

# RETAIL ANNOUNCEMENT AND LIST OF CONDITIONS – PREFERENTIAL TERMS FOR PREMIUM BANKING AND KEY PREMIUM BANKING CLIENTS



**Former titles of the Announcements: “Retail Announcement and List of Conditions – for Clients with a Premium Banking Account Package” and “List of Conditions and Announcement for Key Premium Banking Clients”**

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

The standard terminology for the most typical services related to payment accounts is set out in the list of “Standardized terms and definitions related to the most typical services of payment accounts”, which constitutes an annex to this List of Conditions. The list is published by the Bank on its website ([www.unicreditbank.hu/padtajekoztato](http://www.unicreditbank.hu/padtajekoztato)) and in its branches.



Changes are marked with red underline by the Bank.

Amendments published on 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

This List of Conditions constitutes an inseparable annex to the General Business Conditions. Capitalised terms not otherwise defined in the List of Conditions carry the meaning defined in the General Business Conditions.

## **Criteria for Premium Banking client status:**

Only our clients in Premium Banking status are eligible for the preferential Premium Banking conditions. To be eligible for Premium Banking status, clients need to:

- have savings (deposits and securities, also including the balance on current accounts) in excess of HUF 5 million<sup>1</sup> or
- receive payments by bank transfer of at least HUF 300,000 a month to their account with our bank (transfers between the client's own accounts are excluded)<sup>2</sup>.

(hereinafter: Segment criteria)

## **Criteria for Key Premium Banking client status:**

This List of Conditions applies to clients with a Premium Banking Agreement signed at any time since 1 January 2010 and having at least HUF 30 million but no more than HUF 100 million in savings with UniCredit Bank Hungary Zrt., provided that they have concluded an agreement with the bank regarding the application of this List of Conditions.

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The Bank calculates the savings balance taking the following into account: cash balances on UniCredit bank accounts, term deposit balance (foreign-currency balances converted at the FX mid-rate quoted by the National Bank of Hungary as of the relevant date) and the current fair market value of the total closing balance, as of the relevant day, on any securities account held with UniCredit Bank.

This List of Conditions also applies to clients who received a letter from the Bank in January 2010 informing them that they have been allocated to the key premium banking client category. In the event of the termination of the agreement for the use of Key Premium Banking services, the Bonus account package conditions, which are set out in the bank's List of Conditions for Private Individuals, and the prevailing retail conditions will apply from the first day of the month following the month of termination.

The fulfilment of segment criteria is verified by the Bank every year; this involves checking whether the clients in fact fulfil the conditions. If the annual review establishes that the savings balance, calculated as described above, is below HUF 30 million, the client will be recategorised from key premium banking client status to either retail or premium banking client status, depending on their savings balance, and will be subject to the Bank's Retail List of Conditions. Such changes in a client's status do not have retroactive effect, and the conditions of investment and loan product contracts already concluded will remain unchanged, while account conditions will change when the bank has discharged its notification obligation under Act CCXXXVII of 2013, and the client will no longer be eligible for key premium banking conditions after such a change in status.

Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the customer.

The charges, fees and commissions of the Premium Banking Basis and Assistance package not listed herein and the payment dates for such fees are set out in the prevailing Retail List of Conditions Bonus Account Package conditions.

The following constitute inseparable annexes to the List of Conditions, as amended from time to time:

Annex 1: Payments Turnover and Performance Procedures

Annex 2: Fees for Other Services

Annex 3: Debit Card List of Conditions for retail clients

Annex 4: Electronic Services List of Conditions for retail clients

Annex 7: Conditions for Postal Services

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## I. Preferential terms for savings products offered to clients in Premium Banking client status

### I.A. Term deposit interest (only in branch or by Telephone Bank)

#### I.A.1. HUF deposits

##### 3-month promotional HUF deposit

The Bank offers a 3-month promotional HUF deposit with the rates of interest detailed below:

Rate of interest for the initial deposit period:

Deposit amount (HUF)	from 250,000		
Term	Annual rate of interest/UDRI/Non-promotional UDRI		
3 months	0.10%	0.10%	0.01%

The amount of the term deposit is automatically rolled over, and the interest paid for the relevant period is credited to the Client's bank account.

Following the initial deposit period, the rate of interest on the promotional deposits will be equal to the term deposit interest published for deposit products with the same term and amount, as published in Section II.1 of the Forint Deposits chapter in the Retail Deposit Announcement in effect as of the start date of the new interest period.

#### I.A.2. Currency deposits

	Currency Deposits – EUR, CHF		
	below EUR 10,000 <sup>1,2</sup> below CHF 10,000 <sup>1,2</sup>	EUR 10,000 – 20,000 <sup>1,2</sup> CHF 10,000 – 20,000 <sup>1,2</sup>	above EUR 20,000 <sup>2</sup> above CHF 20,000 <sup>2</sup>
	Annual rate of interest	Annual rate of interest	Annual rate of interest
1 month	LIBOR	LIBOR + 0.10%	LIBOR + 0.20%
2 months	LIBOR	LIBOR + 0.10%	LIBOR + 0.20%
3 months	LIBOR	LIBOR + 0.10%	LIBOR + 0.20%
6 months	LIBOR	LIBOR + 0.10%	LIBOR + 0.20%
9 months <sup>3</sup>	LIBOR	LIBOR + 0.10%	LIBOR + 0.20%
12 months	LIBOR	LIBOR + 0.10%	LIBOR + 0.20%

<sup>1</sup> The interest rate of the next tier will apply to amounts equal to the cap shown.

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<sup>2</sup> The rates of interest, published in the prevailing Retail Deposit Announcement, of standard CHF and EUR deposits will apply to CHF deposits from 11.02.2015 and to EUR deposits from 04.01.2016.

<sup>3</sup> 9-month terms are not available for the product detailed above if the currency is CHF.

	Currency Deposits - USD		
	below USD 10,000 <sup>1,2</sup>	USD 10,000 – 20,000 <sup>1,2</sup>	above USD 20,000 <sup>2</sup>
	Annual rate of interest	Annual rate of interest	Annual rate of interest
1 month	LIBOR – 0.40%	LIBOR – 0.30%	LIBOR – 0.20%
2 months	LIBOR – 0.40%	LIBOR – 0.30%	LIBOR – 0.20%
3 months	LIBOR – 0.40%	LIBOR – 0.30%	LIBOR – 0.20%
6 months	LIBOR – 0.40%	LIBOR – 0.30%	LIBOR – 0.20%
9 months <sup>3</sup>	LIBOR – 0.40%	LIBOR – 0.30%	LIBOR – 0.20%
12 months	LIBOR – 0.40%	LIBOR – 0.30%	LIBOR – 0.20%

<sup>1</sup> The interest rate of the next tier will apply to amounts equal to the cap shown.

<sup>2</sup> The rates of interest, published in the prevailing Retail Deposit Announcement, of standard USD deposits will apply to USD deposits from 28.09.2020.

<sup>3</sup> 9-month terms are not available for the product detailed above if the currency is USD.

	Currency Deposits - GBP		
	below GBP 10,000 <sup>1,2</sup>	GBP 10,000 – 20,000 <sup>1,2</sup>	above GBP 20,000 <sup>2</sup>
	Annual rate of interest	Annual rate of interest	Annual rate of interest
1 month	LIBOR – 0.20%	LIBOR - 0.15%	LIBOR - 0.10%
2 months	LIBOR – 0.20%	LIBOR - 0.15%	LIBOR - 0.10%
3 months	LIBOR – 0.20%	LIBOR - 0.15%	LIBOR - 0.10%
6 months	LIBOR – 0.20%	LIBOR - 0.15%	LIBOR - 0.10%
9 months <sup>3</sup>	LIBOR – 0.20%	LIBOR - 0.15%	LIBOR - 0.10%
12 months	LIBOR – 0.20%	LIBOR - 0.15%	LIBOR - 0.10%

<sup>1</sup> The interest rate of the next tier will apply to amounts equal to the cap shown.

<sup>2</sup> The rates of interest, published in the prevailing Retail Deposit Announcement, of standard GBP deposits will apply to GBP deposits from 05.09.2016.

<sup>3</sup> 9-month terms are not available for the product detailed above if the currency is GBP.

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*The LIBOR references stated for specific terms are equal to the LIBOR reference rates for the specific terms. Its rate shall be equal to the reference rate published on the website [www.mnb.hu](http://www.mnb.hu) on the date of fixing the deposit and applicable to the preceding banking day. The minimum eligible amount to be placed in a deposit is equal to the minimum deposit amount set out in Section II.1 on Standard Currency Term Deposits in the chapter on Currency Deposits in the **Announcement – Interest Conditions on Sight and Term Deposits for Retail Clients of UniCredit Bank Hungary Zrt.**, as amended from time to time.*

*The sale of term deposits referencing the BUBOR index is discontinued effective from 5 September 2016. The rates of interest on deposits are set out in the Announcement on Deposit Products No Longer Offered, as amended from time to time.*

### **I.B. Fees on securities transactions**

<b>Brokerage fees for secondary-market transactions (based on the settlement value of the transaction)</b>	
Securities listed on the Budapest Stock Exchange (except certificates <sup>3</sup> ) buy transaction	0.60% min. HUF 3,000
Securities listed on the Budapest Stock Exchange (except certificates <sup>3</sup> ) sell transaction	0.50% min. HUF 3,000

## II. Fees and payments on currency accounts

	Key Premium Banking Clients	Premium Banking Clients
<b>Account opening</b>	Free of charge	
Monthly closing fee	Free of charge <sup>6</sup>	HUF 454/month/account <sup>10, 5, 12</sup>
<b>Payment transactions</b>		
<b>Credit transactions</b>		
Credit of incoming currency item to currency-denominated bank account <sup>13</sup>	Free of charge <sup>13</sup>	
<b>Debit transactions</b>		
<b>Debit transactions (payment in currency to the debit of a currency-denominated bank account, with intra-EEA transactions not in EUR or transactions to a country outside the EEA)</b>		
Commission on bank-to-bank payment orders <sup>17</sup>	Using UniCredit eBanking or Telephone Bank	0,366%, min. EUR 8,35
	Using original form	0,618% min. EUR 14,07
	Not on the bank's original form or under non-standard processing <sup>14</sup>	0,675% min. EUR 21,12
Commission on intra-bank payment orders <sup>17</sup>	Using UniCredit eBanking or Telephone Bank	0,412%, min. EUR 7,01
	Using original form	0,538% min. EUR 14,07
	Not on the bank's original form or under non-standard processing <sup>14</sup>	0,618% min. EUR 21,12
Bank-to-bank standing orders	0,48%, min. EUR 6,76	
Intra-bank standing orders	0,412%, min. EUR 7,01	
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.	0,675%, min. EUR 37,06	
In EEA currencies, the conversion is standard T+0 days.	Free of charge	
Transfers between own accounts are commission-free.	Free of charge	

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Debit transactions (Payment in foreign currency, debited to currency-denominated account, fees for EUR payment orders within EEA member states or intra-bank EUR transfer orders)

Intra-bank one-off EURO transfer <sup>17</sup>	by eBanking	0,381%, min. HUF 138, max. HUF 13 042
	by mBanking	0,381%, min. HUF 138, max. HUF 13 042
	By Telephone Bank	0,381%, min. HUF 222, max. HUF 13 042
	Using original form	0,733%, min. HUF 1 111, max. HUF 27 149
	Not using original form <sup>14</sup>	1,127%, min. HUF 2 112
Bank-to-bank individual SEPA transfer <sup>17</sup>	by eBanking	0,381%, min. HUF 246, max. HUF 13 042
	by mBanking	0,381%, min. HUF 246, max. HUF 13 042
	By Telephone Bank	0,381%, min. HUF 251, max. HUF 13 042
	Using original form	0,91%, min. HUF 1 339, max. HUF 32 086
	Not using original form <sup>14</sup>	1,127%, min. HUF 2 112
Intra-bank and bank-to-bank standing order in EUR		0,381% min. HUF 68, max. HUF 13 042
Urgent EUR Transfer fee		0,801%, min. HUF 1 145, max. HUF 128 125 <sup>18</sup>
<b>Debit transactions (Payment in HUF, against currency-denominated bank account)</b>		
Commission on bank-to-bank payment orders <sup>17</sup>	by eBanking and Telephone Bank	0,48% min. HUF 209
	Using original form	0,618% min. HUF 350
	Not on the bank's original form or under non-standard processing <sup>14</sup>	0,687% min. HUF 1 127
Commission on intra-bank payment orders <sup>17</sup>	by eBanking and Telephone Bank	0,377% min. HUF 200
	Using original form	0,549% min. HUF 350
	Not on the bank's original form or under non-standard processing <sup>14</sup>	0,618% min. HUF 1 127
Bank-to-bank standing orders		0,469%, min. EUR 6,84
Intra-bank standing orders		0,412%, min. EUR 6,84
<b>Other fees</b>		
Fee of foreign exchange transfer orders given with missing data <sup>8</sup>		EUR 9,16 <sup>9</sup>
Mistaken reference to custom exchange rate (without contracting) or failure to reference custom exchange rate, if any		EUR 9,16 <sup>10</sup>
Free-of-charge HUF cash withdrawal under the law (from domestic ATM or cashier in branch) <sup>11</sup>		If a valid declaration on free-of-charge cash withdrawal has been submitted, the first two cash withdrawal transactions on the account covered by the declaration are free of charge up to the aggregate amount of HUF 150,000 in any given calendar month. See detailed conditions in Footnote 11.

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Fees for payment orders submitted against bank accounts in the client's name and included in this list of conditions that are submitted via a payment service provider providing payment initiation services (a third-party provider, TPP) are equal to the transfer fees for orders submitted in mBanking in the account package.

### III. Cashier transactions

Withdrawals from account	Key Premium Banking Clients	Premium Banking Clients
In the currency of the account	Currency withdrawal: 0,973%, min. EUR 2,9	
In a currency other than the account currency or in HUF	Key Premium Banking Clients: Free of charge <sup>7</sup> , at FCY buy and sell rates	Premium Banking Clients: 0,343%, max. HUF 6 870, at FCY buy and sell rates
HUF sack deposit	0,171%	
FCY sack deposit	0,458%	

If you wish to withdraw cash in excess of HUF 2,000,000, please tell us by 3 p.m. on the preceding banking day. If the Bank receives the notification of your intention to withdraw cash after the above cutoff time, it will be able to satisfy the request for the withdrawal of said HUF amount only on the 2nd banking day after the day of notification. If you are withdrawing in foreign currency, please notify us two banking days in advance if the amount is higher than USD or EUR 3000 or if you wish to make a withdrawal in any other currency. Where a client does not collect the requested cash due to a fault of their own, the Bank may seek reimbursement for some of its costs by debiting the account of the client requesting the cash with an amount that is equal to 50% of the cash withdrawal charge but is no less than HUF 3,000. If the account debited is denominated in a currency other than HUF, the Bank will calculate the minimum fee to be debited using the foreign currency sell rate in force on the day of debiting. The Bank does not charge commissions on foreign currency conversion, as these are included in its exchange rates.

### IV. Special deposit and borrowing conditions for Key Premium Banking Clients

<i>Special credit interest rate if currency account is overdrawn</i>	<i>1-month LIBOR + 10%</i>
<b>Interest due dates</b>	
<b>HUF current accounts</b>	
<i>Interest debited</i>	<i>as per separate agreement</i>
<b>FX current accounts</b>	
<i>Interest debited</i>	<i>as per separate agreement</i>

#### UniCredit Credit Cards

Description	UniCredit Gold credit card	Platinum credit card	Fees due
<b>Issuer's fee / Main card</b>	Free of charge <sup>15</sup>	50% of standard fee <sup>15</sup>	Initial activation after applying for card
<b>Membership fee / Main card</b>	Free of charge <sup>16</sup>	50% of standard fee <sup>16</sup>	Ex post every year, by the 15th of the month following the card renewal month

## V. Assistance services

Assistance services are available with our Premium Banking Embossed Mastercard bank cards<sup>4</sup>

### Vehicle assistance – information, arrangements and payment of costs in Hungary and across Europe for the following services:

Technical failures and accidents

- Provision of information
- Roadside repair
- Transportation to nearest specialist repair service
- Storing the vehicle until the next working day
- Rental car (for 1 day)

### Household assistance – provide information, arrange tradespeople and reimburse costs in the following trades

Reimbursement limit: HUF 25,000 / claim

- Drainage service
- Gas fitting
- Glazing work
- Electrical work
- Plumbing
- Locksmith work

### Information regarding medical and healthcare services in Hungary and Europe

- Medical assistance contact information
- Paediatric assistance contact information
- Dental surgery contact information
- Pharmacy contact information
- Out-of-hours veterinary contact information

### General Medical Advice – Medical advice by telephone

General medical advice by medical or paediatric specialist

Information on state of health

- Explanation of medical terms, hospital discharge records
- Explanation of laboratory test results in the context of their consequences Explanation of medical procedures

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1. The Bank calculates the savings balance taking the following into account: cash balances on UniCredit bank accounts, term deposit balance (foreign-currency balances converted at the FX mid-rate quoted by the National Bank of Hungary as of the relevant date) and the current fair market value of the total closing balance, as of the relevant day, on any securities account held with UniCredit Bank.
2. The Bank calculates credits by totalling the sums credited to the bank accounts with UniCredit. The exchange rate for credits in foreign currency to the bank accounts will be the MNB mid-rate as of the last banking day of the month preceding the current month. The fulfilment of Segment criteria is reviewed in the second half of every year; to do so, the Bank assesses whether clients have in fact complied with the criteria by checking their average balance and monthly income credits over the course of the 6 months prior to the review. Changes in client status do not have retroactive effect, and the conditions of investment and loan product contracts already concluded will remain unchanged, while account conditions will change when the bank has discharged its notification obligation under Act CXII of 1996 on Credit Institutions and Financial Enterprises and Act LXXXV of 2009 on Payment Services; the client will no longer be eligible for key premium banking conditions after such change in status.
3. The Bank does not accept buy or sell orders for certificates listed on the Budapest Stock Exchange or securities traded in a currency other than HUF.
4. The minimum promotional membership fee for a Premium Banking Embossed Mastercard card is HUF 6 858. Fee calculation method: 0,114% of all completed and booked purchases in the previous 12 months but no less than the above amount. Under the promotion the Bank waives the amount exceeding the stated minimum. This promotion is valid until [30.11.2023](#).
5. The monthly closing fee will be charged for each month commenced.
6. The above fee is charged by the Bank on a promotional basis. The standard monthly closing fee of the Key Premium Banking account package is the same as the Private account package but is waived by the Bank under this promotion. This promotion is valid until [30.11.2023](#).
7. Fee calculation method: the standard fee equals 0,229% of the amount deposited/withdrawn/converted but is waived by the Bank under this promotion. This promotion is valid until [30.11.2023](#).
8. Charged for incorrectly entered Bank ID-IBAN account number-SWIFT/BIC code.
9. Fee calculation method: 0.01% of the amount of the transactions, but at least the amount indicated. Under the promotion the Bank waives the amount exceeding the stated minimum. The promotional terms are valid until [30.11.2023](#)
10. Fee calculation method: 0,011% of the amount of credits and debits during the month, but at least the amount indicated. Under the promotion the Bank waives the amount exceeding the stated minimum. The promotional terms are valid until [30.11.2023](#).
11. The Bank provides the possibility of free-of-charge cash withdrawals in accordance with the provisions of Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, and the provisions of Decree 53/2013 (XI.29.) of the Ministry for the National Economy. A declaration for free-of-charge cash withdrawal may only be made by the holder of the account concerned who meets the legal preconditions and only in respect of one payment account, at a branch or, if the account concerned is linked with Spectranet Internet Banking service, via the Spectranet Internet Banking interface. If the Client identifies the bank account by indicating the relevant bank card number in the declaration, the discount will be granted on the bank account set as the primary account underlying the card. A valid declaration submitted until the 20th day of a given month will entitle the client to free-of-charge cash withdrawal from the following calendar month, and from the second calendar month if such declaration is submitted after the 20th day of the month. Cash withdrawal free of charge is offered primarily at ATM's and will be discontinued at branch cash desks after 31 December 2014; even until that date, only Clients who did not have a bank card on the bank account stated in their declaration prior to 22.11.2013 may do so. The sequence of free-of-charge transactions is determined according to the actual dates of the cash withdrawals. If the combined amount of the first two free-of-charge transactions exceeds HUF 150,000, the amount above that threshold will be subject to a percentage of the normal transaction fee, also taking into account the maximum fee. If a customer makes unauthorised use of the possibility of free-of-charge cash withdrawal or provides false information in the declaration, the Bank shall be entitled to claim the fee and charges for the free-of-charge cash withdrawal retroactively in a lump sum within the legal limits referred to.
12. In addition to the transaction fee, a booking fee will be charged on each transaction booked to the bank account. The standard fee is HUF 19 per item booked. The Bank waives this fee under this promotion. This promotion is valid until [30.11.2023](#).

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13. Bank-to-bank conditions will apply to incoming FX payments with an OUR instruction (payer covers costs). The standard fee for the settlement of such items is HUF 675. The Bank waives this fee under this promotion. This promotion is valid until [30.11.2023](#).

14. For the purposes of this List of Conditions, orders are considered to be transfer orders not using an original form where the order requires immediate confirmation and is submitted after the cut-off time\*\*\*\* but is considered by the Bank as a same-day order; also orders where costs are borne by the beneficiary. \*\*\*\* Cut-off time: the deadline for accepting orders. The point in time up to which the Bank will consider an order as a same-day order.

15. The above fee is charged by the bank on a promotional basis. This promotion is valid until [30.11.2023](#). The standard rates of the promotional fees are set out in the prevailing list of conditions announced by UniCredit Bank Hungary Zrt. for credit card holder retail clients.

16. Free of charge under this promotion if the sum total of completed purchases booked to the credit card account in the 12-month period up to the first day of the month following the cutover month of the main card were no less than HUF 1.5 million in the case of the UniCredit Gold credit card and HUF 3 million in the case of the UniCredit Platinum credit card. This promotion is valid until [30.11.2023](#). The standard rates are set out in the prevailing list of conditions announced by UniCredit Bank Hungary Zrt. for credit card holder retail clients.

17. The definition of transfer also includes official transfers and the execution of collection orders (collection order based on letter of authorisation, collection on promissory in case of full and partial completion note), on which the Bank will charge a fee dependent on the channel in which the order is submitted (electronically, or on paper not using the original form).

18. The above fee is provided by the Bank on a promotional basis. This promotion is valid until [30.11.2023](#). The standard fee is 0,801% min. HUF 12 354, max. HUF 128 125.