

NEM FORGALMAZOTT UNICREDIT PARTNER TRENDY CSOMAGRA VONATKOZÓ KÜLÖN KONDÍCIÓK



Effective from: 1st of December 2023 (2306) • Published on: 29th of September 2023

The “Partner Trendy” account package is not available as from 1 November 2015.

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) and posted at its branches.



Changes are marked with red underline by the Bank.

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.

Monthly closing fee	Free of charge with refund ¹ in the event of non-compliance with the crediting criterion: HUF 136/month / bank account ² UDRI: 0.01%
Cash withdrawal from a from a domestic UniCredit ATM	The first monthly withdrawal from a domestic UniCredit ATM is free of charge ^{5; 9}
Free-of-charge HUF cash withdrawal pursuant to law (from a domestic ATM) ⁸	If a valid declaration for free-of-charge cash withdrawal has been submitted, the first two cash withdrawal transactions from the account covered by the declaration are free of charge up to the total amount of HUF 150,000 in any given calendar month. For detailed conditions see Footnote 8.
MasterCard Unembossed contactless bank card (main card) issuer fee (No longer offered since 1 January 2021)	Available at a 50% discount! ⁶
SMS notification of debits and credits to bank account, direct debit orders received, bounced payments, the actual debiting of debit card transactions	According to the Electronic Banking List of Conditions
SMS Notification of successful, failed or cancelled purchases and cash withdrawals with a debit card	Based on the prevailing Electronic Banking List of Conditions for Retail Clients
Direct debits	0,381% min. HUF 41, max. HUF 13 042
Bank-to-bank and intra-bank standing order (except for standing orders between the Client's own accounts with the Bank)	0,381% min. HUF 97, max. HUF 13 042
Intra-bank individual transfer³	
Using SpectraNet Internet Banking	0,381%, min. HUF 180, max. HUF 13 042
via eBanking	0,381%, min. HUF 180, max. HUF 13 042
Via UniCredit Mobile application	0,381%, min. HUF 180, max. HUF 13 042
By way of Home Banking and Telephone Banking	0,381%, min. HUF 237, max. HUF 13 042
Using the original form	0,733%, min. HUF 972, max. HUF 27 149
Not using the original form ⁴	1,127%, min. HUF 2 112
Bank-to-bank individual transfer³	
Using SpectraNet Internet Banking	0,381% min. HUF 287, max. HUF 13 042
via eBanking	0,381% min. HUF 287, max. HUF 13 042
Via UniCredit Mobile application	0,381% min. HUF 287, max. HUF 13 042
By way of Home Banking and Telephone Banking	0,662%, min. HUF 238, max. HUF 20 094
Using the original form	0,803%, min. HUF 1 056, max. HUF 34 202
Not using the original form ⁴	1,127%, min. HUF 2 112
EFER Transfer fee	0,378% min. HUF 316, max HUF 12 170

Real-Time Gross Settlement System Transfer fee	0,988%, min. HUF 12 354, max. HUF 128 125
Other	
Modification Data Sheet	Free of charge ⁷

Fees for EUR and SEPA and intra-bank EUR transfer orders within EEA member states debited to the account

Intra-bank individual transfer³	
Using SpectraNet Internet Banking	0,381%, min. HUF 180, max. HUF 13 042
via eBanking	0,381%, min. HUF 180, max. HUF 13 042
By way of Home Banking and Telephone Banking	0,381%, min. HUF 237, max. HUF 13 042
Using the original form	0,733%, min. HUF 972, max. HUF 27 149
Not using the original form ⁴	1,127%, min. HUF 2 112
Bank-to-bank individual transfer³	
Using SpectraNet Internet Banking	0,381%, min. HUF 287, max. HUF 13 042
via eBanking	0,381%, min. HUF 287, max. HUF 13 042
By way of Home Banking and Telephone Banking	0,662%, min. HUF 238, max. HUF 20 094
Using the original form	0,803%, min. HUF 1 056, max. HUF 34 202
Not using the original form ⁴	1,127%, min. HUF 2 112
Urgent EUR Transfer fee	0,801%, min. HUF 1 145, max. HUF 128 125
Intra-bank and bank-to-bank standing order in EUR	0,381%, min. HUF 97, max. HUF 13 042

For the “Partner Trendy” account package, in case of all other fee items **not listed** in the specific List of Conditions, the fees for the “Privát Plusz” Retail **List of Conditions** apply.

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.

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 the mBanking in the account package.

The Account Holder is entitled to the conditions of the “Partner Trendy” account package until the age of 26, provided that the Bank shall, without any further notice sent to the Client, amend the conditions applicable to the Client on the first calendar day of the month following the month in which the Client reaches the age of 26, to the conditions of the Bonus account package for individuals² effective on the relevant date, and the Client is thereafter subject to the prevailing conditions of the Bonus account package.

¹ We charge the “Partner Trendy” account package closing fee to our client’s bank account each month and we will refund this in the following month if transfers for a total of at least HUF 25,000 were received on the account during the subject month (excluding transfers between the client’s own accounts). If the above crediting conditions are not met, we will not refund the partial amount of the closing fee.

Under this promotional offer, the Bank will not check fulfilment of the above crediting conditions under the “Partner Trendy” account package in the month when the account is opened or in the following month, and it will not charge the monthly closing fee on the bank account for these two months. The promotions are valid until [31.03.2024](#).

² Method of fee calculation: 0.01% of the amount of the transactions, but at least the indicated amount. As part of a promotion the Bank may surrender charging the amount exceeding the stated minimum. The discount is valid until further notice. The monthly closing fee will be charged for each month commenced.

³ A transfer may be an official transfer, a writ of payment or a collection order (collection order based on a letter of authorisation, collection on a promissory note), in case of full and partial completion, for which the Bank will charge a fee depending on the method of submitting the order (electronically, or on paper not using the original form).

⁴ 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; additionally, 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.

⁵ The Bank waives this fee under this promotion in respect of the above-defined quantity. This promotion is valid until [31.03.2024](#). The fees applicable beyond the preferential quantity are subject to the conditions stipulated in the Debit Card List of Conditions. When determining the month of the free ATM transaction under an account package, the date of booking the transaction to the bank account will be taken into account, i.e. each transaction will be included in the month in which it was booked.

⁶ The above fee is charged by the Bank on a promotional basis. The promotion is valid until [31.03.2024](#). The standard rates of the promotional fee are set out in the conditions of the prevailing Retail List of Conditions applicable to the “Privát Plusz” account package.

⁷ The above fee is charged by the Bank on a promotional basis. This promotion is valid until [31.03.2024](#). The standard rates of the promotional fees are set out in the prevailing Retail List of Conditions – Fees for other services.

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.

⁹ 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.