

# DEBIT BANKCARD LIST OF CONDITIONS – FOR PRIVATE CLIENTS



**Effective from: 29<sup>th</sup> of September and 1<sup>st</sup> of December 2023 (2306) • Published on: 29<sup>th</sup> of September 2023**

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

From 11. 19. 2020. Mastercard Standard and Mastercard Gold debit bankcards presented in this List of Conditions can be contracted via electronic, online marketing, according to General Business Conditions for Private Customers I. 6. In case of online marketing the ATM and POS daily limits of newly issued bankcards will be set to the value of standard daily limits specified in this List of Conditions. After activating the card, the ATM and POS daily limits can be changed via Mobile Application Service [UniCredit mBanking], Telephone Banking Service [UniCredit Telephone Banking] or in a branch office in person.

Changes are marked with red underline by the Bank.

Amendments published on 29.09.2023 and entering into force on 29.09.2023.:  
Availability date announcement of Suspending the Bank Card and release of the suspension.

Amendments published on 29.09.2023 and entering into force on 01.12.2023.:  
Extension of certain promotions expiring on 30.11.2023 until 31.03.2024.

Designation	Maestro bankcard* (not available from 15 <sup>th</sup> of July 2015)	Mastercard Unembossed bankcard (not available from 1 <sup>st</sup> January 2021)	Mastercard Standard and VISA Classic <sup>K1</sup> bankcard (VISA Classic not available from 1 <sup>st</sup> January 2021)	Mastercard Gold and VISA Gold <sup>K1</sup> bankcard (VISA Gold not available from 1 <sup>st</sup> January 2021)	Premium Banking Embossed Mastercard bankcard (not available from 1 <sup>st</sup> January 2021)	Due date of fees
	<b>Debit cards are issued with chip and contactless feature.</b>					
Application condition	Minimum opening balance: Issuer fee					
Apple Pay service	Not eligible bankcard for	Eligible bankcard for Apple Pay digitization				

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	Apple Pay digitization					
Google Pay service	Not eligible bankcard for Google Pay digitization	Eligible bankcard for Google Pay digitization				
<b>Card fees</b>						
Card Issuer fee / Supplementary card issuer fee	2 519 Ft	3 399 Ft	6 660 Ft	24 484 Ft	Free of charge	Due upon the first production date of applied bankcard <sup>K2</sup>
Card Membership fee / Supplementary card membership fee	3 320 Ft <sup>K3</sup>	4 486 Ft <sup>K3</sup>	8 840 Ft <sup>K3</sup>	28 564 Ft <sup>K3</sup>	8 145 Ft <sup>K3</sup>	One time per year subsequently <sup>K4</sup>
Card blocking fee (including replacement)	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	
Fee of Card Suspension in mBanking service <sup>K20</sup>	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	
PIN code change fee	229 Ft <sup>K5</sup>	229 Ft <sup>K5</sup>	229 Ft <sup>K5</sup>	229 Ft <sup>K5</sup>	229 Ft <sup>K5</sup>	When service provided
PIN code reproduction fee	400 Ft	400 Ft	400 Ft <sup>K13</sup>	400 Ft <sup>K13</sup>	400 Ft	When service provided
Card replacement fee in Hungary <sup>K15</sup>	572 Ft (service is not available from 15 <sup>th</sup> of July 2015)	572 Ft	1 374 Ft	Free of charge (normal fee 1 374 Ft <sup>K6</sup> )	1 374 Ft	When service provided
<b>Transaction fees</b>						
Purchase commission	Free of Charge				Free of charge	

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Cash deposit fee on UniCredit ATM in Hungary <sup>K7</sup>	Free of charge (normal fee: 0,229%, it is not charged by the Bank during the promotion period. The promotion period is valid until 30.11.2023.)					The booking date of the cash deposit transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on UniCredit ATM in Hungary	0,738%, min 274 Ft	0,907%, min 335 Ft	0,907%, min 335 Ft	0,907%, min 335 Ft	0,139%, min 136 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K12</sup>
Cash withdrawal fee on foreign UniCredit ATM (cash withdrawal was initiated outside EEA)	1,832% + 3,43 EUR	2,256% + 4,22 EUR			1,41% + 4,56 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on foreign UniCredit ATM (cash withdrawal was initiated inside the EEA)	0,738%, min. 274 Ft	0,907%, min. 335 Ft			0,139%, min. 136 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K12</sup>
Cash withdrawal fee on other ATM in Hungary	1,225 % + 618 Ft, min. 824 Ft	1,51% + 759 Ft, min. 1 012 Ft	1,51% + 759 Ft, min. 1 012 Ft	1,51% + 759 Ft, min. 1 012 Ft	0,564% + 559 Ft, min. 632 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K12</sup>
Cash advance fee in bank branches in Hungary (in post offices as well)	1,041% + 469 Ft, min. 812 Ft	1,282% + 574 Ft, min. 998 Ft	1,282% + 574 Ft, min. 998 Ft	1,282% + 574 Ft, min. 998 Ft	0,491% + 491 Ft, min. 729 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction

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Cash withdrawal fee on other ATM abroad (cash withdrawal was initiated outside EEA)	1,889% + 4,809 EUR	2,328% + 5,911 EUR	2,328% + 5,911 EUR	2,328% + 5,911 EUR	1,41% + 4,569 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM abroad (cash withdrawal was initiated inside the EEA)	1,225 % + 618 Ft, min. 824 Ft	1,51% + 759 Ft, min. 1 012 Ft	1,51% + 759 Ft, min. 1 012 Ft	1,51% + 759 Ft, min. 1 012 Ft	0,564% + 559 Ft, min. 632 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K12</sup>
Cash advance fee in bank branches abroad (cash withdrawal was initiated outside EEA)	1,889% + 6,641 EUR	2,324% + 8,116 EUR	2,324% + 8,116 EUR	2,324% + 8,116 EUR	1,41% + 7,04 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches abroad (cash withdrawal was initiated inside the EEA)	1,041% + 469 Ft, min. 812 Ft	1,282% + 574 Ft, min. 998 Ft	1,282% + 574 Ft, min. 998 Ft	1,282% + 574 Ft, min. 998 Ft	0,491% + 491 Ft, min. 729 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash-back Service Fee	490 Ft	490 Ft	490 Ft	490 Ft	490 Ft	The booking date of the cash-back transaction <sup>K19</sup>
Emergency cash withdrawal abroad	Not applicable	Not applicable	257,62 EUR	257,62 EUR	257,62 EUR	When service provided
Emergency card replacement abroad <sup>K18</sup> (the service is only available for VISA bankcards from 1 September 2019)	Not applicable	Not applicable	175 EUR	175 EUR	175 EUR	When service provided
Balance inquiry fee	40 Ft	40 Ft	40 Ft	40 Ft	34 Ft	When service provided

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<b>Other fees, settings</b>						
Internet Security Code (ISC) service <sup>HK16</sup>	Free of charge					
SMS service	According to effective Electronic Banking List of Conditions – For Private Clients.					According to effective Electronic Banking List of Conditions – For Private Clients.
Standard Daily ATM cash withdrawal limit <sup>K8, K14</sup>	150 000 Ft	150 000 Ft	250 000 Ft	300 000 Ft	300 000 Ft	
Maximum daily ATM cash withdrawal limit	500 000 Ft					
ATM limit modification fee	Modification fee between Standard limit and 500 000 Ft/day is 286 Ft/modification; above 500 001 Ft/day is 1 145 Ft/modification <sup>K9</sup>					When service provided
Standard daily ATM cash deposit limit	No limit set					
Max. number of banknotes per ATM cash deposit transaction	50 pcs					
Standard POS daily limit <sup>K8, K14, K17</sup>	150 000 Ft	150 000 Ft	300 000 Ft	500 000 Ft	500 000 Ft	
Standard daily internet purchase limit <sup>K8, K14</sup>	150 000 Ft but not higher than POS daily limit	150 000 Ft but not higher than POS daily limit	300 000 Ft but not higher than POS daily limit	500 000 Ft but not higher than POS daily limit	500 000 Ft but not higher than POS daily limit	
POS limit modification fee	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	
Daily frequency usage limit <sup>K10</sup>	10 pcs	10 pcs	10 pcs	10 pcs	10 pcs	

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Limit for contactless transactions <sup>K11</sup>	-	15 000 Ft	15 000 Ft	15 000 Ft	15 000 Ft	
Validity	For Mastercard, Maestro and for VISA cards issued from 27 <sup>th</sup> August 2019: 3 years For Visa cards issued before 27 <sup>th</sup> August 2019: 2 years					
Regular card issuance and postal delivery	10 banking days					
Urgent card issuance time	5 banking days	5 banking days	5 banking days	5 banking days	5 banking days	
Additional charge of urgent card issuance and branch posting	The minimum amount of membership fee	The minimum amount of membership fee	The minimum amount of membership fee	Free of charge (normal fee: minimum amount of membership fee <sup>K6</sup> )	The minimum amount of membership fee	At the production date of the bankcard
Transaction receipt retrieval request fee	572 Ft					When service is provided
<b>Travel insurance for Cardholders<sup>B1</sup></b>						
Annual fee for STANDARD <sup>B1</sup> travel insurance	Not applicable	Not applicable	Free of charge	Not applicable	Not applicable	When service is provided <sup>B1</sup>

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Annual fee for GOLD <sup>B1</sup> travel insurance	Not applicable	Not applicable	Not applicable	Free of charge	Free of charge	When service is provided <sup>B1</sup>
Annual fee for Extra <sup>B1</sup> optional travel insurance	6 000 Ft <sup>B1</sup>	6 000 Ft <sup>B1</sup>	5 350 Ft <sup>B1</sup>	4 100 Ft <sup>B1</sup>	4 100 Ft <sup>B1</sup>	When service is provided <sup>B1</sup>
<b>Travel insurance for fellow traveller<sup>B1</sup></b>						
Annual fee for Extra <sup>B1</sup> optional travel insurance	6 000 Ft <sup>B1</sup>					When service is provided <sup>B1</sup>
Annual fee for Sport <sup>B1</sup> optional travel insurance	6 000 Ft <sup>B1</sup>					When service is provided <sup>B1</sup>

The **Premium Banking bankcard** includes assistance service, listed below.

### **Assistance Service**

**Automobile assistance – information, dispatch and assumption of costs in Hungary and Europe, including the following services:**

*In case of technical failures and accidents*

- Information service

- On-site repairs
- Transfer to nearest service location
- Vehicle storage for the first business day
- Rental car (for one day)

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## **Household assistance – information and service dispatch in the following trades, with the assumption of costs**

*Maximum cost assumed: HUF 25,000 per event*

- Sewer and drain cleaning services
- Gas repairs
- Window repairs
- Electric repairs
- Plumbing repairs
- Locksmith

## **Medical and healthcare information in Hungary and Europe**

- Contact information for medical assistance
- Contact information for pediatric assistance

- Contact information for dental assistance
- Contact information for pharmacies
- Contact information for veterinarian assistance

## **General Medical Advice – telephone assistance**

*Specialist physician assistance over the phone in general medical issues affecting adults and children*

- Information on health status
- Explanation on medical terminology and hospital discharge reports
- Explanation on lab results and relevant correlations
- Explanation on medical procedures

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 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.

K2 Due upon the next day after the first activation in case of application via Call Center or of the homepage of UniCredit Bank

K3 Fee calculation method: the 0,1% 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 31.03.2024. Calculating the card membership fee, the Bank will take into account new conditions effective from 04<sup>th</sup> of April 2018, in such a way that new membership fee will be calculated prorated for the period between effective date (9<sup>th</sup> of April 2018) and month of expiry.

K4 The fee is due in the month of expiry, in the same month the first card has been issued, in case a new bankcard is issued during the year (instead of the expiry of the previous bankcard). The due date of membership fee is the first working day following the month of expiry per year, if there was no new card issued during the year.

K5 Service provided on ATM of UniCredit

K6 The fee is not charged by the Bank during the promotion period. The promotion period is valid until 31.03.2024.

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K7 Service is available on appropriate UniCredit ATM's

K8 The daily limits can be modified after application according to the relevant provisions of Bank Card Terms and conditions and the List of Conditions. The limit amount has to be divided by 50.000 Ft. Daily internet purchase limit defines the maximum daily amount of purchase transactions made via internet, through virtual POS terminal.

K9 The fee is not charged for raising limit up to HUF 150.000. Decreasing the limit is free of charge. Above the HUF 500.000 ATM daily limit the applicable limit period is maximum 1 week and based on Bank's individual decision. The limit will be set after 2 days from the application in the system

K10 Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.

K11 Limit for contactless transaction defined by International Card Organisation and cannot be changed by the client. Under this limit amount PIN code is necessary after every sixth consecutive transaction executed under limit amount, if there wasn't any other PIN code validated transaction in meantime.

K12 In case of free of charge cash withdrawal – provided according to effective law – the due date of fee for non-free of charge transaction is on the booking date of the transaction or the booking date of the second free of charge transaction.

K13 In case of application for PIN code reproduction concerning Visa bank card issued before 16<sup>th</sup> of November 2015, the Bank shall issue a replacement bank card with a new PIN code charging the fee of PIN code reproduction.

K14 In case of modification initiated via UniCredit Mobile Application the maximum value of limit can be 500.000 Ft in case of daily ATM cash withdrawal limits and 1.000.000 Ft in case of POS daily limit and Daily Internet Purchase limit.

K15 Standard fee is charged by the Bank when Cardholder does not initiate replacement because of reasons described in 5.37 section of Bank Card Terms and Condition (card get out of the Card Holder's possession, card is lost, stolen or used in an authorized or unapproved manner).

K16 Internet Security Code (ISC) service: a service which is available to make purchase transactions executed with card via Internet more secure and allows the identification of the Card Holder on a higher security level. A secret string (security element) variable from transaction to transaction sent to the recipient of the service to the mobile telephone number (Notification number), which is stored as basic data of the Card Holder and can be modified in the registration system. Internet Security Code is being sent if a Card Holder uses his/her card registered for the service for a purchase transaction via Internet and during the card acceptance the Point of Acceptance uses the authentication method based on the Internet Security Code service on its virtual platform. In case of cards applied from 15<sup>th</sup> of January 2017 Service is automatically activated at the same time as card is activated.

Bank starts a scheduled activation of the service in case of those cards which were ordered before 15<sup>th</sup> of January 2018.

(i) The service is activated by the Bank on the 12<sup>th</sup> of July 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- card type is VISA Classic or VISA Gold or Mastercard Gold, and expiry month on the plastic is November (11) and card has been used (at least one time) for internet purchase transaction between 31<sup>st</sup> May 2017 and 31<sup>st</sup> May 2018

(ii) The service is activated by the Bank on the 20<sup>th</sup> of September 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria:

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- expiry month on the plastic is October (10), or
- card type is Mastercard Unembossed and expiry date on the plastic is July (07)

(iii) The service is activated by the Bank on the 27th of September 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic is January (01), or
- card type is Mastercard Unembossed and expiry date on the plastic is November (11)

(iv) The service is activated by the Bank on the 4th of October 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic is February (02), or
- card type is Mastercard Standard and expiry date on the plastic is November (11), or
- card type is Mastercard Standard and expiry date on the plastic is July (07)

(v) The service is activated by the Bank on the 11th of October 2018 between 16:30 and 19:30 pm in case of those clients, who do not have Private Banking client status, and whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic is December (12), or
- expiry date on the plastic is April (04)

(vi) The service is activated by the Bank on the 19th of October 2018 between 16:30 and 19:30 pm in case of those clients, whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- cardholder has Private Banking client status and expiry month on the plastic of the debit card is January (01) or February (02), or
- debit card type is Mastercard Standard, or Mastercard Gold or Premium Banking Embossed Mastercard, or VISA Classic or VISA Gold and expiry month on the plastic is May (05), or
- expiry month on the plastic of the debit card is August (08)

(vii) The service is activated by the Bank on the 25th of October 2018 between 16:30 and 19:30 pm in case of those clients, whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic of the debit card is June (06), or
- cardholder has no Private Banking client status and debit card type is Mastercard Unembossed, or Premium Banking Embossed Mastercard, or Mastercard Gold, or VISA Classic or VISA Gold and expiry month on the plastic is July (07), or
- cardholder has Private Banking client status and expiry month on the plastic of the debit card is April (04) or July (07), or November (11), or

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- cardholder has no Private Banking client status and debit card type is Mastercard Gold or VISA Classic or VISA Gold and card has not been used for internet purchase transaction between 31st May 2017 and 31st May 2018 and expiry month on the plastic is November (11), or

(viii) The service is activated by the Bank on the 6th of November 2018 between 16:30 and 19:30 pm in case of those clients, whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic of the debit card is September (09), or
- cardholder has Private Banking client status and expiry month on the plastic of the debit card is December (12), or
- cardholder has no Private Banking client status and debit card type is Premium Banking Embossed Mastercard and expiry month on the plastic is November (11)

(ix) The service is activated by the Bank on the 13th of November 2018 between 16:30 and 19:30 pm in case of those clients, whose cards - with 'issued but inactive' and active' status- meets the following criteria:

- expiry month on the plastic of the debit card is March (03), or
- debit card type is Mastercard Unembossed and expiry month on the plastic is May (05), or
- cardholder has Private Banking client status and expiry month on the plastic of the debit card is October (10)

K17 POS daily limit is taken into consideration during the processing of authorization requests related to Money send transactions, and Bank authorizes transactions up to the value of this limit.

K18 The emergency card replacement service is terminated for Mastercard debit bankcards due to the changes of Mastercard card company rules from 1<sup>st</sup> September 2019.

K19 The precondition for conducting a purchase transaction with Cash-back is that the specific merchant, acting as the point of acceptance, provides this service. Cash-back can be requested together with a purchase transaction of minimum HUF 3 000, and the maximum amount of Cash-back is HUF 20 000 per transaction. The merchant is entitled to determine the minimum purchase amount, which cannot be less, but can be more than the before mentioned minimum amount. The purchase with Cash-back can be requested with UniCredit Retail Debit Cards abroad as well. In this case the transaction amount, the maximum Cash-back amount and the minimum amount of the purchase transaction is always converted into a currency other than HUF based on the prevailing foreign exchange rates. The details of Purchase with Cash-back transactions are specified in the current applicable Bank Card Terms and Conditions.

The service fee is fixed and is charged in HUF. In regards of free of charge cash-back based on effective law and NGM regulation, the fees for other chargeable Cash-back transactions occur on the settlement day of the transaction.

K20 Suspending the Bank Card and release of the suspension are available from [25.09.2023 on the mBanking platform. The detailed terms and conditions regarding the service are contained in the current applicable Bank Card Terms and Conditions.](#)

B1 The travel insurance service provider is Allianz Hungária Zrt. In the case of optional travel insurance, the conditions of the travel insurance will be part of the "[Customer Information and Terms and Conditions](#)" which, in the case of certain bank cards to which free integrated travel insurance is linked, will be handed over to the bank card holder when the bank card contract is concluded. In the case of optional travel insurance, the "[Customer Information and Terms and Conditions](#)"

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will be provided to the bank card holder requesting the insurance when applying for the bank card. Travel insurance is only valid for bank cards with an active 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.

Present List of Conditions is an inseparable part of the General Business, Conditions Bankcard Business Regulations and the List of Condition for Private Customers.