

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV ZÉRÓ PACKAGE

Effective from: 11th of June 2023 (2302) • Published on: 11th of April 2023

The marketed HUF bank account contracts included in this List of Conditions may also be concluded electronically, within the framework of distance selling, in accordance with Section I. 6 of the Retail Business Rules.

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 accounts. 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 11.04.2023 and entering into force on 11.06.2023.:

- With effect from 11 June 2023, our bank unilaterally and without adversely affecting its customers, modifies its contractual provision on the annual inflation-adjusted change of fees for the management of bank accounts and related services in the retail lists of conditions.

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 Partner Aktív Zéró Package is available for those natural persons (as private clients) who:

- a) at the time of applying for the bank account package and upon conclusion of the Bank Account Agreement, are in an employment relationship, or in other legal relationship defined in the Cooperation Agreement (hereinafter jointly referred to as Legal Relationship) with an organization that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") regarding the provision of the products and services described below in the present Special list of conditions, and who do not have and haven't had in the last 12 month –prior to informing the Bank about the intention of account opening- a private current account maintained by the Bank; furthermore close relatives (spouse, direct relative, adopted, stepchild and foster child, adoptive parent, step-parent and foster parent, and sibling) of a natural persons who have a legal relationship with these organizations and have an account with UniCredit Bank shall be eligible for the new promotion from 1st of January 2022 to 30th of June 2023, who opens an account as a new customer and certifies his or her close relative status in the form specified by the bank.
- b) presents an E.ON account statement on the account of the requesting Customer (Permanent address) for the month preceding the month of account opening of the preferential invoice package and on the customer's name, and if they have no bank account with the Bank or did not hold consumer bank account with the Bank for the last 12 months prior to the intent to opening an account. (The Bank shall record the E.ON Customer ID from the E.ON Account Statement and store it as proof of entitlement to the preferential account package until the termination of the preferential bank account Package. The Bank verifies the authenticity of these E.ON customer numbers on a monthly basis at E.ON. If the Customer did not provide the E.ON customer number at the opening of the

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account, or provided false information, then he / she is not entitled to the discount account package and the terms of the Bonus account package contained in the prevailing List of Conditions shall prevail.)

- c) Those who registered on the independent agent website of Bankmonitor Partner Ltd and use their link to apply for the Partner Active Zero Package through the Bank's online account opening website, and if they have no bank account with the Bank or did not hold consumer bank account with the Bank for the last 12 months prior to the intent to opening an account
 - d) Those who are contracted customers of UniCredit Leasing Hungary Zrt. and apply for the Partner Aktív Zéró Package within the period indicated in the announcement for contracted clients of UniCredit Leasing and do not have a retail bank account in the Bank and present the information letter of this promotion to the name of the customer intending to open an account or present a fully completed and signed proof of legal relationship with UniCredit Leasing Zrt.
 - e) Under a special promotion until 31st of January 2023, those are entitled to the preferential terms and conditions offered under the Partner Aktív Zéró Package who are contracted customers of Allianz Hungária Biztosító Zrt and Generali Biztosító Zrt. and present the information letter sent by Allianz Hungária Biztosító Zrt. starting from 23.02.2022. or by Generali Biztosító Zrt. starting from 01.09.2022. on this promotion to the names of customers intending to open an account when they open the bank account and open a Partner Active Zero Package through the Bank's online account opening platform or any of the Bank's branches and have not had a retail bank account with the Bank at the time of indicating their intention to open an account and for the previous 12 months.
 - f) Employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft.
 - g) Partner Aktív Zéró package is available for the close relative of Employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft. (close relative is defined as a spouse, a direct relative, an adopted child, a stepchild and a foster child, a adoptive parent, a step-parent, a foster parent, and a sibling). This is a promotional offer and it is valid from 1 May 2021 until 30th of June 2023.
1. Regarding fees not included in this Special Conditions the effective fees of Aktív account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
 2. After the expiration of the 3 years long period defined in section 4: Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the customer.
 3. Special conditions defined in this list of conditions are ensured by the Bank for a 3 year long period from the date of contracting - except for intra- and interbank HUF domestic transfer orders initiated with UniCredit Mobile application (related information are available in footnotes nr. 3. and 4.). Original account package shall be replaced by „Partner Aktív Plusz” package after 3 years calculated from the account opening, subsequently effective conditions indicated in document “Special Conditions for UniCredit Partner Aktív Plusz and Partner Ikon Plusz packages” shall be applied. Bank has the right to prolong –by informing the Account Owner about this fact these 3 years period in favor of the Account Owner, while conditions remain unchanged.

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4. If the Account Holder receives a promotional gift or one-time refund previously advertised in connection with the opening of this bank account and closes the bank account within the period specified in the announcement, the Bank may charge a penalty equal to the value of the gift or one-time refund to the bank account.

Monthly account-handling fee		0 HUF/month/bank account ¹
Account opening and closing fee		0 HUF
Default Statement		Postal or Electronic
Booking entry fee		Free of charge
Credit entries in HUF (to HUF accounts)		Free of charge
Direct debit		Free of charge
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)		Free of charge
In-bank standing orders of HUF transfer between client's own accounts²		Free of charge
Commission intra bank in HUF payment orders³	Transfer orders between the accounts of the same Client¹	Free of charge
	by UniCredit Mobil application	Free of charge ⁴
	by eBanking	0,3%
Commission inter bank in HUF payment orders³	by UniCredit Mobil application	Free of charge ⁵
	by eBanking	0,3%
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders		
In- bank EURO payme nt orders³	by UniCredit eBanking	<u>0,381%, min. 138 HUF, max. . 13 042 HUF</u>
	by UniCredit mBanking	<u>0,381%, min. 138 HUF, max. . 13 042 HUF</u>

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	by Telephone Banking	<u>0,381%, min. 222 HUF, max. 13 042 HUF</u>
	by original bank form	<u>0,733%, min. 1 111 HUF, max. 27 149 HUF</u>
	by non-original form ⁶	<u>1,127%, min. 2 112 HUF</u>
Bank-to-bank SEPA payment orders ³	by UniCredit eBanking	<u>0,381%, min. 246 HUF, max. . 13 042 HUF</u>
	by UniCredit mBanking	<u>0,381%, min. 246 HUF, max. . 13 042 HUF</u>
	by Telephone Banking	<u>0,381%, min. 251 HUF, max. 13 042 HUF</u>
	by original bank form	<u>0,91%, min. 1 339 HUF, max. 32 086 HUF</u>
	by non-original form ^{K9}	<u>1,127%, min. 2 112 HUF</u>
	Urgent EUR payment orders	<u>0,801%, min. 1 145 HUF, max. 128 125 HUF⁷</u>
Bank-to-bank and in-bank EURO Standing Orders		<u>0,381% min. 68 HUF, max. 13 042 HUF</u>
Transfer orders with missing data/errors ⁸		<u>9,16 EUR⁹</u>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		<u>9,16 EUR⁹</u>
Issuer fee / Membership fee of Mastercard Standard bankcard (main card)		Free of charge / Free of charge
eBanking entry fee		Free of charge
UniCredit Mobil Application entry fee		Free of charge
eBanking service fee		Free of charge
UniCredit Mobil Application service fee		Free of charge
Purchase commission		Free of charge

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.

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¹ The normal account handling fee of Aktív account is [HUF 1 335/month/account](#). It is debited on the account every month. Total amount of account handling fee is credited on the account if minimum HUF 75.000 is credited – via Bank transfer - on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met, account handling fee will not be credited on the account. The Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account. The promotion is valid until recalled.

² The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is no any other disposal for bank accounts and savings accounts.

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) 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).

⁴ Free of charge condition is a promotional offer, which is valid until [30.06.2023](#). Standard fee is [0,381%, min. HUF 138, max. HUF 13 042](#). In case of accounts which were opened from 21.04.2021, the promotion is valid until 31.10.2024 and in case of accounts which were opened from 21.01.2022 the validation date is 30th April of the third year from the year of contracting.

⁵ Free of charge condition is a promotional offer, which is valid until [30.06.2023](#). Standard fee is [0,381%, min. HUF 246, max. HUF 13 042](#). In case of accounts which were opened from 21.04.2021, the promotion is valid until 31.10.2024 and in case of accounts which were opened from 21.01.2022 the validation date is 30th April of the third year from the year of contracting.

⁶ 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.

⁷ 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](#).

⁸ It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

⁹ Calculation of charges: [0.011%](#) of the transaction but minimum 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](#).