

# SPECIAL CONDITIONS FOR DEBT REPAYMENT ACCOUNT (ADÓSSÁGTÖRLESZTÉSI SZÁMLA)



**Effective from: 1<sup>st</sup> of July 2023 (2303) • Published on: 1<sup>st</sup> of May 2023**

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 is annexed 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 in its branches.

**Changes are marked with red underline by the Bank.**

**Amendments published on 01.05.2023 and entering into force on 01.07.2023.:**

- **Reduction of the monthly closing fee in accordance with Government Decree 99/2023 (29.III.) amending Government Decree 262/2016 (VIII. 31.) on access to the Basic account, the characteristics of the Basic account and the fees.**

**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.**

	Debt repayment account*
Monthly closing fee	HUF <u>1 000</u> <sup>1</sup> /month <sup>2</sup> /bank account
Direct debits	free of charge
Bank-to-bank and intra-bank standing order <sup>3</sup>	free of charge <sup>4</sup>
Commission for purchases by bank card	free of charge
Deposit in the same currency as the account currency	free of charge

**For individual bank-to-bank and intra-bank transfers**, four individual transfer orders executed in the same calendar month and an unlimited number of standing transfer orders, up to a maximum of one hundred thousand forints per month, are free of charge.

Intra-bank individual transfer <sup>3, 4</sup>	by UniCredit eBanking	free of charge <sup>4</sup>
	by UniCredit mBanking	free of charge <sup>4</sup>
	By Telephone Bank	free of charge <sup>4</sup>
	By original bank form	free of charge <sup>4</sup>
Bank-to-bank individual	by UniCredit eBanking	free of charge <sup>4</sup>
	by UniCredit mBanking	free of charge <sup>4</sup>
	By Telephone Bank	free of charge <sup>4</sup>

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	By original bank form	free of charge <sup>4</sup>
Cash withdrawal	From cash desk in branch (HUF withdrawal from HUF account) once a month up to HUF 50,000	free of charge <sup>5</sup>
	Free of charge HUF cash withdrawal under the law (from domestic ATM) <sup>6</sup>	In the case of a valid declaration on free of charge cash withdrawal, the first two cash withdrawal transactions carried out regarding the account covered by the declaration are free of charge up to the aggregate amount of HUF 150,000 concerning the first two cash withdrawals in HUF in a given calendar month. <i>For detailed conditions see Footnote 6.</i>
	Free of charge	
	Free of charge / free of charge	

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

Intra-bank individual SEPA transfer <sup>3,4</sup>	by UniCredit eBanking	free of charge <sup>4</sup>
	by UniCredit mBanking	free of charge <sup>4</sup>
	By Telephone Bank	free of charge <sup>4</sup>
	By original bank form	free of charge <sup>4</sup>
Bank-to-bank individual SEPA transfer <sup>4</sup>	by UniCredit eBanking	free of charge <sup>4</sup>
	by UniCredit mBanking	free of charge <sup>4</sup>
	By Telephone Bank	free of charge <sup>4</sup>
	By original bank form	free of charge <sup>4</sup>
	Urgent SEPA transfer fee	0,80%, min. HUF 1 145, max. HUF 128 125 <sup>7</sup>
	Intra-bank and bank-to-bank standing order in EUR	free of charge <sup>4</sup>
	Fee of foreign exchange transfer orders given with missing data <sup>8</sup>	EUR 9,16 <sup>9</sup>

# SPECIAL CONDITIONS FOR DEBT REPAYMENT ACCOUNT (ADÓSSÁGTÖRLESZTÉSI SZÁMLA)



## 1. Fees and payment turnover related to HUF bank account management for an effective bank account

The Basic Account (Alapszámla) package shall be provided by the Bank in accordance with the provisions set out in Government Decree no. 262/2016 (VIII. 31.) on access to basic accounts and the features and fees of basic accounts (hereinafter: Government Decree).

\*These Special Conditions apply to HUF bank accounts and HUF payment transactions. **The rates not included in these Special Conditions and the period of unauthorised use of these Special Conditions as provided for in the account contract shall be governed by the fees for the Bónusz account package as indicated in UniCredit Bank's List of Conditions for Retail Clients.**

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.

The Bank is entitled to unilaterally change the fees indicated in this List of Conditions in accordance with the terms of the account contract, provided that:

- the monthly amount of the fees payable by the Account Holder under the account contract and set out in these Special Conditions (excluding the fees and charges of the account package payable under the conditions of the Bonus Account Package) may not exceed 1.5% of the lowest monthly gross minimum wage as defined in the Government Decree in force at the time, applicable on the last day of the year preceding the due date of the fee, and

- the Bank may not charge any fees or charges for purchases made by bank card, deposits made in the same currency as the currency of the account and direct debit transactions.

The fees for individual and standing HUF transfer orders and cash withdrawal transactions included in this list of conditions are debited until the 2nd working day of the month following the month in question. For due dates of other charges not included in this list of conditions, the conditions set out in the valid List of Conditions for Retail Clients and its annexes shall apply.

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.

<sup>1</sup> The monthly closing fee for the account may be maximum 1.5% of the lowest gross monthly minimum wage set by the Government Decree in force at the time, applicable on the last day of the year preceding the due date.

<sup>2</sup> The monthly closing fee will be charged for each month commenced.

<sup>3</sup> The Bank does not charge commission on the Customer's transfer orders between his or her own accounts held with the Bank, unless otherwise provided for in the regulations for individual bank/savings accounts.

<sup>4</sup> Four individual transfer orders executed in the same calendar month and an unlimited number of standing transfer orders, up to a maximum of one hundred thousand forints per month, are free of charge. In the case of individual transfer orders, the fees for transactions exceeding the number of units indicated above, and for individual/standing transfer orders exceeding the above limit, the fees for transactions exceeding the above limit shall be subject to the fees for the Bonus account package of UniCredit Bank's List of Conditions for Retail Clients in force at the time, projected to the amount of the difference when exceeding the limit. The Bank will take into account the fee exemption conditions for transactions executed on the basis of a transfer order based on the order in which the transactions are booked.

<sup>5</sup> No fee is charged for withdrawals made in HUF in the same calendar month:

i) Cash withdrawals from an automated teller machine (ATM) located in Hungary on two occasions, up to an amount not exceeding HUF 150,000, OR

- ii) one cash withdrawal transaction at a branch in UniCredit Bank's branch network up to HUF 50,000.

The fees of cash withdrawal transactions beyond the above indicated number of units and/or amount limits are subject to UniCredit's applicable fees for the Bónusz account package as indicated in the List of Conditions for Retail Clients; in case the amount limit is exceeded, it is projected to the amount of the difference. The Bank will take into account the fee exemption conditions for cash withdrawal transactions based on the order in which the transactions are booked.

After execution of an official transfer and a writ of payment, in case of full and partial completion, the Bank will charge a fee according to the List of Conditions for the Bonus account package, depending on the method of submission of the order (electronic order or paper-based order submitted using a non-original form).

<sup>6</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 Customer identifies the relevant bank account on the declaration by indicating the bank card number, the discount will be granted on the bank account set as primary collateral behind the card. A valid declaration submitted until the 20th day of a given month will entitle the customer to free-of-charge cash withdrawal from the following calendar month, and from the second calendar month if such declaration is submitted after the 20th day of the month. The Client shall be entitled to free-of-charge cash withdrawal via an ATM. The order of free-of-charge transactions shall be determined according to the actual date of the cash withdrawal. 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 will be subject to a percentage of the normal transaction fee taking into account the maximum fee as well. 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>7</sup> The above fee is provided by the Bank on a promotional basis. This promotion is valid until 30.06.2023. The standard fee is 0,80%, min. HUF 12 354, max. HUF 128 125. Charged for incorrectly entered Bank ID-IBAN account number-SWIFT/BIC code.

<sup>9</sup> Method of calculation of fee: 0.011% of the amount of the transactions, 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.