

## SPECIAL CONDITIONS FOR UNICREDIT PARTNER UNO PLUSZ ACCOUNT PACKAGE



**Effective from: 11<sup>th</sup> of June 2023 (2302) • Published on: 11<sup>th</sup> of April 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 accounts. The list is published by the Bank on its website ([www.unicreditbank.hu/padtajekoztato](http://www.unicreditbank.hu/padtajekoztato)) and in its branches.

The natural persons are entitled to apply for and use the UniCredit Partner Uno Package who, at the time of applying for the bank account product and upon conclusion of the Bank Account Agreement, are in an employment relationship (or in other legal relationship defined in the Cooperation Agreement) with an organization (hereinafter jointly referred to as Legal Relationship) that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") or issued a Declaration in the form requested by the UniCredit Bank about the intent of usage pertaining to the products described under the special conditions included herein.

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 UniCredit Partner Uno Plusz account package is not available from 01.05.2021.**

The Special Conditions presented here apply to HUF bank account and HUF payment transactions. In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Bónusz account package will be applied.

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.

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### Partner Uno Plusz account package

Monthly account-handling fee

HUF 0 / month / bankaccount

Commission in-bank payment <sup>1</sup>	by SpectraNet Internet Banking	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>
	by eBanking	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>
	by UniCredit Mobil application	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>
	by Home Banking and Telephone Bank	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>

Commission on bank-to-bank payment orders <sup>2</sup>	by SpectraNet Internet Banking	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>
	by eBanking	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>
	by UniCredit Mobil application	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>
	by Home Banking and Telephone Bank	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>

Cash withdrawal	On domestic UniCredit ATM	<u>0.965% min. 685 HUF</u>
	On other domestic ATM	<u>1.51% + 759 HUF, min. 1 012 HUF</u>
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>4</sup>	Monthly the first two 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 4.

Membership fee of

Mastercard Unembossed bank card (main and supplementary card)<sup>3</sup>

6 641 HUF

(not available from 1st January 2021)

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

In-bank EURO payment	by SpectraNet Internet Banking	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>
	by eBanking	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>
	by Home Banking and Telephone Bank	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>
Bank-to- bank SEPA	by SpectraNet Internet Banking	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>
	by eBanking	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>
	by Home Banking and Telephone Bank	<u>0.422%, min. 343 HUF, max. 13 042 HUF</u>

**Commented [SC1]:** 2-szer szerepel a kondíciótában, míg a magyarban egyszer. Egyszer itt szerepel, és még fél oldallal lejjebb, ezért töröltem.

<sup>1</sup> 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.

<sup>2</sup> Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

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<sup>3</sup> Only Mastercard Standard or Mastercard Gold card can be applied for or can be linked to UniCredit Partner Uno Plusz account package.

<sup>4</sup> The bank is providing the free of charge cash withdrawal according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via Internet Banking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th if 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 via ATM. The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, then the % and maximum element of the normal transaction fee will be applied on the above part. If the Client uses the free of charge cash withdrawal fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals retrospectively in one amount on the Clients account.

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.