

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS

CONDITIONS FOR DIÁKSZÁMLA ZÉRÓ ACCOUNT



Effective from: 1th of Sept 2023 (2306) • Published on: 31st of Aug 2023

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment account. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

Changes are marked with red underline by the Bank.

Amendments published on 31.08.2023 and entering into force on 01.09.2023.:

- Bank card promotion until 15.12.2023

Account-keeping fees and commission on payment orders

I. Account-keeping fees		
<i>By HUF accounts</i>		
Account opening		Free of charge
Monthly account-handling fee		HUF 0 / month / bank account
Switching between account packages	to an account with higher handling fee	HUF 1 145
Postal charges (charged for each statement and other postal consignments mailed to the Customer)		First statement is free of charges / month ¹
Replacement of account statement		HUF 515 / statement ²
Cover confirmation (If cover is pledged)		0,114% / month min. HUF 1 145 / month
II. Money transfers		
<i>Credit items</i>		
Credit entries to HUF accounts		Free of charge
<i>Debit items (HUF)</i>		
Commissions on payment orders		
Commission in-bank payment orders ³	by eBanking	0,422%, min. HUF 182, max. HUF 14 311
	by UniCredit mBanking	0,422%, min. HUF 182, max. HUF 14 311
	Telephone Bank	0,422%, min. HUF 261, max. HUF 14 311
	by original bank form	0,733%, min. HUF 392, max. HUF 20 094
	by not original bank form or by special processing ⁴	0,846% min. HUF 1 407
Commission on bank-to-bank payment orders ³	by eBanking	0,422%, min. HUF 302, max. HUF 14 311
	by UniCredit mBanking	0,422%, min. HUF 302, max. HUF 14 311
	Telephone Bank	0,744% min. HUF 97, max. HUF 22 422
	by original bank form	0,803% min. HUF 392, max. HUF 21 505
	by not original bank form or by special processing ⁴	0,846% min. HUF 1 407
	EFER transfers	0,378%, min. HUF 316, max. HUF 12 170
	VIBER transfers	0,984%, min. HUF 12 354, max. HUF 128 125 ⁵

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Postal payment order by paper form	According to the conditions detailed in Addendum No. 7. + HUF 57 / payment order	
Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking	According to the conditions detailed in Addendum No. 7. + HUF 57 / payment order	
Cash transactions		
Cash out in HUF from HUF account	1,545%, min. HUF 645, max. HUF 70 530	
Internet Banking / Mobile Banking		
One-time setup fee	Free of charge ⁶	
III. Bank Card		
Mastercard Standard		
Mastercard Standard card issuer fee	HUF 6 660 ⁷	
Mastercard Standard card membership fee	HUF 8 840 ⁷	
Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up to the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement of the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legal representative of the minor.		
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation ⁸	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 ⁸).	
IV. Text messaging services		
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card	Free of charge	
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders		
In-bank EURO payment orders ³	by eBanking	0,422%, min. HUF 182, max. HUF 14 311
	by UniCredit mBanking	0,422%, min. HUF 182, max. HUF 14 311
	Telephone Bank	0,422%, min. HUF 261, max. HUF 14 311
	by original bank form	0,733% min. HUF 392, max. HUF 20 094
	by non-original form ⁴	0,846% min. HUF 1 407
Bank-to-bank SEPA payment orders ³	by eBanking	0,422%, min. HUF 302, max. HUF 14 311
	by UniCredit mBanking	0,422%, min. HUF 302, max. HUF 14 311
	Telephone Bank	0,744% min. HUF 97, max. HUF 22 422
	by original bank form	0,803% min. HUF 392, max. HUF 21 505
	by non-original form ⁴	0,846% min. HUF 1 407
	urgent EUR payment orders	0,801%, min. HUF 1 145, max. HUF 128 125 ⁹
Bank-to-bank and in-bank EURO Standing Orders	0,381%, min. HUF 68, max. HUF 13 042	

With respect to any other fees not contained in these Special Conditions, the fees applicable to the account package Privát Plusz as specified in UniCredit Bank's List of Conditions for Private Individuals apply (can be found among the not available account packages). The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

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 Account Holder is entitled to the applicable terms and conditions until 31st December of the year in which (s)he reaches the age of 26, provided that the Bank shall, without any further notice to the Client, amend the terms and conditions applicable to the Client the terms and conditions of the Private Plus account package for individuals in force on 1st January of the year following the Client 26th birthday, and the Client shall thereafter be subject to the terms and conditions of the Private Plus account package in force at that time.

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 favour of the client.

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.

¹ According to the conditions detailed in Addendum No. 7.

² The charge indicated above is a special offer of the Bank. Normal charges are defined in the terms and conditions for the Privát Plusz account package. This offer is valid until 30.11.2023

³ 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).

⁴ 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.

⁶ The normal fee for a single entry for a mobile application service is HUF 2 290, which the Bank does not charge as a special offer. The normal fee for the service is HUF 171 / month, which the Bank does not charge as a special offer, if the customer successfully logs in to the mobile application service at least once in a given calendar month. The normal one-time fee for the Internet banking service is HUF 2 290; The normal monthly fee is HUF 171, which the Bank does not charge as a special offer. The promotions are valid until 31.12.2023.

⁷ As a promotional offer, the Bank will not charge the card issuing fee for the first Mastercard Standard card application. Also as a promotional offer, the first annual membership fee for the first issued Mastercard Standard Mastercard is HUF 0, from the second year onwards, the membership fee is 50% of the total annual membership fee for as long as the customer is on this account package. The promotion is valid for Student Zero accounts opened between 01.09.2023 and 15.12.2023 and Mastercard Standard Master Cards applied for.

⁸ 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.

⁹ 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.