in the Debit Card List of Conditions. When determining the month of the free ATM transaction under 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 in which it was booked.

<sup>6</sup> The above fee is charged by the Bank on a promotional basis. The promotion is valid until [30.06.2023](#). The standard rates of the promotional fee are set out in the conditions of the prevailing Retail List of Conditions applicable to the “Privát Plusz” account package.

<sup>7</sup> The above fee is charged by the Bank on a promotional basis. This promotion is valid until [30.06.2023](#). The standard rates of the promotional fees are set out in the prevailing Retail List of Conditions – Fees for other services.

<sup>8</sup> 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 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 Spectranet Internet Banking service, via the Spectranet Internet Banking interface. If the Client identifies the bank account by indicating the relevant bank card number in the declaration, the discount will be granted on the bank account set as the primary account underlying the card. A valid declaration submitted until the 20th day of a given month will entitle the client to free-of-charge cash withdrawal starting from the following calendar month, and 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 ATM's and at branch cash desks until 31 December 2014 at the latest; even until that date, only Clients who did not have a bank card for the bank account indicated 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 free-of-charge transactions exceeds HUF 150,000, the amount above that threshold will be subject to a percentage of the normal transaction fee, also taking into account the maximum fee.

If a customer makes unauthorised use of the possibility of free-of-charge cash withdrawal or provides false information in the 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.

<sup>9</sup> If a client is entitled, as documented in their statement submitted to the bank, to Statutory free cash withdrawal (footnote 5) in respect of the relevant account for a specific month, the ATM fee discount provided in the account package will not apply in that month.