

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

**Effective**<sup>[KFN(B-HI)]</sup> **from: 1<sup>st</sup> of May 2023 (2301), Disclosure on the 28<sup>th</sup> of February 2023**

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

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment 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 28.02.2023 and entering into force on 01.05.2023.:

The annual fee increase in this List of Terms and Conditions based on the annual consumer price index published by the Hungarian Central Statistical Office (HCSO).

Cancellation of some promotions on certain fees and extension of some promotions until 30.06.2023.

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 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. 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.
3. 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.
4. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
5. 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		

6. 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
7. The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favorable of the client.

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
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

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

## I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF MARKETED HUF ACCOUNT PACKAGES

	Mobil Aktiv Plusz	Ikon Plusz
Monthly account-handling fee	<u>308 HUF</u> / month/ account <sup>30</sup>	free of charge as a special offer <sup>1, 3</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges <sup>4</sup>
Default statement	Postal or Electronic	Postal or Electronic
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
Issuer fee of Mastercard Unembossed card / Membership fee <sup>5</sup> (not available from 1st January 2021)	<u>3 310 HUF / 4 369 HUF</u>	<u>3 310 HUF / 3 839 HUF</u> <sup>K1</sup>
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>5</sup> (not available from 1st January 2021)	<u>3 310 HUF / 4 369 HUF</u>	According to the Bank Card List of Conditions – For Private Clients
Issuer / membership <sup>5</sup> fee of Mastercard Standard card, and membership <sup>5</sup> fee of VISA Classic (VISA Classic bank card not available from 1st January 2021)	<u>6 486 HUF</u> <sup>31, 35</sup> / <u>8 608 HUF</u> <sup>35</sup>	<u>6 486 HUF / 7 416 HUF</u> <sup>K1</sup>
Issuer / membership <sup>5</sup> fee of Mastercard Standard supplementary card	<u>6 486 HUF / 8 608 HUF</u>	<u>6 486 HUF / 7 416 HUF</u> <sup>K1</sup>
Issuer fee of Mastercard Gold card / Membership fee <sup>5</sup>	<u>23 841 HUF / 27 814 HUF</u>	According to the Bank Card List of Conditions – For Private Clients <sup>36</sup>
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>5</sup>	<u>23 841 HUF / 27 814 HUF</u>	According to the Bank Card List of Conditions – For Private Clients
Premium Banking Embossed Mastercard (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
VISA Classic/VISA Gold bank card (VISA Classic and VISA Gold bank card not available from 1st January 2021)	Not applicable	Not applicable
eBanking fee	Free of charges	Free of charges
Cancellation fee of HUF domestic transfer order	<u>5 725 HUF</u>	<u>5 725 HUF</u>

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		Mobil Aktiv Plusz	Ikon Plusz
Commission on in-bank <sup>9</sup>	Transfer orders between the accounts of the same Client <sup>8</sup>	Free of charges	Free of charges
	by eBanking	<u>0,354%, min. 130 HUF, max. 12 450 HUF</u>	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	<u>0,354%, min. 208 HUF, max. 12 450 HUF</u>	Free of charges
	by original bank form	<u>0,683%, min. 1 035 HUF, max. 25 570 HUF</u>	<u>0,618%, min. 973 HUF, max. 26 555 HUF</u>
	by non-original form <sup>10</sup>	<u>1,048%, min. 1 967 HUF</u>	<u>0,96%, min. 2 058 HUF</u>
Commission on bank-to-bank <sup>9</sup>	by eBanking	<u>0,354%, min. 230 HUF, max. 12 450 HUF</u>	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	<u>0,354%, min. 235 HUF, max. 12 450 HUF</u>	Free of charges
	by original bank form	<u>0,846%, min. 1 246 HUF, max. 30 161 HUF</u>	<u>0,788%, min. 1 330 HUF, max. 30 363 HUF</u>
	by non-original form <sup>10</sup>	<u>1,048%, min. 1 967 HUF</u>	<u>0,96%, min. 2 058 HUF</u>
	EFER transfers	<u>0,378%, min. 316 HUF, max. 12 170 HUF</u>	<u>0,378%, min. 316 HUF, max. 12 170 HUF</u>
	VIBER transfers	<u>0,984%, min. 12 354 HUF, max. 128 125 HUF<sup>26</sup></u>	<u>0,864%, min. 12 354 HUF, max. 128 125 HUF<sup>27</sup></u>
Cash out	On UniCredit ATM in Hungary	<u>0,885%, min 326 HUF</u>	Monthly the first 4 transaction is free of charges <sup>11</sup>
	On UniCredit ATM in Hungary using mCash service	<u>0,885%, min 326 HUF</u>	Monthly the first 4 transaction is free of charges <sup>11</sup>
	On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	<u>0,136%, min. 133 HUF</u>	Monthly the first 4 transaction is free of charges <sup>11</sup>
	On other ATM in Hungary	<u>1,47% + 739 HUF, min. 986 HUF</u>	<u>0,919% + 643 HUF, min. 863 HUF</u>
	On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	<u>0,549 % + 546 HUF, min. 616 HUF</u>	<u>0,549 % + 546 HUF, min. 616 HUF</u>

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		Mobil Aktiv Plusz	Ikon Plusz
Cash out	<b>On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>2,198% + 4,112 EUR</u>	<u>1,785% + 4,112 EUR</u>
	<b>On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (cash withdrawal was initiated inside the EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>0,885%, min 326 HUF</u>	<u>0,411%, min 286 HUF</u>
	<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>2,267% + 5,755 EUR</u>	<u>1,853% + 5,755 EUR</u>
	<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (cash withdrawal was initiated inside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>1,47% + 739 HUF, min. 986 HUF</u>	<u>0,919% + 643 HUF, min. 863 HUF</u>
	<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>1,249 % + 559 HUF, min. 973 HUF</u>	<u>0,838% + 559 HUF, min. 973 HUF</u>
	<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	<u>2,263% + 7,902 EUR</u>	<u>1,853% + 7,902 EUR</u>
	<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (cash withdrawal was initiated inside EEA)	<u>1,249 % + 559 HUF, min. 973 HUF</u>	<u>0,838% + 559 HUF, min. 973 HUF</u>

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(Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)		
<b>Cash out in HUF from HUF account</b>	<u>1,545% min 1 359 HUF, max. 432 409 HUF</u>	<u>1,236%, min. 1 235 HUF max. 432 409 HUF</u>
<b>Cash out in FCY from HUF account</b>	<u>0,835% max. 65 594 HUF</u> (at buying and selling rates of exchange)	<u>0,4%, max. 8 240 HUF</u> (at buying and selling rates of exchange)
<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation</b> <small>21</small>	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. (See details in footnote 21).	
<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	Free of charges

	<b>Mobil Aktiv Plusz</b>	<b>Ikon Plusz</b>
<b>SMS notifications 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 <sup>12</sup>
<b>SMS notifications 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 <sup>12</sup>
<b>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 <sup>12</sup>
<b>eBanking, and UniCredit Mobile application Daily maximum limit amount</b> <b>-SMS</b> <b>-mToken</b>	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
<b>Secondary identifier assignment<sup>32</sup>, modification<sup>32</sup>, confirmation<sup>33</sup>, deletion<sup>34</sup></b> <b>in Branch</b>	<u>HUF 2 290</u>	
<b>by eBanking or in Giro message, or by UniCredit mBanking</b>	Free of charge until <u>30.06.2023</u> . The normal fee is <u>HUF 1 145</u> . It is not charged by Bank during the promotion period. The promotion period is valid until revoke but at least until <u>30.06.2023</u> .	

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.

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

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		Mobil Aktiv Plusz	Ikon Plusz
In-bank EURO payment orders <sup>9</sup>	by eBanking	<u>0,354%, min. 130 HUF, max. 12 450 HUF</u>	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Bank	<u>0,354%, min. 208 HUF, max. 12 450 HUF</u>	Free of charges
	by original bank form	<u>0,683%, min. 1 035 HUF, max. 25 570 HUF</u>	<u>0,618%, min. 973 HUF, max. 26 555 HUF</u>
	by non-original form <sup>10</sup>	<u>1,048%, min. 1 967 HUF</u>	<u>0,96%, min. 2 058 HUF</u>
Bank-to-bank SEPA payment orders <sup>9</sup>	by eBanking	<u>0,354%, min. 230 HUF, max. 12 450 HUF</u>	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Bank	<u>0,354%, min. 235 HUF, max. 12 450 HUF</u>	Free of charges
	by original bank form	<u>0,846%, min. 1 246 HUF, max. 30 161 HUF</u>	<u>0,788%, min. 1 330 HUF, max. 31 363 HUF</u>
	by non-original form <sup>10</sup>	<u>1,048%, min. 1 967 HUF</u>	<u>0,96%, min. 2 058 HUF</u>
	Urgent EUR payment orders	<u>0,801%, min. 1 145 HUF, max. 128 125 HUF<sup>28</sup></u>	<u>0,801%, min. 1 145 HUF, max. 128 125 HUF<sup>28</sup></u>
Bank-to-bank and in-bank EURO Standing Orders		Free of charges	Free of charges
Transfer orders with missing data/errors <sup>16</sup>		<u>9,16 EUR<sup>17</sup></u>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		<u>9,16 EUR<sup>17</sup></u>	

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Change of Account packages	to an account with higher handling fee	<u>1 145 HUF</u> <sup>13</sup> (Normal fee: <u>3 435 HUF</u> )		
	to a Partner account with higher handling fee	Free of charges <sup>13</sup> (Normal fee: <u>3 435 HUF</u> )		
	to an account with lower handling fee	<u>3 435 HUF</u>		
	to a Partner account with lower handling fee	Free of charges <sup>13</sup> (Normal fee: <u>3 435 HUF</u> )		
Postal charges (charged for each statement and other postal consignments to the Customer)		Sending monthly 1 statement free of charges <sup>14</sup>		
Credit entries (Forint)	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>29</sup> ) <sup>18</sup>	<u>572 HUF</u> /item <sup>15</sup>		
Debit items (Forint)	Postal payment order by paper form	According to the conditions detailed in Addendum No. 7. + <u>HUF 57</u> /payment order		
	Postal payment orders by eBanking	According to the conditions detailed in Addendum No. 7. + <u>HUF 57</u> /payment order		
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)	Transfer orders with missing data/errors <sup>16</sup>	<u>9,16 EUR</u> <sup>17</sup>		
	Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	<u>9.16 EUR</u> <sup>17</sup>		
			<b>Mobile Aktiv Plusz account</b>	<b>Ikon Plusz account</b>
Commission on bank-to-bank payment orders <sup>19, 9</sup>	by eBanking, UniCredit Mobile application and Telephone Banking		<u>0,595%, min. 6,721 EUR</u>	<u>0,48%, min. 7,018 EUR</u>
	by original bank form		<u>0,732%, min. 13,453 EUR</u>	<u>0,618%, min. 14,072 EUR</u>
	by not original bank form or by special processing <sup>10</sup>		<u>0,79%, min. 20,186 EUR</u>	<u>0,675%, min. 21,125 EUR</u>
	Bank-to-bank Standing Orders		<u>0,595%, min. 6,721 EUR</u>	<u>0,48%, min. 7,018 EUR</u>
Commission on in-bank payment orders <sup>9</sup>	by eBanking, UniCredit Mobile application and Telephone Banking		<u>0,526%, min. 6,721 EUR</u>	<u>0,412%, min. 7,018 EUR</u>
	by original bank form		<u>0,652%, min. 13,453 EUR</u>	<u>0,538%, min. 14,072 EUR</u>
	by not original bank form or by special processing <sup>10</sup>		<u>0,732%, min. 20,186 EUR</u>	<u>0,618%, min. 21,125 EUR</u>
	In-bank Standing Orders		<u>0,526%, min. 6,721 EUR</u>	<u>0,412%, min. 7,018 EUR</u>

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

## II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS

<b>Account opening</b>			Free of charges	
<b>Account-handling fee</b>			<u>589 HUF</u> /month/account <sup>1,25,20</sup>	
<b>Postal charges (charged for each statement and other postal consignments to the Customer)</b>			Sending monthly 1 statement free of charges <sup>14</sup>	
<b>FCY credit entries to FCY accounts</b>			Free of charge <sup>24</sup>	
<b>FCY Debit Transfers (non-EUR Debit Transfers within EEA and FCY Debit Transfers outside EEA)</b>	<b>Commission on bank-to-bank payment orders<sup>9</sup></b>	by eBanking, UniCredit Mobile application and Telephone Banking	<u>0,503%, min. 8,289 EUR</u>	
		by original bank form	<u>0,755%, min. 13,946 EUR</u>	
		by not original bank form or by special processing <sup>10</sup>	<u>0,812%, min. 20,93 EUR</u>	
	<b>Commission on in-bank payment orders<sup>9</sup></b>	by eBanking, UniCredit Mobile application and Telephone Banking	<u>0,503%, min. 6,95 EUR</u>	
		by original bank form	<u>0,664%, min. 13,946 EUR</u>	
		by not original bank form or by special processing <sup>10</sup>	<u>0,755%, min. 20,93 EUR</u>	
	<b>Bank-to-bank Standing Orders</b>			<u>0,606%, min. 6,95 EUR</u>
	<b>In-bank Standing Orders</b>			<u>0,538%, min. 6,95 EUR</u>
	<b>Urgent foreign currency transfer through the Home Banking and SpectraNet Internet Banking / Mobile Banking systems (USD) The conversion is standard T+2 days for non-EEA currencies.</b>			<u>0,801%, min. 37,063 EUR</u>
	In EEA currencies, the conversion is standard T+0 days.			Free of charge
Transfers between own accounts are commission-free.			Free of charge	
<b>FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)</b>	<b>Commission on in-bank EURO payment orders<sup>9</sup></b>	by eBanking, UniCredit Mobile application	<u>0,381%, min. 138 HUF, max. 13 042 HUF</u>	
		by Telephone Bank	<u>0,381%, min. 222 HUF, max. 13 042 HUF</u>	
		by original bank form	<u>0,733%, min. 1 111 HUF, max. 27 149 HUF</u>	
		by not original bank form <sup>10</sup>	<u>1,127%, min. 2 112 HUF</u>	
	<b>Commission on bank-to-bank SEPA payment orders<sup>9</sup></b>	by eBanking, UniCredit Mobile application	<u>0,381%, min. 246 HUF, max. 13 042 HUF</u>	
		by Telephone Bank	<u>0,381%, min. 251 HUF, max. 13 042 HUF</u>	
		by original bank form	<u>0,91%, min. 1 339 HUF, max. 32 086 HUF</u>	
		by not original bank form <sup>10</sup>	<u>1,127%, min. 2 112 HUF</u>	
<b>EUR in-bank and bank-to-bank Standing Orders</b>			<u>0,381%, min. 68 HUF, max. 13 042 HUF</u>	
<b>Commission on urgent EUR payment orders</b>			<u>0,984%, min. 12 354 HUF, max. 128 125 HUF<sup>26</sup></u>	

## HUF Debit transfers on FCY accounts

Commission on bank-to-bank payment orders <sup>9</sup>	by eBanking, UniCredit Mobile application and Telephone Bank	<u>0,606%, min. 207 HUF</u>
	by original bank form	<u>0,755%, min. 348 HUF</u>
	by not original bank form or by special processing <sup>10</sup>	<u>0,812%, min. 1 115 HUF</u>
Commission on in-bank payment orders <sup>9</sup>	by eBanking, UniCredit Mobile application and Telephone Bank	<u>0,526%, min. 207 HUF</u>
	by original bank form	<u>0,675%, min. 348 HUF</u>
	by not original bank form or by special processing <sup>10</sup>	<u>0,755%, min. 1 115 HUF</u>
Bank-to-bank Standing Orders		<u>0,606%, min. 206 HUF</u>
In-bank Standing Orders		<u>0,526%, min. 206 HUF</u>
Transfer orders with missing data/errors <sup>16</sup>		<u>9,16 EUR<sup>17</sup></u>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		<u>9,16 EUR<sup>17</sup></u>
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation) <sup>21</sup>		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. (See details in footnote 21).

## III. CASH TRANSACTIONS

<b>Cash in – to the credit of the account</b>	<b>In the currency of the account</b>	Free of charges <sup>22</sup> , except for payments in high number (above 100 pieces) of coins, the fee is <b>0,229%</b> of the payment amount		
	<b>In different currency</b>	free of charges <sup>22</sup> , (at buying and selling rates of exchange)		
<b>HUF cash payments of high number of notes (above 1,000 pieces of notes)</b>		<b>0,29%</b>		
<b>Foreign currency cash payments of high number of notes (above 500 pieces of notes)</b>		<b>0,722%</b>		
The bank may handle cash payments accumulated, based on pieces of notes, on the same day, in the same currency. According to this, the Bank may charge the fee of "cash payments of high number of notes" for the whole amount of several cash payments on the same day if the accumulated amount of these cash payments exceeds the "cash payments of high number of notes".				
<b>Fee of payment in currency coins</b>		<b>11%</b>		
<b>Currency coins accepted in</b>		EUR		
<b>Smallest accepted denomination</b>		1,00.-		
		<b>Privát Plusz, Bónusz, Aktív, Mobil Aktív and Mobil Aktív Plusz account package and FCY account</b>	<b>Ikon and Ikon Plusz account package</b>	
<b>Cash out – to the debit of the account</b>	<b>In the currency of the account</b>	<b>1,374%, min. 2,965 EUR</b>	<b>0,973%, min. 2,908 EUR</b>	
	<b>In the different currency of the account and in HUF</b>	<b>0,812%, max. 63 255 HUF</b> , (at buying and selling rates of exchange)	<b>0,812%, max. 63 255 HUF</b> , (at buying and selling rates of exchange)	
<b>Cash Exchange</b>	<b>From a foreign currency to HUF</b>	at buying rate of exchange		
	<b>From a foreign currency to another foreign currency</b>	at buying and selling rates of exchange		
	<b>From HUF to a foreign currency</b>	at buying and selling rates of exchange		
	<b>Money exchange of notes and coins not exceeding 50 pieces per denomination <sup>23</sup></b>	Free of charges <sup>22</sup>		
	<b>Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)</b>	by coins	<b>5,438%-a</b>	
		by notes	<b>2,003%-a</b>	
		Night safe	<b>5 725 HUF / quarter</b>	
	<b>Damaged or withdrawn FCY banknotes exchange (if at least half of the banknote is available and the withdrawal's exchange date has not expired)</b>	Conversion on 90% (exchange into HUF)		
	<b>Damaged HUF banknotes exchange (if at least half of the banknote is available)</b>	Free of charges		
<b>Damaged HUF banknotes exchange (if less than a half of the banknote is available)</b>	Free of charge acceptance			
<b>Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB) (for banknotes for 20 years after the involvement, for coins for 5 years)</b>	Free of charges			

1 day's notice for HUF in the case of cash withdrawals over HUF 2,000,000 is required until 15.00. The demand noticed after 15.00 should be realized on the second day after the notice. In case of cash withdrawals of amount over 3000 USD and EUR and in any other currencies with no regard to the amount of the cash withdrawals 2 days' notice is required. In case the cash withdrawal is not realized because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 3000,- to the client's account in order to partly reimburse its costs. If the Bank charges FCY account, in such cases minimum fee is converted on buying rate of exchange valid on the date of charging. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates.

<sup>1</sup> The basic account-handling fee is charged for each started month.

<sup>3</sup> The normal monthly account handling fee of Ikon Plusz account is 5 530 HUF. It is debited on the account every month. 2 765 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. From the 1st of June 2015 the handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (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 30.06.2023.

<sup>4</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 maximum 6 870 HUF. As promotion the Bank will not charge the fee above. This promotion is valid until 30.06.2023.

<sup>5</sup> Charged one time per year subsequently.

<sup>6</sup> The normal fee is as indicated in addendum 3, which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until 30.06.2023.

<sup>7</sup> The normal issuer fee of Mastercard Standard primary bankcard is HUF 6 486, 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 30.06.2023.

<sup>8</sup> The Bank executes in-bank transfer orders between the accounts of the same Client free of charge— in case there is not any other disposal for bank accounts and savings accounts.

<sup>9</sup> Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, collection on promissory in case of full and partial completion note) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

<sup>10</sup> 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.

<sup>11</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until 30.06.2023. 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 0,411%, min HUF 286 in case of using Maestro, Mastercard Unembossed,

Mastercard Standard, Mastercard Gold bankcards, and 0,136 % min. HUF 133 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 0,885% minimum HUF 326.

<sup>12</sup> According to effective Electronic Banking List of Conditions – For Private Clients

<sup>13</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until [30.06.2023](#). Partner accounts are the followings: Partner Aktív Plusz, Partner Ikon Plusz, Partner Prestige, Partner Prestige Speciális, and Partner Aktív Top accounts.

<sup>14</sup> The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7.

<sup>15</sup> In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply. The normal fee is HUF 675, difference will not be charged as a promotion. The promotion is valid until [30.06.2023](#).

<sup>16</sup> It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

<sup>17</sup> Calculation of charges: 0.011% 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 [30.06.2023](#).

<sup>18</sup> International HUF credit entry shall be considered as FCY credit entry.

<sup>19</sup> In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency transfer fee shall be applied.

<sup>20</sup> The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is [HUF 19](#). As promotion the Bank will not charge the fee above. This promotion is valid until [30.06.2023](#).

<sup>21</sup> The bank is providing the free of charge cash withdrawal according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via eBanking 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.

<sup>22</sup> Calculation of charges: the normal charge is [0,229%](#) of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. Promotion is valid until [30.06.2023](#).

<sup>23</sup> The Bank offers the money exchange only for account keeping clients of the Bank.

<sup>24</sup> Fee of booking is [675 HUF](#) which will not be charged as a promotion. The promotion is valid until [30.06.2023](#).

<sup>25</sup> Calculation of charges: 0.011% 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 withdrawal.

<sup>26</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until 30.06.2023. The normal fee is 0,86% min. 12 354 HUF max. 128 125 HUF.

<sup>27</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until 30.06.2023. The normal fee is 0,76% min. 12 354 HUF max. 128 125 HUF.

<sup>28</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until 30.06.2023. The normal fee is 0,801% min. 12 354 HUF max. 128 125 HUF.

<sup>29</sup> In case of EURO credit entries within EEA booking fee is 590 HUF which will not be charged as a promotion. The promotion is valid until 30.06.2023.

<sup>30</sup> Normal account handling fee of Mobil Aktiv Plusz account package is 2 222 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 989 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 1 605 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 1 914 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 Plusz 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>31</sup> The Bank will charge an issuer fee of HUF 3 242 for accounts and other applications opened in person in the Bank's branch network, the promotion is valid until 30.06.2023.

<sup>33</sup> According to point of General Terms and Conditions III.1.51/B.11.

<sup>34</sup> According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13.

<sup>35</sup> As an Online account opening promotional offer, the Bank will not charge the card issuing fee for Mastercard Standard main card applications. Also as a promotional offer, if Mastercard Standard main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee, and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications until 30.06.2023.

<sup>36</sup> As a promotional offer, the Bank will not charge the card issuing fee for Mastercard Gold main card applications. Also as a promotional offer, if Mastercard Gold main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee, and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications until 30.06.2023.

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

K1 Fee calculation method: the 0,114% of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until 30.06.2023.