

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

**Effective from: 1<sup>st</sup> of July 2023 (2303) • Published on: 1<sup>st</sup> of May 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 account. 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 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 01.05.2023 and entering into force on 01.07.2023.:**

- **Extension of some promotions until 30.11.2023**

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1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions
2. Fees of HUF transfers, in-bank EUR transfers, EUR transfers within EEA and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's

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account at the time of execution of the order. Fees for change of Account packages will be debited on the 15<sup>th</sup> day (or the following Banking day) of the month following contract modification's date after 1st October 2013. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract.

3. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.
4. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
5. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
6. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:		Minimum term of deposit: 1 month	
Currency	Amount	Currency	Amount
HUF	250 000	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000
CHF	3 000		

7. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented
8. 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.

## These addendums are inseparable parts of the List of Conditions for Private Customers:

1. addendum: Announcement on the Execution Order of Transaction and Time Deposits
2. addendum: Fees of Other Services

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3. addendum: Debit Bankcard – List of Conditions for Private clients
4. addendum: Electronic Banking – List of Conditions for Private customers of the Bank
5. addendum: List of Conditions for Private Customer of the Bank – not available account packages
6. addendum: List of Conditions and Announcement – Special Conditions for customer with Premium Banking and Top Affluent Status
7. addendum: Conditions for postal services

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I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF NOT AVAILABLE MOBIL AKTÍV AND IKON ACCOUNTS		
	Mobil Aktív not available from 05.09.2020.	Ikon not available from 05.09.2020.
Monthly account-handling fee	314 HUF/ month/ account <sup>1</sup>	0 HUF / month <sup>K13</sup> / account <sup>2</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges <sup>3</sup>
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	3 399 HUF/ 4 486 HUF	3 399 HUF / 3 942 HUF <sup>K20</sup>
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	3 399 HUF / 4 486 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	6 660 HUF / 8 840 HUF	Free of charges <sup>4</sup> / 7 616 Ft <sup>K20</sup> .
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	6 660 HUF / 8 840 HUF	6 660 HUF / 7 616 HUF <sup>K20</sup>
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	24 484 HUF / 28 564HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	24 484 HUF / 28 564 HUF	According to the Bank Card List of Conditions – For Private Clients
Premium Banking Embossed Mastercard (not available from 1st January 2021)	Not applicable	According to the Bank Card List of Conditions – For Private Clients
VISA Gold bank card (not available from 1st January 2021)	Not applicable	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients

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UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
		<b>Mobil Aktív</b>	<b>Ikön</b>
	Direct debit	Free of charges	Free of charges
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	Free of charges	Free of charges
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,364%, min. 133 HUF, max. 12 663 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,364%, min. 214 HUF, max. 12 663 HUF	Free of charges
	by original bank form	0,701%, min. 1 062 HUF, max. 26 135 HUF	0,635%, min. 999 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,077%, min. 2 018 HUF	0,986%, min. 2 112 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,364%, min. 235 HUF, max. 12 663 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,364%, min. 241 HUF, max. 12 663 HUF	Free of charges
	by original bank form	0,87%, min. 1 280 HUF, max. 30 852 HUF	0,811%, min. 1 365 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,077%, min. 2 018 HUF	0,986%, min. 2 112 HUF
	EFER transfers	0,378%, min. 316 HUF, max. 12 170 HUF	0,378%, min. 316 HUF, max. 12 170 HUF
	VIBER transfers	0,984%, min. 12 354 HUF, max. 128 125 HUF	0,87%, min. 12 354 HUF, max. 128 125 HUF
	Cancellation fee of HUF domestic transfer order	5 725 HUF	Free of charges

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Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders		
	Mobil Aktiv	Ikon
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	Free of charges
	by UniCredit mBanking	Free of charges
	by Telephone Banking	Free of charges
	by original bank form	0,635%, min. 999 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	0,986%, min. 2 112 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	Free of charges
	by UniCredit mBanking	Free of charges
	by Telephone Banking	Free of charges
	by original bank form	0,811%, min. 1 365 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	0,986%, min. 2 112 HUF
	Urgent EUR payment orders	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders	Free of charges	Free of charges
Transfer orders with missing data/errors <sup>K10</sup>	9,16 EUR <sup>K6</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	9,16 EUR <sup>K6</sup>	

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CASH OUT		
	Mobil Aktiv	lkon
Cash out in HUF from HUF account	1,935% min. 1 546 HUF, max. 67 366 HUF	1,374%, min. 1 407 HUF, max. 28 211 HUF
Cash out in FCY from HUF account	0,847%, max. 67 366 HUF (at buying and selling rates of exchange)	0,4%, max. 8 462 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,907%, min. 335 HUF	Monthly the first 4 transaction is free of charges <sup>K22</sup>
On UniCredit ATM in Hungary using mCash service	0,907%, min. 335 HUF	
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,139%, min. 136 HUF	Monthly the first 4 transaction is free of charges <sup>K22</sup>
On other ATM in Hungary	1,51% + 759 HUF, min. 1 012 HUF	Monthly the first 4 transaction is free of charges <sup>K22</sup>
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,564 % + 559 HUF, minimum 632 HUF	Monthly the first 4 transaction is free of charges <sup>K22</sup>
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	2,256% + 4,22 EUR	1,833% + 4,22 EUR
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	0,907%, min. 335 HUF	0,422%, min. 293 HUF

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<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	2,328% + 5,911 EUR	1,904% + 5,91 EUR
<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	1,51% + 759 HUF, min. 1 012 HUF	0,943% + 660 HUF, min. 885 HUF
<p><b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	1,282 % + 574 HUF, min. 998 HUF	0,859% + 574 HUF, min. 998 HUF
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	2,324% + 8,116 EUR	1,904% + 8,116 EUR
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	1,282 % + 574 HUF, min. 998 HUF	0,859% + 574 HUF, min. 998 HUF

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<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	Monthly the first 2 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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	Free of charges
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

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II. CONDITONS OF NON-MARKETED BÓNUSZ AND AKTÍV ACCOUNT PACKAGES		
	<b>Bónusz not available from 01.08.2019</b>	<b>Aktív not available from 01.04.2020</b>
<b>Monthly account-handling fee</b>	771 HUF / month / account <sup>5</sup>	771 HUF / month / account <sup>6</sup>
<b>Account opening and closing fee</b>	0 HUF	0 HUF
<b>Booking entry fee</b>	Free of charges	Free of charges
<b>Default statement</b>	Postal or Electronic	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	0 HUF	0 HUF
<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	3 399 HUF / 4 486 HUF	3 399 HUF / 4 486 HUF
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>K2</sup> bank card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	50% discount <sup>K11</sup> . / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> . / According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>K2</sup> supplementary card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

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		Bónusz	Aktív
	Direct debit	0,381% min. 41 HUF, max. 13 042 HUF	Free of charges
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,381% min. 68 HUF, max. 13 042 HUF	0,381% min. 68 HUF, max. 13 042 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,381%, min. 138 HUF, max. 13 042 HUF	0,381%, min. 138 HUF, max. 13 042 HUF
	by UniCredit mBanking	0,381%, min. 138 HUF, max. 13 042 HUF	0,381%, min. 138 HUF, max. 13 042 HUF
	by Telephone Banking	0,381%, min. 222 HUF, max. 13 042 HUF	0,381%, min. 222 HUF, max. 13 042 HUF
	by original bank form	0,733%, min. 1 111 HUF, max. 27 149 HUF	0,733%, min. 1 111 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,381%, min. 246 HUF, max. 13 042 HUF	0,381%, min. 246 HUF, max. 13 042 HUF
	by UniCredit mBanking	0,381%, min. 246 HUF, max. 13 042 HUF	0,381%, min. 246 HUF, max. 13 042 HUF
	by Telephone Banking	0,381%, min. 251 HUF, max. 13 042 HUF	0,381%, min. 251 HUF, max. 13 042 HUF
	by original bank form	0,91%, min. 1 339 HUF, max. 32 086 HUF	0,91%, min. 1 339 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
	EFER transfers	0,378%, min. 316 HUF, max. 12 170 HUF	0,378%, min. 316 HUF, max. 12 170 HUF
	VIBER transfers	0,984%, min. 12 354 HUF, max. 128 125 HUF	0,984%, min. 12 354 HUF, max. 128 125 HUF
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

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Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
	Bónusz	Aktív	
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,381%, min. 138 HUF, max. . 13 042 HUF	0,381%, min. 138 HUF, max. . 13 042 HUF
	by UniCredit mBanking	0,381%, min. 138 HUF, max. . 13 042 HUF	0,381%, min. 138 HUF, max. . 13 042 HUF
	by Telephone Banking	0,381%, min. 222 HUF, max. 13 042 HUF	0,381%, min. 222 HUF, max. 13 042 HUF
	by original bank form	0,733%, min. 1 111 HUF, max. 27 149 HUF	0,733%, min. 1 111 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,381%, min. 246 HUF, max. . 13 042 HUF	0,381%, min. 246 HUF, max. . 13 042 HUF
	by UniCredit mBanking	0,381%, min. 246 HUF, max. . 13 042 HUF	0,381%, min. 246 HUF, max. . 13 042 HUF
	by Telephone Banking	0,381%, min. 251 HUF, max. 13 042 HUF	0,381%, min. 251 HUF, max. 13 042 HUF
	by original bank form	0,91%, min. 1 339 HUF, max. 32 086 HUF	0,91%, min. 1 339 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
	Urgent EUR payment orders	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders	0,381% min. 68 HUF, max. 13 042 HUF	0,381% min. 68 HUF, max. 13 042 HUF	
Transfer orders with missing data/errors <sup>K10</sup>	9,16 EUR <sup>K6</sup>		
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	9,16 EUR <sup>K6</sup>		

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CASH OUT		
	Bónusz	Aktív
Cash out in HUF from HUF account	2,026% min. 1 620 HUF, max. 70 530 HUF	2,026% min. 1 620 HUF, max. 70 530 HUF
Cash out in FCY from HUF account	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,907%, min. 335 HUF	0,907%, min. 335 HUF
On UniCredit ATM in Hungary using mCash service	0,907%, min. 335 HUF	0,907%, min. 335 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,51% + 759 HUF, min. 1 012 HUF	1,51% + 759 HUF, min. 1 012 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

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<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>

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<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	Monthly the first 2 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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



III. CONDITIONS OF NON-MARKETED PRIVÁT PLUSZ AND FIX ACCOUNT PACKAGES		
	Privát Plusz not available from 01.08.2019	Fix not available from 01.08.2019
Monthly account-handling fee	1 053 HUF / month <sup>K12, K13</sup> / account <sup>K14</sup>	1 400 HUF / month <sup>K13</sup> / account <sup>K19</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	Free of charges / Free of charges
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	3 399 HUF / 4 486 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients · [PSÁ(BH1)]	According to the Bank Card List of Conditions – For Private Clients ·
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges <sup>7</sup>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Privát Plusz	Fix
	Direct debit	0,381% min. 18 HUF, max. 13 042 HUF	0,705%
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,381% min. 68 HUF, max. 13 042 HUF	0,705%
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,422%, min. 169 HUF, max. 14 311 HUF	0,705%
	by UniCredit mBanking	0,422%, min. 169 HUF, max. 14 311 HUF	0,705%
	by Telephone Banking	0,422%, min. 261 HUF, max. 14 311 HUF	0,705%
	by original bank form	0,733%, min. 972 HUF, max. 27 149 HUF	0,705%
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,422%, min. 316 HUF, max. 14 311 HUF	0,705%
	by UniCredit mBanking	0,422%, min. 316 HUF, max. 14 311 HUF	0,705%
	by Telephone Banking	0,613%, min. 295 HUF, max. 25 294 HUF	0,705%
	by original bank form	0,91%, min. 1 056 HUF, max. 37 728 HUF	0,705%
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
	EFER transfers	0,381%, min. 316 HUF, max. 12 170 HUF	0,381%, min. 316 HUF, max. 12 170 HUF
	VIBER transfers	0,984%, min. 12 354 HUF, max. 128 125 HUF	0,984%, min. 12 354 HUF, max. 128 125 HUF
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
	Privát Plusz	Fix	
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,422%, min. 169 HUF, max. 14 311 HUF	0,705%
	by UniCredit mBanking	0,422%, min. 169 HUF, max. 14 311 HUF	0,705%
	by Telephone Banking	0,422%, min. 261 HUF, max. 14 311 HUF	0,705%
	by original bank form	0,733%, min. 972 HUF, max. 27 149 HUF	0,733%, min. 1 111 Ft, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,422%, min. 316 HUF, max. 14 311 HUF	0,705%
	by UniCredit mBanking	0,422%, min. 316 HUF, max. 14 311 HUF	0,705%
	by Telephone Banking	0,613%, min. 295 HUF, max. 25 294 HUF	0,705%
	by original bank form	0,91%, min. 1 056 HUF, max. 37 728 HUF	0,91%, min. 1 339 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Urgent EUR payment orders	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	
Bank-to-bank and in-bank EURO Standing Orders	0,381% min. 68 HUF, max. 13 042 HUF	0,381% min. 68 HUF, max. 13 042 HUF	
Transfer orders with missing data/errors <sup>K10</sup>	9,16EUR <sup>K6</sup>		
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	9,16EUR <sup>K6</sup>		

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



CASH OUT		
	Privát Plusz	Fix
Cash out in HUF from HUF account	2,026% min. 1 620 HUF, max. 70 530 HUF	2,026% min. 1 620 HUF, max. 70 530 HUF
Cash out in FCY from HUF account	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,907%, min. 335 HUF	0,705% <sup>K18</sup>
On UniCredit ATM in Hungary using mCash service	0,907%, min. 335 HUF	0,907%, min. 335 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,456% + 730 HUF min. 976 HUF	0,705% <sup>K18</sup>
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	Monthly the first 2 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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

IV. CONDITIONS OF NON-MARKETED TRIPLA AND SUPERIOR GOLD ACCOUNT PACKAGES		
	<b>Tripla not available from 01.08.2019</b>	<b>Superior Gold not available from 01.08.2019</b>
<b>Monthly account-handling fee</b>	In the first 12 months 0 HUF / month / account From 13th month 2 114 HUF / month / account <sup>t8, K19</sup>	0 HUF / month / account <sup>9</sup>
<b>Account opening and closing fee</b>	0 HUF	0 HUF
<b>Booking entry fee</b>	Free of charges	Free of charges
<b>Default statement</b>	Postal or Electronic	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	0 HUF	0 HUF
<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>K2</sup> bank card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	Free of charges <sup>K20</sup> / Free of charges <sup>K20</sup>	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>K2</sup> supplementary card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	0 HUF
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	50 % discount according to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Tripla	Superior Gold
	Direct debit	Monthly the first 3 transaction is free of charges <sup>10</sup>	0,381%, max. 13 042 HUF
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	Monthly the first 3 transaction is free of charges <sup>K31</sup>	0,381%, max. 13 042 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>K29</sup>	0,381%, max. 13 042 Ft
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>K29</sup>	0,381%, max. 13 042 Ft
	by Telephone Banking	0,381%, min. 222 HUF, max. 13 042 HUF	0,381%, min. 249 HUF, max. 13 042 HUF
	by original bank form	0,733%, min. 1 111 HUF, max. 27 149 HUF	0,733%, min. 1 111 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>K30</sup>	0,381%, max. 13 042 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>K30</sup>	0,381%, max. 13 042 HUF
	by Telephone Banking	0,381%, min. 251 HUF, max. 13 042 HUF	0,381%, min. 279 HUF, max. 13 042 HUF
	by original bank form	0,91%, min. 1 339 HUF, max. 32 086 HUF	0,91%, min. 1 324 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
	EFER transfers	0,378%, min. 316 HUF, max. 12 170 HUF	0,378%, min. 316 HUF, max. 12 170 HUF
	VIBER transfers	0,984%, min. 12 354 HUF, max. 128 125 HUF	0,984%, min. 12 354 HUF, max. 128 125 HUF
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
	Tripla	Superior Gold	
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>K29</sup>	0,381%, max. 13 042 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>K29</sup>	0,381%, max. 13 042 HUF
	by Telephone Banking	0,381%, min. 222 HUF, max. 13 042 HUF	0,381%, min. 249 HUF, max. 13 042 HUF
	by original bank form	0,733%, min. 1 111 HUF, max. 27 149 HUF	0,733%, min. 1 111 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>K30</sup>	0,381%, max. 13 042 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>K30</sup>	0,381%, max. 13 042 HUF
	by Telephone Banking	0,381%, min. 251 HUF, max. 13 042 HUF	0,381%, min. 279 HUF, max. 13 042 HUF
	by original bank form	0,91%, min. 1 339 HUF, max. 32 086 HUF	0,91%, min. 1 324 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
	Urgent EUR payment orders	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		Monthly the first 3 transaction is free of charges <sup>K31</sup>	0,381%, max. 13 042 HUF
Transfer orders with missing data/errors <sup>K10</sup>		9,16 EUR <sup>K6</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		9,16 EUR <sup>K6</sup>	

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



CASH OUT		
	Tripla	Superior Gold
Cash out in HUF from HUF account	2,026% min. 1 620 HUF, max. 70 530 HUF	2,026% min. 1 620 HUF, max. 70 530 HUF
Cash out in FCY from HUF account	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	Monthly the first 2 transaction is free of charges <sup>11</sup>	0,907%, min. 335 HUF
On UniCredit ATM in Hungary using mCash service		0,907%, min. 335 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	Monthly the first transaction is free of charges <sup>12</sup>	1,51% + 759 HUF, min. 1 012 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	Monthly the first 2 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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>V. CONDITIONS OF NON-MARKETED OTTHON AND PRAKTIKUS ACCOUNT PACKAGES</b>		
	<b>Otthon not available from 01.11.2015.</b>	<b>Praktikus not available from 01.11.2015.</b>
<b>Monthly account-handling fee</b>	771 HUF / month / account <sup>t13, K19</sup>	771 HUF / month / account <sup>t14, K19</sup>
<b>Account opening and closing fee</b>	0 HUF	0 HUF
<b>Booking entry fee</b>	Free of charges	Free of charges
<b>Default statement</b>	Postal or Electronic	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	0 HUF	0 HUF
<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	3 399 HUF / 4 486 HUF	3 399HUF / 4 486 HUF
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>K2</sup> bank card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	50% discount <sup>K11</sup> . / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> . / According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>K2</sup> supplementary card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Otthon	Praktikus
	Direct debit	0,422%, min. 67 HUF, max. . 13 042 HUF	0,381% min. 41 HUF, max. . 13 042 HUF
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,422%, min. 123 HUF, max. . 13 042 HUF	0,381% min. 68 HUF, max. . 13 042 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,422%, min. 80 HUF, max. . 13 042 HUF <sup>15</sup>	0,381%, min. 138 HUF, max. . 13 042 HUF
	by UniCredit mBanking	0,422%, min. 80 HUF, max. . 13 042 HUF <sup>16</sup>	0,381%, min. 138 HUF, max. . 13 042 HUF
	by Telephone Banking	0,381%, min. 222 HUF, max. 13 042 Ft	0,381%, min. 222 HUF, max. . 13 042 Ft
	by original bank form	0,733%, min. 1 111 HUF, max .27 149 HUF	0,733%, min. 1 111 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,422%, min. 246 HUF, max. . 13 042 HUF	0,381%, min. 246 HUF, max. . 13 042 HUF
	by UniCredit mBanking	0,422%, min. 246 HUF, max. . 13 042 HUF	0,381%, min. 246 HUF, max. . 13 042 HUF
	by Telephone Banking	0,381%, min. 251 HUF, max. 13 042 HUF	0,381%, min. 251 HUF, max. . 13 042 HUF
	by original bank form	0,91%, min. 1 339 HUF, max. 32 086 HUF	0,91%, min. 1 339 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
	EFER transfers	0,378%, min. 316 HUF, max. 12 170 HUF	0,378%, min. 316 HUF, max. . 12 170 HUF
	VIBER transfers	0,984%, min. 12 354 HUF, max. 128 125 HUF	0,984%, min. 12 354 HUF, max. 128 125 HUF
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
	Otthon	Praktikus	
<b>In-bank EURO payment orders<sup>K3</sup></b>	by UniCredit eBanking	0,422%, min. 138 HUF, max. 13 042 HUF	0,381%, min. 138 HUF, max. 13 042 HUF
	by UniCredit mBanking	0,422%, min. 138 HUF, max. 13 042 HUF	0,381%, min. 138 HUF, max. 13 042 HUF
	by Telephone Banking	0,381%, min. 222 HUF, max. 13 042 HUF	0,381%, min. 222 HUF, max. 13 042 HUF
	by original bank form	0,733%, min. 1 111 HUF, max. 27 149 HUF	0,733%, min. 1 111 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112HUF
<b>Bank-to-bank SEPA payment orders<sup>K3</sup></b>	by UniCredit eBanking	0,422%, min. 246 HUF, max. 13 042 HUF	0,381%, min. 246 HUF, max. 13 042 HUF
	by UniCredit mBanking	0,422%, min. 246 HUF, max. 13 042 HUF	0,381%, min. 246 HUF, max. 13 042 HUF
	by Telephone Banking	0,381%, min. 251 HUF, max. 13 042 HUF	0,381%, min. 251 HUF, max. 13 042 HUF
	by original bank form	0,91%, min. 1 339HUF, max. 32 086 HUF	0,91%, min. 1 339 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112HUF	1,127%, min. 2 112 HUF
<b>Urgent EUR payment orders</b>	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	
<b>Bank-to-bank and in-bank EURO Standing Orders</b>	0,422%, min. 123 HUF max. 13 042 HUF	0,381% min. 68 HUF, max. 13 042 HUF	
<b>Transfer orders with missing data/errors<sup>K10</sup></b>	9,16 EUR <sup>K6</sup>		
<b>Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates</b>	9,16 EUR <sup>K6</sup>		

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



CASH OUT		
	Otthon	Praktikus
Cash out in HUF from HUF account	2,026% min. 1 620 HUF, max. 70 530 HUF	2,026% min. 1 620 HUF, max. 70 530 HUF
Cash out in FCY from HUF account	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,907%, min. 335	0,907%, min. 335 HUF
On UniCredit ATM in Hungary using mCash service	0,907%, min. 335 HUF	0,907%, min. 335 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,51% + 796 HUF, min. 1 012 HUF	1,51% + 795 HUF, min. 1 012 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	Monthly the first 2 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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>Notifications on direct debit authorizations received</b>	Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

VI. CONDITIONS OF NON-MARKETED PÁR-HOZAM AND HASZONKOKTÉL ACCOUNT PACKAGES		
	<b>Pár-hozam not available from 01.11.2015.</b>	<b>Haszonkottél not available from 01.11.2015.</b>
<b>Monthly account-handling fee</b>	271 HUF / month <sup>K12, K13</sup> / account <sup>K24</sup>	0 HUF / month <sup>17, K13</sup> / account <sup>K25</sup>
<b>Account opening and closing fee</b>	0 HUF	0 HUF
<b>Booking entry fee</b>	Free of charges	Free of charges <sup>K26</sup>
<b>Default statement</b>	Postal or Electronic	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	0 HUF	0 HUF
<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	Free of charges / Free of charges <sup>15</sup>
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	3 399 HUF / 4 486 HUF	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>K2</sup> bank card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>K2</sup> supplementary card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Pár-hozam	Haszonkottél
	Direct debit	0,381% min. 41 HUF, max. 13 042 HUF	0,493% min. 40 HUF, max. 13 042 HUF
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,381% min. 97 HUF, max. 13 042 HUF	0,493% min. 40 HUF, max. 13 042 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,372%, min. 176 HUF, max. 12 843 HUF	0,493%, max. 13 042 HUF
	by UniCredit mBanking	0,372%, min. 176 HUF, max. 12 843 HUF	0,493%, max. 13 042 HUF
	by Telephone Banking	0,372%, min. 245 HUF, max. 12 843 HUF	0,493%, min. 40 HUF, max. 13 042 HUF
	by original bank form	0,733%, min. 972 HUF, max. 27 149 HUF	0,776%, min. 999 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,372%, min. 279 HUF, max. 12 843 HUF	0,493%, max. 13 042 HUF
	by UniCredit mBanking	0,372%, min. 279 HUF, max. 12 843 HUF	0,493%, max. 13 042 HUF
	by Telephone Banking	0,534%, min. 272 HUF, max. 22 487 HUF	0,493%, min. 67 HUF, max. 13 042 HUF
	by original bank form	0,91%, min. 1 056 HUF, max. 37 728 HUF	0,951%, min. 1 365 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
	EFER transfers	0,378%, min. 316 HUF, max. 12 170 HUF	0,378%, min. 316 HUF, max. 12 170 HUF
	VIBER transfers	0,984%, min. 12 354 HUF, max. 128 125 HUF	0,984%, min. 12 354 HUF, max. 128 125 HUF
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
	Pár-hozam	Haszonkóktél	
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,372%, min. 176 HUF, max. 12 843 HUF	0,493%, max. 13 042 HUF
	by UniCredit mBanking	0,372%, min. 176 HUF, max. 12 843 HUF	0,493%, max. 13 042 HUF
	by Telephone Banking	0,372%, min. 245 HUF, max. 12 843 HUF	0,493%, min. 40 HUF, max. 13 042 HUF
	by original bank form	0,733%, min. 972 HUF, max. 27 149 HUF	0,776%, min. 999 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,372%, min. 279 HUF, max. 12 843 HUF	0,493%, max. 13 042 HUF
	by UniCredit mBanking	0,372%, min. 279 HUF, max. 12 843 HUF	0,493%, max. 13 042 HUF
	by Telephone Banking	0,534%, min. 272 HUF, max. 22 487 HUF	0,493%, min. 67 HUF, max. 13 042 HUF
	by original bank form	0,91%, min. 1 056 HUF, max. 37 728 HUF	0,951%, min. 1 365 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Urgent EUR payment orders	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	
Bank-to-bank and in-bank EURO Standing Orders	0,381% min. 97 HUF, max. 13 042 HUF	0,493% min. 40 HUF, max. 13 042 HUF	
Transfer orders with missing data/errors <sup>K10</sup>	9,16 EUR <sup>K6</sup>		
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	9,16 EUR <sup>K6</sup>		

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT		
	Pár-hozam	Haszonkóttél
Cash out in HUF from HUF account	2,026% min. 1 620 HUF, max. 70 530 HUF	2,026% min. 1 620 HUF, max. 70 530 HUF
Cash out in FCY from HUF account	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,888%, min. 326 HUF	0,907%, min. 335 HUF first two withdrawal/month are free of charges <sup>16, 17</sup>
On UniCredit ATM in Hungary using mCash service	0,907%, min. 335 HUF	0,907%, min. 335 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,473% + 740 HUF, min. 990 HUF	1,51% + 759 HUF, min. 1 012 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	Monthly the first 2 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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

VII. CONDITIONS OF NON-MARKETED BEUGRÓ AND NONSTOP+ ACCOUNT PACKAGES		
	<b>Beugró not available from 15.05.2015.</b>	<b>Nonstop+ not available from 15.05.2015.</b>
<b>Monthly account-handling fee</b>	1 265 HUF / month <sup>K12, K13</sup> / account	1 829 HUF / month <sup>K13</sup> / account
<b>Account opening and closing fee</b>	0 HUF	0 HUF
<b>Booking entry fee</b>	Free of charges <sup>K26</sup>	Free of charges <sup>K26</sup>
<b>Default statement</b>	Postal or Electronic	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	0 HUF	0 HUF
<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	3 399 Ft / 4 486 Ft	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>K2</sup> bank card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	6 660 HUF / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>K2</sup> supplementary card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



		Beugró	Nonstop+
	<b>Direct debit</b>	0,594% min. 41 HUF, max. 13 042 HUF	0,452% min. 18 HUF, max. 13 042 HUF
	<b>In-bank or bank-to-bank standing orders from HUF account to another customer's account</b>	0,594% min. 97 HUF, max. 13 042 HUF	0,452% min. 12 HUF, max. 13 042 HUF
	<b>In-bank standing order of HUF transfer between customer's own accounts</b>	Free of charges	Free of charges
<b>Commission on in-bank<sup>K3</sup></b>	<b>Transfer orders between the accounts of the same Client<sup>K8</sup></b>	Free of charges	Free of charges
	<b>by UniCredit eBanking</b>	0,594% min. 167 HUF, max. 13 042 HUF	0,452% min. 12 HUF, max. 13 042 HUF
	<b>by UniCredit mBanking</b>	0,594% min. 167 HUF, max. 13 042 HUF	0,452% min. 12 HUF, max. 13 042 HUF
	<b>by Telephone Banking</b>	0,594% min. 180 HUF, max. 13 042 HUF	0,452% min. 0 HUF, max. 13 042 HUF
	<b>by original bank form</b>	0,733%, min. 972 HUF, max. 27 149 HUF	0,733%, min. 972 HUF, max. 27 149 HUF
	<b>by non-original form<sup>K9</sup></b>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
<b>Commission on bank-to-bank<sup>K3</sup></b>	<b>by UniCredit eBanking</b>	0,594% min. 279 HUF, max. 13 042 HUF	0,452% min. 53 HUF, max. 13 042 HUF
	<b>by UniCredit mBanking</b>	0,594% min. 279 HUF, max. 13 042 HUF	0,452% min. 53 HUF, max. 13 042 HUF
	<b>by Telephone Banking</b>	0,594% min. 279 HUF, max. 13 042 HUF	0,452% min. 67 HUF, max. 13 042 HUF
	<b>by original bank form</b>	0,91%, min. 1 324 HUF, max. 32 086 HUF	0,91%, min. 1 324 HUF, max. 32 086 HUF
	<b>by non-original form<sup>K9</sup></b>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
	<b>EFER transfers</b>	0,378%, min. 316 HUF, max. 12 170 HUF	0,378%, min. 316 HUF, max. 12 170 HUF
	<b>VIBER transfers</b>	0,984%, min. 12 354 HUF, max. 128 125 HUF	0,984%, min. 12 354 HUF, max. 128 125 HUF
	<b>Cancellation fee of HUF domestic transfer order</b>	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Beugró	Nonstop+
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,594% min. 167 HUF, max. 13 042 HUF	0,452% min. 12 HUF, max. 13 042 HUF
	by UniCredit mBanking	0,594% min. 167 HUF, max. 13 042 HUF	0,452% min. 12 HUF, max. 13 042 HUF
	by Telephone Banking	0,594% min. 180 HUF, max. 13 042 HUF	0,452% min. 0 HUF, max. 13 042 HUF
	by original bank form	0,733%, min. 972 HUF, max. 27 149 HUF	0,733%, min. 972 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,594% min. 279 HUF, max. 13 042 HUF	0,452% min. 53 HUF, max. 13 042 HUF
	by UniCredit mBanking	0,594% min. 279 HUF, max. 13 042 HUF	0,452% min. 53 HUF, max. 13 042 HUF
	by Telephone Banking	0,594% min. 279 HUF, max. 13 042 HUF	0,452% min. 67 HUF, max. 13 042 HUF
	by original bank form	0,91%, min. 1 324 HUF, max. 32 086 HUF	0,91%, min. 1 324 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Urgent EUR payment orders		0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,594% min. 97 HUF, max. 13 042 HUF	0,452% min. 12 HUF, max. 13 042 HUF
Transfer orders with missing data/errors <sup>K10</sup>		9,16 EUR <sup>K6</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		9,16 EUR <sup>K6</sup>	

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT	Beugró	Nonstop+
Cash out in HUF from HUF account	2,026% min. 1 620 HUF, max. 70 530 HUF	2,026% min. 1 620 HUF, max. 70 530HUF
Cash out in FCY from HUF account	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	0,907%, min. 335 HUF	0,907%, min. 335 HUF first withdrawal/month are free of charges <sup>18, 19</sup>
On UniCredit ATM in Hungary using mCash service	0,907%, min. 335 HUF	
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,51% + 759 HUF, min. 1 012 HUF	1,51% + 759 HUF, min. 1 012 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	Monthly the first 2 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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on credit transactions on the current account</b>	Free of charges	Free of charges
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

VIII. CONDITIONS OF NON-MARKETED PRÍMA AND PRIVÁT NULLA ACCOUNT PACKAGES		
	<b>Prima not available from 15.05.2015.</b>	<b>Privát Nulla not available from 01.12.2013.</b>
<b>Monthly account-handling fee</b>	1 404 HUF / month <sup>K12, K13</sup> / account	0 HUF / month / account
<b>Account opening and closing fee</b>	0 HUF	0 HUF
<b>Booking entry fee</b>	Free of charges <sup>K26</sup>	Free of charges
<b>Default statement</b>	Postal or Electronic	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	0 HUF	0 HUF
<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	3 399 HUF / 4 486 HUF	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>K2</sup> bank card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>K2</sup> supplementary card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Príma	Privát Nulla
	Direct debit	0,594% min. 41 HUF, max. 13 042 HUF	0,381% min. 41 HUF, max. 13 042 HUF
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,594% min. 97 HUF, max. 13 042 HUF	0,381% min. 167 HUF, max. 13 042 HUF
	In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	0,984% min. 309 HUF, max. 18 170 HUF
	by UniCredit eBanking	0,381% min. 41 HUF, max. 13 042 HUF	0,522% min. 249 HUF
	by UniCredit mBanking	0,381% min. 41 HUF, max. 13 042 HUF	0,522% min. 249 HUF
	by Telephone Banking	0,381% min. 41 HUF, max. 13 042 HUF	0,522% min. 249 HUF
	by original bank form	0,733%, min. 972 HUF, max. 27 149 HUF	0,803%, min. 1 098 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,381% min. 67 HUF, max. 13 042 HUF	0,594% min. 322 HUF
	by UniCredit mBanking	0,381% min. 67 HUF, max. 13 042 HUF	0,594% min. 332 HUF
	by Telephone Banking	0,381% min. 67 HUF, max. 13 042 HUF	0,594% min. 332 HUF
	by original bank form	0,91%, min. 1 324 HUF, max. 32 086 HUF	0,944%, min. 1 380 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
	EFER transfers	0,378%, min. 316 HUF, max. 12 170 HUF	0,378%, min. 316 HUF, max. 12 170 HUF
	VIBER transfers	0,984%, min. 12 354 HUF, max. 128 125 HUF	0,984%, min. 12 354 HUF, max. 128 125 HUF
	Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
	Príma	Privát Nulla	
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,381% min. 41 HUF, max. 13 042 HUF	0,522% min. 249 HUF
	by UniCredit mBanking	0,381% min. 41 HUF, max. 13 042 HUF	0,522% min. 249 HUF
	by Telephone Banking	0,381% min. 41 HUF, max. 13 042 HUF	0,522% min. 249 HUF
	by original bank form	0,733%, min. 972 HUF, max. 27 149 HUF	0,803%, min. 1 098 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,381% min. 67 HUF, max. 13 042 HUF	0,594% min. 322 HUF
	by UniCredit mBanking	0,381% min. 67 HUF, max. 13 042 HUF	0,594% min. 322 HUF
	by Telephone Banking	0,381% min. 67 HUF, max. 13 042 HUF	0,594% min. 322 HUF
	by original bank form	0,91%, min. 1 324 HUF, max. 32 086 HUF	0,944%, min. 1 380 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Urgent EUR payment orders	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	
Bank-to-bank and in-bank EURO Standing Orders	0,594% min. 97 HUF, max. 13 042 HUF	0,381% min. 167 HUF, max. 13 042 HUF	
Transfer orders with missing data/errors <sup>K10</sup>	9,16 EUR <sup>K6</sup>		
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	9,16 EUR <sup>K6</sup>		

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT	Prima	Privát Nulla
Cash out in HUF from HUF account	2,026% min. 1 620 HUF, max. 70 530 HUF	2,026% min. 1 620HUF, max. 70 530 HUF
Cash out in FCY from HUF account	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)	0,893, max. 70 530 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary using bank card or On UniCredit ATM in Hungary using mCash service	0,907%, min. 335 HUF first withdrawal / month are free of charges <sup>20, 21</sup>	0,907%, min. 335 HUF 0,907%, min. 335 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	1,51% + 759 HUF, min. 1 012 HUF According to the Bank Card List of Conditions – For Private Clients	1,51% + 759 HUF, min. 1 012 HUF According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	Monthly the first 2 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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on credit transactions on the current account</b>	Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

IX. CONDITIONS OF NON-MARKETED PRIVÁT AND ÉN ACCOUNT PACKAGES		
	<b>Privát not available from 01.02.2013.</b>	<b>ÉN not available from 01.02.2013.</b>
<b>Monthly account-handling fee</b>	785 HUF / month <sup>K12, K13</sup> / account	1 025 HUF / month <sup>K12, K13</sup> / account <sup>25</sup>
<b>Account opening and closing fee</b>	0 HUF	0 HUF
<b>Booking entry fee</b>	19 HUF	Free of charges
<b>Default statement</b>	Postal or Electronic	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	0 HUF	0 HUF
<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	3 399 HUF / 4 486 HUF	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>K2</sup> bank card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>K2</sup> supplementary card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>witching among ÉN account discounts<sup>22</sup></b>	–	1 145 HUF

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

		Privát	Én
	Direct debit	0,381% min. 18 HUF, max 13 042 HUF <sup>27</sup>	0,381% min. 41 HUF, max. 13 042 HUF <sup>K27</sup>
	In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,381% min. 138 HUF, max. 13 042 HUF <sup>28</sup>	0,381% min. 97 HUF, max. 13 042 HUF
	In-bank standing order of HUF transfer between customer's own accounts	<u>Free of charges</u>	<u>Free of charges</u>
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	<u>Free of charges</u>	<u>Free of charges</u>
	by UniCredit eBanking	0,494% min. 261 HUF	0,422%, min. 209 HUF, max. 14 311 HUF <sup>K27</sup>
	by UniCredit mBanking	0,494% min. 261 HUF	0,422%, min. 209 HUF, max. 14 311 HUF <sup>K27</sup>
	by Telephone Banking	0,494% min. 261 HUF	0,422%, min. 287 HUF, max. 14 311 HUF <sup>K27</sup>
	by original bank form	0,733%, min. 972 HUF	0,733%, min. 972 HUF max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Commission on bank-to-bank <sup>K3</sup>	by UniCredit eBanking	0,598% min. 295 HUF	0,422%, min. 329 HUF, max. 14 311 HUF <sup>K27</sup>
	by UniCredit mBanking	0,598% min. 295 HUF	0,422%, min. 329 HUF, max. 14 311 HUF <sup>K27</sup>
	by Telephone Banking	0,598% min. 295 HUF	0,613%, min. 322 HUF, max. 25 666 HUF <sup>K27</sup>
	by original bank form	0,906%, min. 1 056 HUF	0,91%, min. 1 056 HUF, max. 37 728 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
	EFER transfers	0,378%, min. 316 HUF, max. 12 170 HUF	0,378%, min. 316 HUF, max. 12 170 HUF
	VIBER transfers	0,984%, min. 12 354 HUF, max. 128 125 HUF	0,984%, min. 12 354 HUF, max. 128 125 HUF
	Cancellation fee of HUF domestic transfer order	<u>Free of charges</u>	<u>Free of charges</u>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
	Privát	Én	
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,494% min. 261 HUF	0,422%, min. 209 HUF, max. 14 311 HUF <sup>K27</sup>
	by UniCredit mBanking	0,494% min. 261 HUF	0,422%, min. 209 HUF, max. 14 311 HUF <sup>K27</sup>
	by Telephone Banking	0,494% min. 261 HUF	0,422%, min. 287 HUF, max. 14 311 HUF <sup>K27</sup>
	by original bank form	0,733%, min. 972 HUF	0,733%, min. 972 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,598% min. 295 HUF	0,422%, min. 329 HUF, max. 14 311 HUF <sup>K27</sup>
	by UniCredit mBanking	0,598% min. 295 HUF	0,422%, min. 329 HUF, max. 14 311 HUF <sup>K27</sup>
	by Telephone Banking	0,598% min. 295 HUF	0,613%, min. 322 HUF, max. 25 666 HUF <sup>K27</sup>
	by original bank form	0,906%, min. 1 056 HUF	0,91%, min. 1 056 HUF, max. 37 728 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 Ft
Urgent EUR payment orders	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	
Bank-to-bank and in-bank EURO Standing Orders	0,381% min. 138 HUF, max. 13 042 HUF <sup>29</sup>	0,381% min. 167 HUF, max. 13 042 HUF	
Transfer orders with missing data/errors <sup>K10</sup>	9,16 EUR <sup>K6</sup>		
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	9,16 EUR <sup>K6</sup>		

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT	Privát	Én
<b>Cash out in HUF from HUF account</b>	2,026% min. 1 620 HUF, max. 70 530 HUF	2,026% min. 1 620 HUF, max. 70 530 HUF
<b>Cash out in FCY from HUF account</b>	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)
<b>On UniCredit ATM in Hungary</b>	0,907%, min. 335 HUF	0,907%, min. 335 HUF
<b>On UniCredit ATM in Hungary using mCash service</b>	0,907%, min. 335 HUF	0,907%, min. 335 HUF
<b>On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM in Hungary</b>	1,51% + 759 HUF, min. 1 012 HUF	1,51% + 759 HUF, min. 1 012 HUF <sup>K27</sup>
<b>On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	Monthly the first 2 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. <i>(See details in footnote K7)</i>
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Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Notifications on Payment account credits, debits, notifications on direct debit authorizations received, notifications on the actual debiting of debit card transactions on orders without sufficient coverage (on HUF accounts – in HUF currency)</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients <sup>K27</sup>
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>X. CONDITINS OF NON-MARKETED NONSTOP AND DUPLA ACCOUNT PACKAGES</b>		
	<b>Nonstop not available from 15.07.2011.</b>	<b>Dupla not available from 31.12.2008.</b>
<b>Monthly account-handling fee</b>	1 364 HUF / month <sup>K12, K13</sup> / account <sup>30</sup>	0 HUF / month / account <sup>31</sup>
<b>Account opening and closing fee</b>	0 HUF	0 HUF
<b>Booking entry fee</b>	Free of charges	Free of charges
<b>Default statement</b>	Postal or Electronic	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	0 HUF	0 HUF
<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	3 399 HUF / 4 486 HUF	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>K2</sup> bank card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>K2</sup> supplementary card / Membership fee<sup>K1</sup></b> (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



		Nonstop	Dupla
	<b>Direct debit</b>	0,381% min. 18 HUF, max. 13 042 HUF	0,381% min. 18 HUF, max 13 042 HUF
	<b>In-bank or bank-to-bank standing orders from HUF account to another customer's account</b>	0,381% min. 68 HUF, max. 13 042 HUF	0,381% min. 68 HUF, max. 13 042 HUF
	<b>In-bank standing order of HUF transfer between customer's own accounts</b>	Free of charges	Free of charges
<b>Commission on in-bank<sup>K3</sup></b>	<b>Transfer orders between the accounts of the same Client<sup>K8</sup></b>	Free of charges	Free of charges
	<b>by UniCredit eBanking</b>	0,422% min. 182 HUF, max. 14 311 HUF	0,422% min. 182 HUF, max. 14 311 HUF
	<b>by UniCredit mBanking</b>	0,422% min. 182 HUF, max. 14 311 HUF	0,422% min. 182 HUF, max. 14 311 HUF
	<b>by Telephone Banking</b>	0,422% min. 261 HUF, max. 14 311 HUF	0,422% min. 261 HUF, max. 14 311 HUF
	<b>by original bank form</b>	0,721% min. 1 111 HUF, max. 27 149 HUF	0,721% min. 1 111 HUF, max. 27 149 HUF
	<b>by non-original form<sup>K9</sup></b>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
<b>Commission on bank-to-bank<sup>K3</sup></b>	<b>by UniCredit eBanking</b>	0,422% min. 190 HUF, max. 14 311 HUF	0,422% min. 190 HUF, max. 14 311 HUF
	<b>by UniCredit mBanking</b>	0,3469 min. 190 HUF, max. 14 311 HUF	0,422% min. 190 HUF, max. 14 311 HUF
	<b>by Telephone Banking</b>	0,422% min. 190 HUF, max. 14 311 HUF	0,422% min. 190 HUF, max. 14 311 HUF
	<b>by original bank form</b>	0,91%, min. 1 324 HUF, max. 32 086 HUF	0,91%, min. 1 324 HUF, max. 32 086 HUF
	<b>by non-original form<sup>K9</sup></b>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
	<b>EFER transfers</b>	0,378%, min. 316 HUF, max. 12 170 HUF	0,378%, min. 294 HUF, max 12 170 HUF
	<b>VIBER transfers</b>	0,984%, min. 12 354 HUF, max. 128 125 HUF	0,984%, min. 12 354 HUF, max. 128 125 HUF
	<b>Cancellation fee of HUF domestic transfer order</b>	Free of charges	Free of charges

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
	Nonstop	Dupla	
In-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,422% min. 182 HUF, max. 14 311 HUF	0,422% min. 182 HUF, max. 14 311 HUF
	by UniCredit mBanking	0,422% min. 182 HUF, max. 14 311 HUF	0,422% min. 182 HUF, max. 14 311 HUF
	by Telephone Banking	0,422% min. 261 HUF, max. 14 311 HUF	0,422% min. 261 HUF, max. 14 311 HUF
	by original bank form	0,721% min. 1 111 HUF, max. 27 149 HUF	0,721% min. 1 111 HUF, max. 27 149 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,422% min. 190 HUF, max. 14 311 HUF	0,422% min. 190 HUF, max. 14 311 HUF
	by UniCredit mBanking	0,422% min. 190 HUF, max. 14 311 HUF	0,422% min. 190 HUF, max. 14 311 HUF
	by Telephone Banking	0,422% min. 190 HUF, max. 14 311 HUF	0,422% min. 190 HUF, max. 14 311 HUF
	by original bank form	0,91%, min. 1 324 HUF, max. 32 086 HUF	0,91%, min. 1 324 HUF, max. 32 086 HUF
	by non-original form <sup>K9</sup>	1,127%, min. 2 112 HUF	1,127%, min. 2 112 HUF
Urgent EUR payment orders	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>K5</sup>	
Bank-to-bank and in-bank EURO Standing Orders	0,381% min. 68 HUF, max. 13 042 HUF	0,381% min. 68 HUF, max. 13 042 HUF	
Transfer orders with missing data/errors <sup>K10</sup>	9,16 EUR <sup>K6</sup>		
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	9,16 EUR <sup>K6</sup>		

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

CASH OUT	Nonstop	Dupla
<b>Cash out in HUF from HUF account</b>	2,026% min. 1 620 HUF, max. 70 530 HUF	2,026% min. 1 620 HUF, max. 70 530 HUF
<b>Cash out in FCY from HUF account</b>	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)	0,893%, max. 70 530 HUF (at buying and selling rates of exchange)
<b>On UniCredit ATM in Hungary</b>	0,907%, min. 335 HUF	0,907%, min. 335 HUF
<b>On UniCredit ATM in Hungary using mCash service</b>	0,907%, min. 335 HUF	0,907%, min. 335 HUF
<b>On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM in Hungary</b>	1,51% + 759 HUF, min. 1 012 HUF	1,51% + 759 HUF, min. 1 012 HUF
<b>On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA)</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>
<p><b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th Decem</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>	<p>According to the Bank Card List of Conditions – For Private Clients</p>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>K7</sup></b>	Monthly the first 2 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. <i>(See details in footnote K7)</i>
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<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b> - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

**XI. The charges and fees of these services have the same price for all the non marketed account packages listed in current List of Conditions.**

## Secondary identifier assignment<sup>K15</sup>, modification<sup>K15</sup>, confirmation<sup>K16</sup>, deletion<sup>K17</sup>

- in Branch	2 290 HUF
- by UniCredit eBanking or in Giro message and by mBanking	Free of charge until <u>30.11.2023</u> . The normal fee is HUF 1 145. It is not charged by Bank during the promotion period. The promotion period is valid until revoke, but at least until <u>30.11.2023</u> .

Services	Charges
<b>Change of Account packages</b>	
to an account with higher handling fee	1 145 HUF <sup>K28</sup> (Normal fee: 3 435HUF)
to a Partner account with higher handling fee	Free of charges <sup>K28</sup> (Normal fee: 3 435HUF)
to an account with lower handling fee	3 435HUF
to a Partner account with lower handling fee	Free of charges <sup>K28</sup> (Normal fee: 3 435HUF)
<b>Postal charges (charged for each statement and other postal consignments to the Customer)</b>	Sending monthly 1 statement free of charges <sup>32</sup>
<b>Credit entries (HUF)</b>	
Credit entries to HUF accounts	Free of charges
Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge <sup>23</sup> ) <sup>24</sup>	Privát, Privát Nulla, Beugró, Nonstop+, Príma Nonstop, ÉN package , Privát Plusz, Bónusz, Superior Gold package 572 HUF/item 572 HUF/item <sup>35</sup>
<b>Debit items (HUF)</b>	
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7.+ HUF 57/payment order
Postal payment orders by Home Banking or Spectranet Internet Banking / eBanking	According to the conditions detailed in Addendum No. 7.+ HUF 57/payment order

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES

<b>Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA , on HUF account)</b>			
Transfer orders with missing data/errors <sup>K10</sup>		9,16 EUR <sup>K6</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		9,16 EUR <sup>K6</sup>	
<b>Commission on bank-to-bank payment orders<sup>K3</sup></b>	<b>Privát Plusz, Bónusz, Aktív and other packages</b>	<b>Mobil Aktív package</b>	<b>IKON package</b>
by UniCredit eBanking and Telephone Bank	0,618%, min. 7,01 EUR	0,595%, min. 6,72 EUR	0,48%, min. 7,01 EUR
by original bank form	0,66755 min. 14,07 EUR	0,732%, min. 13,45 EUR	0,618%, min. 14,07 EUR
by not original bank form or by special processing <sup>K9</sup>	0,812%, min. 21,12 EUR	0,79%, min. 20,18 EUR	0,675%, min. 21,12 EUR
Bank-to-bank Standing Orders	0,618%, min. 7,01 EUR	0,595%, min. 6,72 EUR	0,48%, min. 7,01 EUR
<b>Commission on in-bank payment orders<sup>K3</sup></b>			
by UniCredit eBanking and Telephone Bank	0,538%, min. 7,01EUR	0,526%, min. 6,72 EUR	0,412%, min. 7,01EUR
by original bank form	0,675%, min. 14,07 EUR	0,652%, min. 13,45 EUR	0,538%, min. 14,07 EUR
by not original bank form or by special processing <sup>K9</sup>	0,755%, min. 21,12 EUR	0,732%, min. 20,18 EUR	0,618%, min. 21,12 EUR
In-bank Standing Orders	0,538%, min. 7,01EUR	0,526%, min. 6,72 EUR	0,412%, min. 7,01 EUR

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.

K1: Charged one time per year subsequently.

K2: VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation. The fee is automatically included in the debited transaction amount

K3: 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).

K5: The above fee is charged by the Bank as Promotion. The promotion is valid until [30.11.2023](#). The normal fee is 0,801% min. 12 354 HUF max. 128 125 HUF.

K6: 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 [30.11.2023](#).

K7: 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

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can be submitted in Bank Branches or via SpectraNet 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 of 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 primarily via ATM. The free cash withdrawal is also available in Branch Cashier until 31.12.2014 for those clients who had no bankcard linked on 22.11.2013 to the account which had been set in the submitted statement.

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.

K8: 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

K9: 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.

K10: It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

K11: The normal fee is as indicated in addendum 3. The discounted fee will be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until [30.11.2023](#).

K12: Calculation of charges: 0.011% of the monthly amounts credited and debited on the bank account 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 [30.11.2023](#).

K13: The basic account-handling fee is charged for each started month.

K14: The basic account-handling fee is charged for each started month. In case of active account management, the Clients having “Páros Plusz” mortgage loan, receive reduction of HUF 100 (i.e. hundred Hungarian Forints) account-handling fee. Active account management shall mean HUF 60 000 credit on the account, and 2 bank-to-bank standing orders, or 2 in-bank standing orders execution from the account in the given month.

K15: According to point of General Terms and Conditions III.1.51/B.1.

K16: According to point of General Terms and Conditions III.1.51/B.11.

K17: According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13.

K18: The fee of cash withdrawal on domestic ATM is different in case of Premium Banking Embossed Mastercard bank card, which is included in the effective Debit Bankcard List of Conditions for Private Clients.

K19: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Bónusz account package will be applied.

K20: Calculation of charges: 0,114% of the sum of the transactions 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 [30.11.2023](#).

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K22: The above fee is charged by the Bank as Promotion. The promotion is valid until [30.11.2023](#). When determining the ATM transactions (initiated with debit card or mCash service) within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place. The normal fee for cash withdrawal initiated with debit card on UniCredit ATM in Hungary is 0,422%, min. 293 HUF in case of using Maestro, Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,139 % min. HUF 136 in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal on other ATM in Hungary is 0,943% + HUF 660, min. HUF 885 in case of using Maestro, Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,564% + HUF 559, min. HUF 632 in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 0,907% min. HUF 335.

K23: According to effective Electronic Banking List of Conditions – For Private Clients

K24: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Privát Plusz account package will be applied.

K25: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Nonstop+ account package will be applied.

K26: The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,229% of the transaction max. HUF 6 870. As promotion the Bank will not charge the fee above. This promotion is valid until [30.11.2023](#).

K27: The Accountholder is mandated to select 2 from the below listed services (contracting for related services is also required). The selected services are free of charge according to ÉN account.

- 1 piece of Mastercard Unembossed supplementary card free of card issuer and membership fees applied from 18.03.2013,
- In case of accounts opened or changed before 2013.02.01. Free of charge commission on Bank – to – Bank and in Bank payment orders by SpectraNet Internet Banking / Mobile Banking and Home Banking and Telephone Bank, in case of accounts opened or changed after 2013.02.01.: Free of charge commission on direct debit transactions.
- 1 free of charge Hungarian ATM cash withdrawal. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge. The Bank applies free of charge ATM transactions – their number is stipulated for each account package – for transaction according to their booking date. The transaction is taken into account in the month it is booked in.
- Free of charge SMS notifications on bank account credits and debits, Notifications on group collections received and on the actual debiting of debit card transactions. The condition of having the above free of charge services is to that the client signs the related contracts (Bankcard contract/ Spektranet Internet Banking/Mobil Banking/Home Banking/ Telefonbank/SMS service contract).

K28: The charge indicated above is a special offer of the Bank. This promotion is valid until [30.11.2023](#). Partner accounts are the followings: Partner Aktív Plusz, Partner Ikon Plusz, Partner Prestige, Partner Prestige Speciális, Partner Aktív Top, and Partner Aktív Zéró accounts.

K29: Normal fee is 0,422%, min. HUF 208, max. HUF 13 042, it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until [30.11.2023](#).

K30: Normal fee is 0,422%, min. HUF 308, max. HUF 13 042, it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until [30.11.2023](#).

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K31: Normal fee is 0,422%, min. HUF 124, max. HUF 13 042 , it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until [30.11.2023](#).

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<sup>1</sup> Normal account handling fee of Mobil Aktiv account package is 2 281 HUF / month / account. It is debited on the account every month. If during the given calendar month:

- minimum 75 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1 014 HUF will be credited on the account in following month.
- minimum 150 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1 648 HUF will be credited on the account in following month.
- minimum 300 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1 967 HUF will be credited on the account in following month.

Any part of the account handling fee is credited if one of the above credit conditions is met.

In case of new account opening of Mobil Aktiv package 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.

<sup>2</sup> The normal monthly account handling fee of Ikon account is 5 641 HUF. It is debited on the account every month. 2 839 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:

- at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month,
- overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million
- If in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000, the handling fee is fully credited on the following month as a promotion

All promotion is valid until [30.11.2023](#). (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day).

<sup>3</sup> The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,114% of the transaction max. HUF 6 870,-. As promotion the Bank will not charge the fee above. This promotion is valid until [30.11.2023](#).

<sup>4</sup> The normal issuer fee of Mastercard Standard or VISA Classic primary bankcard is HUF 6 660 , which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until [30.11.2023](#).

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<sup>5</sup> The normal account handling fee of Bónusz account is HUF 1 546 / month / account, of which HUF 775 will be credited if a HUF 75.000 credit is received from the transfer to the account in the relevant month. It is debited on the account every month. HUF 775 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) Any part of the account handling fee is credited If the above credit conditions is met (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, HUF 775 will not be credited on the account. The promotion is valid until [30.11.2023](#).

<sup>6</sup> The normal account handling fee of Aktív account is HUF 1 546 / month / account. It is debited on the account every month. HUF 775 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) Any part of the account handling fee is credited If the above credit conditions is met (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, HUF 775 will not be credited on the account. The promotion is valid until [30.11.2023](#). In the promotional period, 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 [30.11.2023](#).

<sup>7</sup> Normal fee is 171 HUF / month which is not charged as a promotion. Promotion is valid until [30.11.2023](#).

<sup>8</sup> The normal account handling fee of Partner Tripla Account Package is HUF 7 052 / month/account, which is to be debited on the client's account every month.

In the first 12 month (calculated from the date of account opening) the full amount of the account handling fee – HUF 7 052 - is credited promotionally on the account if minimum HUF 150 000 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). The promotion is valid until [30.11.2023](#).

In a promotional period, 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 [30.11.2023](#).

From the 13th month (calculated from the date of account opening) HUF 4 937 is credited promotionally on the account if minimum HUF 150 000 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). The promotion is valid until [30.11.2023](#).

<sup>9</sup> The normal account handling fee of Superior Gold account is HUF 5 641/month/account. It is debited on the account every month. 5 641 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:

- at least 400.000 HUF 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),
- in case of New Client<sup>\*\*\*</sup>: minimum HUF 5 million overall savings held with our bank in the given calendar month, calculated as an average of the daily closing balances,
- in case of Existing Client<sup>\*\*\*\*</sup>: minimum HUF 10 million overall savings held with our bank in the given calendar month, calculated as an average of the daily closing balances.

<sup>\*\*\*</sup> New Client: The Bank considers as new customers those who did not have a bank account at the Bank on 01.05.2019 and during the previous one year.

<sup>\*\*\*\*</sup> Existing Client: The Bank considers as existing customers those who have or had a bank account or any types of savings account at the Bank on 01.05.2019 or in the previous one year. The Bank considers the following products as savings account: Client Account, Long-term Investment Account, Retirement Savings Account, Stability Savings Account, Savings Account, Regular Savings Program.

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When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day — as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day.

The promotion is valid until [30.11.2023.](#)

In the promotional period, in case of new Client\*\*\* 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 [30.11.2023.](#)

<sup>10</sup> Normal fee is 0,422%, min. HUF 67, max. HUF 13\_042 , it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until [30.11.2023.](#)

<sup>11</sup> The fee defined above is provided by the Bank as promotion. The promotion is valid until [30.11.2023.](#) When determining the ATM transactions (initiated with debit card or mCash service) within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,793%, min 293HUF in case of using Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold card. Fee is 0,139% min. 136 HUF in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 0,907%, min. 335 HUF.

<sup>12</sup> The fee defined above is provided by the Bank as promotion. The promotion is valid until [30.11.2023.](#) When determining the ATM transactions within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place. The normal fee for cash withdrawal on other ATM in Hungary is 1,51% + 759 HUF, min. 1 012 HUF in case of using Mastercard Unembossed, Mastercard Standard, VISA Classic, MasterCard Gold and VISA Gold bankcards. Fee is 0,564% + 559 HUF, min. 632 HUF in case of using Premium Banking Embossed MasterCard bankcard.

<sup>13</sup> The normal account handling fee of Otthon account is HUF 1 546/month/account. It is debited on the account every month. 775 HUF 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, 775 HUF will not be credited on the account. The promotion is valid until [30.11.2023.](#)

<sup>14</sup> The normal account handling fee of Praktikus account is HUF 1 546/month/account. It is debited on the account every month. 775 HUF 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, 775 HUF will not be credited on the account. The promotion is valid until [30.11.2023.](#)

<sup>18</sup> Normal fee is calculated according to the „Debit Bank Card List of Conditions for Private clients”, but it is not charged as promotional offer. Promotional offer regarding issuer fee is valid in case of Mastercard Standard of VISA card when first main card applied. In case of Mastercard Unembossed client is eligible for promotional offer regarding issuer fee and membership fee when first main card is applied. Promotion is valid until [30.11.2023.](#)

<sup>19</sup> The Bank does not charge fee in case of transactions indicated above as promotional offer. Promotion is valid until [30.11.2023.](#) In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place.

<sup>20</sup> In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote K7).

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<sup>21</sup> The Bank does not charge fee in case of transactions indicated above as promotional offer. Promotion is valid until [30.11.2023](#). In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place.

<sup>22</sup> In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote K7).

<sup>23</sup> The Bank does not charge fee in case of transactions indicated above as promotional offer. Promotion is valid until [30.11.2023](#). In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place.

<sup>24</sup> In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote K7).

<sup>26</sup> The switching among ÉN account discounts can be requested one time per month. Switching between discounts does not mean the termination of contract for the waived discount. If the Client does not terminate the contract for the service, it will remain and be charged by the Bank according to the List of Conditions.

<sup>33</sup> In case of EURO credit entries within EEA booking fee is 675 HUF which will not be charged as a promotion. The promotion is valid until recalled or until [30.11.2023](#).

<sup>34</sup> International HUF credit entry shall be considered as FCY credit entry.