

SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV PRO AND PARTNER IKON PRO PACKAGES



Effective from: 1st of August 2023 (2306) • Date of Combined Publishment: 17th of July 2023

(In a consolidated structure with the modifications announced in the List of Conditions on 1st of June, 2023 (No. 2304), and effective from 1st of August 2023.)

(In a consolidated structure with the modifications announced in the List of Conditions on 30th of June, 2023 (No. 2305), and effective from 1st of July 2023.)

The UniCredit Partner Aktív Pro és Partner Ikon Pro packages are not available from 01.08.2019

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) and in its branches.

Changes are marked with red bold letters by the Bank.

*Amendment published on 01.06.2023 and effective from 01.08.2023. which marked with red italic letter type:
Changes because of the half year pricing – overdraft product.*

The natural persons described below are entitled to apply for and use the UniCredit Partner Aktív Pro and Partner Ikon Pro Packages:

- those who, at the time of applying for the bank account product and upon conclusion of the Bank Account Agreement, are in an employment relationship (or in other legal relationship defined in the Cooperation Agreement) with an organization (hereinafter jointly referred to as Legal Relationship) that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") or issued a Declaration in the form requested by the UniCredit Bank about the intent of usage pertaining to the products described under the special conditions included herein.
- or,
- at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are qualified as persons working in "public service" under the legislation specified below and they certify it with a suitable certificate/certification issued by the employer: Employees subject to Law XXXIII of 1992 on the status of public servants, Law CXCIX of 2011 on officials in public employment, Law XLIII of 2010 on the central public administration, and on the status of the members of the Government and of secretaries of state, Law CLXXXIX of 2011 on local governments of Hungary, Law XLII of 2015 on service relationship of professional members of official organizations for public safety, Law CCV of 2012 on the status of soldiers), Law LXVIII of 1997 on the service relationship of employees in the field of justice, Law CLXII of 2011 on the status and remuneration of judges, Law CLXIV of 2011 on the status of the Prosecutor General, public prosecutors and other employees of the prosecutor's office and on the career of prosecutors, and persons employed by companies in majority state or local government ownership employed in a legal relationship aimed at work;
- or,
- those who, at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are in an employment relationship, in an agency relationship or in an agency relationship as a private entrepreneur (hereinafter jointly referred to as Legal Relationship) with MÁV Group, and they verified this by written verification or official identity card (MÁV-Start Railway Travel Card).
- furthermore in addition to one of the above conditions, they also meet the following



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- those who, at the time of applying for a bank account product already has Partner Aktív Plusz or Partner Ikon Plusz account and one of the following conditions is fulfilled:
 - Requirement of the Partner Aktív Pro account application that the client has Partner Aktív Plusz account and has minimum HUF 10 000 / month monthly fee (min. HUF 120 000 yearly fee) after 1st June 2018 Allianz Life insurance by UniCredit Bank, or has minimum HUF 10 000 / month savings**, or has live – non terminated – UniCredit credit card by UniCredit Bank.
 - Requirement of the Partner Ikon Pro account application that the client has Partner Ikon Plusz account and has one-time fee of minimum HUF 5 000 000 after 1st June 2018 Allianz Life insurance by UniCredit Bank, or has minimum HUF 10 000 000 savings**, or has live – non terminated – UniCredit credit card by UniCredit Bank or has minimum HUF 300 000 overdraft credit line or has any type of mortgage;
- or,
- In a new promotion valid from 06.05.2019 until 30.04.2023. with the E.ON Energiakereskedelmi Kft. Service provider in a service contract standing (contract for the purchase of electricity for residential use) new Customers may also open the account packages included in this List of Conditions, with the following conditions:
 - The Customer is entitled to the discount account package if, he/she did not have a retail bank account at UniCredit Bank on 2nd May 2019, and
 - presents an E.ON account statement on the account of the requesting Customer (Permanent address) for the month preceding the month of account opening of the preferential invoice package and on the customer's name. The Bank shall record the E.ON Customer ID from the E.ON Account Statement and store it as proof of entitlement to the preferential account package until the termination of the preferential bank account Package. The Bank verifies the authenticity of these E.ON customer numbers on a monthly basis at E.ON. If the Customer did not provide the E.ON customer number at the opening of the account, or provided false information, then he / she is not entitled to the discount account package and the terms of the Bonus account package contained in the prevailing List of Conditions shall prevail.

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I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS

	Partner Aktív Pro Package*	Partner Ikon Pro Package*	
Monthly account-handling fee	0 HUF/month ² /bank account ¹ . (if the refund conditions are not met: 699 HUF/month)	0 HUF/month ² /bank account ³ . (if the refund conditions are not met: 5 439 HUF/month)	
Account opening and closing fee	0 HUF	0 HUF	
Default Statement	Postal or Electronic	Postal or Electronic	
Booking entry fee	Free of charge	Free of charge ⁵	
Credit entries in HUF (to HUF accounts)	Free of charge	Free of charge	
Direct debit	Free of charge ²⁷	Free of charge	
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)	Monthly the first 2 transaction is free of charges ³⁰ , further transactions: 0,422% max.13 042 HUF	Free of charge	
In-bank standing orders of HUF transfer between client's own accounts⁶	Free of charge	Free of charge	
Commission intra bank payment orders⁸	Transfer orders between the accounts of the same Client⁶	Free of charge	
	by SpectraNet Internet Banking	Monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,422% max.13 042 HUF ⁴	Free of charge
	by eBanking	Monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,422% max.13 042 HUF ⁴	Free of charge
	by UniCredit mBanking	Monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,422% max.13 042 HUF ⁴	Free of charge
	by Telephone Bank	0,422% max.13 042 HUF ⁴	Free of charge
	by original bank form	0,776%, min. 1 140 HUF, max. 27 149 HUF	0,635%, min. 999 HUF, max. 27 149 HUF
	by non-original form⁷	1,127%, min. 2 112 HUF	0,986%, min. 2 112 HUF

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		Partner Aktív Pro Package*	Partner Ikon Pro Package*
Commission interbank payment orders ⁸	by SpectraNet Internet Banking	Monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,422%, max. 13 042 HUF ⁴	Free of charge
	by eBanking	Monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,422%, max. 13 042 HUF ⁴	Free of charge
	by UniCredit mBanking	Monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,422%, max. 13 042 HUF ⁴	Free of charge
	by Telephone Bank	0,422%, max. 13 042 HUF ⁴	Free of charge
	by original bank form	0,951%, min. 1 365 HUF, max. 32 086 HUF	0,811%, min. 1 365 HUF, max. 32 086 HUF
	by non-original form ⁷	1,127%, min. 2 112 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	0,984%, min. 12 354 HUF, max. 128 125 HUF	
		Partner Aktív Pro Package*	Partner Ikon Pro Package*
Cash deposit fee on UniCredit ATM in Hungary		Free of charge ⁹	Free of charge ⁹
Cash withdrawal	On domestic UniCredit ATM	First withdrawal each month is free of charge Further withdrawals: 0,422, min. 293 HUF ^{10,11}	Free of charge ¹²
	On domestic UniCredit ATM using mCash service	First withdrawal each month is free of charge Further withdrawals: 0,907%, min. 335 HUF ^{10,11}	Free of charge ¹²
	On other domestic ATM	First withdrawal each month is free of charge Further withdrawals: 0,943% + 660 HUF, min. 885 HUF ^{10,11}	Free of charge ¹²
	At branch cashier from HUF account (HUF from HUF account)	2,026%, min. 1 620 HUF, max. 70 530 HUF	1,374%, min. 1 407 HUF, max. 28 211 HUF
	At branch cashier from HUF account (FCY from HUF account)	0,893%, max. 70 530 HUF (at buy/sell rates of exchange)	0,4%, max. 8 462 HUF (at buy/sell rates of exchange)

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	Monthly the first two HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. See details in footnote 13.	
Free of charge HUF cash withdrawal (from domestic ATM ¹³		
Issuer fee/Membership fee¹⁴ of Mastercard Unembossed bankcard (not available from 1st January 2021)	1 699 HUF ¹⁵ / 4 486 HUF ¹⁶	1 699 HUF ¹⁵ / 3 942 HUF ¹⁶
Issuer fee/Membership fee¹⁴ of Mastercard Unembossed supplementary card (not available from 1st January 2021)	3 399 HUF / 4 486 HUF ¹⁶	Free of charge ¹⁵ / Free of charge ^{15,16}
Issuer fee/Membership fee¹⁴ of Mastercard Standard / Visa Classic¹⁷ bankcard (Visa Classic not available from 1st January 2021)	Free of charge ²⁹ / 8 840 HUF ¹⁶	Free of charges ²⁹ / 7 616 HUF ¹⁶
Issuer fee/Membership fee¹⁴ of Mastercard Gold and VISA Gold¹⁷ bankcard (Visa Gold not available from 1st January 2021)	24 484 HUF / 28 564 HUF ¹⁶	12 241 HUF ¹⁹ / 28 564 HUF ¹⁶
Purchase commission	Free of charge	Free of charge
SMS notification on credit transactions on bank account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS notification on debit transactions on bank account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
	Partner Aktiv Pro Package*	Partner Ikon Pro Package*
SpectraNet Internet Banking entry fee	Free of charge ²²	Free of charge ²²

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eBanking entry fee	Free of charge ²²	Free of charge ²²
UniCredit mBanking entry fee	Free of charge ²²	Free of charge ²²
SpectraNet Internet Banking service fee	Free of charge ³³	Free of charge ³³
eBanking service fee	Free of charge ²⁰	Free of charge ²⁰
UniCredit mBanking service fee	Free of charge ²³	Free of charge ²³

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

In-bank EURO payment orders ⁸	by mBanking	0,422%, max. 13 042 HUF ⁴	Free of charge
	by eBanking	0,422%, max. 13 042 HUF ⁴	Free of charge
	by Telephone Bank	0,422%, max. 13 042 HUF ⁴	Free of charge
	by original bank form	0,776%, min. 1 140 HUF, max. 27 149 HUF	0,635%, min. 999 HUF, max. 27 149 HUF
	by non-original form ⁷	1,127%, min. 2 112 HUF	0,986%, min. 2 112 HUF
Bank-to-bank SEPA payment orders ⁸	by mBanking	0,422%, max. 13 042 HUF ⁴	Free of charge
	by eBanking	0,422%, max. 13 042 HUF ⁴	Free of charge
	by Telephone Bank	0,422%, max. 13 042 HUF ⁴	Free of charge
	by original bank form	0,951%, min. 1 365 HUF, max. 32 086 HUF	0,811%, min. 1 365 HUF, max. 32 086 HUF
	by non-original form ⁷	1,127%, min. 2 112 HUF	0,986%, min. 2 112 HUF
	urgent EUR payment orders	0,801%, min. 1 145 HUF, max. 128 125 HUF ²¹	0,801%, min. 1 145 HUF, max. 128 125 HUF ²¹
Bank-to-bank and in-bank EURO Standing Orders		0,422%, max. 13 042 HUF	Free of charge

In the case of fees not included in these Special Conditions, as well as in the normal (non-promotional) conditions of special rates, the Bónusz Account Package for the Partner Aktív Pro Package and the Ikon Account Package for the Partner Ikon Pro Package shall prevail from the UniCredit Bank Retail List of Conditions.

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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 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.

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II. UNICREDIT OVERDRAFT FOR PRIVATE CUSTOMERS WITH UNICREDIT PARTNER AKTÍV PRO AND UNICREDIT PARTNER IKON PRO PACKAGE

1. In case of overdraft applied related to Partner Aktív Pro package

Type of loan	Overdraft
Credit limit	Minimum 200.000 HUF
Interest rate (yearly)	34.31%
<i>Interest rate (yearly) from 01.08.2023.</i>	<i>34.79%</i>
Handling fee (yearly) ³⁰	1% of the credit line, min. 2 900 HUF
Annual percentage rate (APR) – standard ³¹	43.33%
<i>Annual percentage rate (APR) – standard³¹ from 01.08.2023.</i>	<i>44.00%</i>

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement “Hirdetmény – Ingatlan fedezet nélküli hitelek” of the Bank.

A representative example:

When applying for an overdraft facility of HUF 375,000 related to Partner Aktív Pro package, with a term of 1 year, the standard interest rate is 34.31%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately, and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 43.33%. Amount of instalment: HUF 10 722 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 512 051; the total cost of the loan is HUF 137 051, which includes the HUF 699 of account handling fee beside interest.

A representative example from 01.08.2023.:

When applying for an overdraft facility of HUF 375,000 related to Partner Aktív Pro package, with a term of 1 year, the standard interest rate is 34.79%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately, and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 44.00%. Amount of instalment: HUF 10 872 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 513 851; the total cost of the loan is HUF 138 851, which includes the HUF 699 of account handling fee beside interest.

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2. In case of overdraft applied related to Partner Ikon Pro package

Type of loan	Overdraft
Credit limit	Minimum 200.000 HUF
Interest rate (yearly)	34.31%
<i>Interest rate (yearly) from 01.08.2023.</i>	<i>34.79%</i>
Handling fee (yearly) ³⁰	1% of the credit line, min. 2 900 HUF
Annual percentage rate (APR) – standard ³¹	46.30%
<i>Annual percentage rate (APR) – standard³¹ from 01.08.2023.</i>	<i>46.98%</i>

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement “Hirdetmény – Ingatlan fedezet nélküli hitelek” of the Bank.

A representative example:

When applying for an overdraft facility of HUF 375,000 related to Partner Ikon Ikon Pro package, with a term of 1 year, the standard interest rate is 34.31%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 46.30%. Amount of instalment: HUF: 10 722 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 519 971, the total cost of the loan is HUF 144 971, which includes the HUF 1359 of account handling fee beside interest.

A representative example from 01.08.2023.:

When applying for an overdraft facility of HUF 375,000 related to Partner Ikon Ikon Pro package, with a term of 1 year, the standard interest rate is 34.79%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 46.98%. Amount of instalment: HUF: 10 872 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 521 771, the total cost of the loan is HUF 146 771, which includes the HUF 1359 of account handling fee beside interest.

¹ The normal account handling fee of Partner Aktív Pro Package is HUF 699/month/account. This amount is to be debited on the client's account every month. The full amount of the account handling fee is credited promotionally on the account if minimum HUF 150 000 is credited – via Bank transfer – on the account during the given calendar month

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(transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 272 is credited promotionally on the account if less than HUF 150 000 but at least 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). If the credit conditions are not met, no refund will not be applied. 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.

² The basic account-handling fee is charged for each started month.

³ The normal monthly account handling fee of Partner Ikon Pro account package is HUF 5 439, that is debited on the account every month, except if the Account Holder has an overdraft with min. HUF 300 000 credit line, facility in the given calendar month, and the overdraft agreement entered into force before that month, and it is still effective, then HUF 1 359 is charged to the account as account maintenance fee. The promotions is valid until 30.11.2023.

- i) If the Account Holder fulfills one of the following requirements, then HUF 4 080 will be credited to the account in the following month, as a promotion:
 - at least HUF 300 000 has been 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),
- ii) If the Account Holder fulfills both of the following two requirements, then HUF 5 439 will be credited to the account in the following month, as a promotion:
 - as a promotion, the full account handling fee will be refunded in the following month, if the Account Holder's average daily closing balance of savings** in the value at least HUF 30 000 000 in the actual month or has min. HUF 20 000 000 mortgage by the UniCredit Bank and the disbursement is later than 01.01.2019.

All promotions are 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.

⁴ The rates indicated above are provided by the Bank as a promotional offer. This offer is valid until 30.11.2023.

⁵ 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 Ft. As promotion the Bank will not charge the fee above. This promotion is valid until 30.11.2023.

⁶ 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.

⁷ 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.

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⁸ 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).

⁹ Free of charge (normal fee: 0.229%, not charged by the Bank during the promotion period. The promotion is valid until 30.11.2023. Service is available on appropriate UniCredit ATMs.

¹⁰ As a promotion the Bank will waive the right to charge the fee indicated above for the transaction numbers specified if transaction is initiated with debit card or mCash. This promotion is valid until 30.11.2023. In case of transaction initiated with debit card fees in excess of preferential transactions shall be subject to terms and conditions specified in the List of Terms and Conditions for Debit Cards. In case of transaction initiated with mCash for any further number of pieces the charges for the Bónusz Bank Account included in UniCredit Bank's List of Retail Conditions shall apply. 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.

¹¹ 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 nr 13).

¹² The above fee is charged by the Bank as Promotion. The promotion is valid until 30.11.2023. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,422%, min. 293 HUF in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold bankcards, and 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. The normal fee for cash withdrawal on other ATM in Hungary is 0,943% + 660 HUF, min. 885 HUF, in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,564% + 559 HUF, min. 632 HUF in case of using Premium Banking Embossed Mastercard bankcard.

¹³ The bank is providing the free of charge cash withdrawal and Cash-back 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 and Cash-back 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 SpectraNet Internet Banking or eBanking 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 and Cash-back 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 and Cash-back 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 and Cash-back is provided to the Client from the second month following.

The Client is entitled for free of charge cash withdrawal primarily via ATM, while the Cash-back is only available from beneficiaries who provide the service in Hungary (Merchants) as part of the POS payment transaction. 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, or HUF 40 000 within the monthly first two Cash-back, then the % and maximum element of the normal transaction fee will be applied on the above part. For Cash-back service, the provisions of the Bank Card Terms and Conditions and the Debit Bankcard List of Conditions are always applicable. The Cash-back is linked to POS purchases. If the Client uses the free of charge cash withdrawal and Cash-back 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 or Cash-back retrospectively in one amount on the Clients account.

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¹⁴ Charged one time per year subsequently.

¹⁵ The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until 30.11.2023. The normal Mastercard Unembossed card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients. The special offer can be qualified for only the first Mastercard Unembossed supplementary card and is valid until 30.11.2023.

¹⁶

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 30.11.2023.

¹⁷ 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.

¹⁸ The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until 30.11.2023. The normal Mastercard Standard PayPass and VISA Classic card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

¹⁹ The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until 30.11.2023. The normal Mastercard Gold PayPass and VISA Gold card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

²⁰ Normal fee of the eBanking in case of SMS entry: HUF 229 / month and the normal fee of the eBanking in case of token and mToken entry: HUF 171 / month. The promotion period is valid until 30.11.2023.

²¹ 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

²² Normal fee: HUF 2 290 it is not charged by the Bank during the promotion period. The promotion period is valid until 30.11.2023.

²³ Normal fee: HUF 171 / month it is not charged by the Bank during the promotion period. The promotion period is valid until 30.11.2023.

²⁴ 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.

²⁵ 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 promotions are valid until 30.11.2023.

²⁶ Fee of booking is 675 HUF which will not be charged as a promotion. The promotion is valid until 30.11.2023.

²⁷ Free of charge is a promotional offer of the Bank. The promotion is valid until 30.11.2023. Normal fee is 0,422% min. 67 HUF, maximum 13 042 HUF.

²⁸ Free of charge is a promotional offer of the Bank. The promotion is valid until 30.11.2023. Normal fee is 0,422% min. 124 HUF, maximum 8 462 HUF.

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The fee indicated above is a promotional offer of the Bank, which is valid until 30.11.2023. Non-promotional issuer fee of Mastercard Standard / Visa Classic bankcard is disclosed in „Bank Card List of Conditions – For Private Clients”.

³⁰ The Bank expects from the first annual management fee on a discounted basis. The action is valid until 30.11.2023.

³¹ Annual percentage rate (APR) is the total cost of the credit (repayments and fees) to the Debtor expressed as an annual percentage of the total amount of credit. The total cost of the credit to the Debtor means all the costs, which the consumer is required to pay in connection with the credit agreement and which shall be taken into account when calculating the APR according to a separate regulation.

The APR has been defined assuming compliance with the current conditions, the effective legislation -Government Decree No. 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate. The level of the APR may be modified if the conditions change. It does not reflect the loan's interest rate risk with regard to loans with variable interest rates

³² According to effective Electronic Banking List of Conditions – For Private Clients

³³ If Account Holder has a loan of one of the following loan products: overdraft, credit card or mortgage loan, hence before the given calendar month a contract of any loan products listed above has entered into force and it is still in force, then service is provided by the Bank promotionally free of charges in the given calendar month. Promotion is valid until 30.11.2023. Normal fee is HUF 171 per month.