

» SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV NULLA PACKAGE



Effective from: 22nd of December 2023 (2302) • Published on: 21st of December 2023

Changes are marked with red underline by the Bank.

Amendments published on 21.12.2023 and entering into force on 22.12.2023.:

- modification of some fees of the account package

- after 2 years from the first day of the month following the account opening day, the account package will be changed to Bázis account package, whose name will be "Partner Relax" from 22.12.2023

The marketed HUF bank account contracts included in this List of Conditions may also be concluded electronically, within the framework of distance selling, in accordance with Section I. 6 of the Retail Business Rules.

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 accounts. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

The Partner Aktív Nulla Package is available for those natural persons (as private clients) who:

a) Those who, at the time of applying for the bank account package, as well as when concluding the contract for the bank account package, have an employment relationship or other legal relationship stipulated in the Cooperation Agreement (hereafter collectively: Legal relationship) with an organization that is included in these Special Conditions with UniCredit Bank Hungary Zrt ("UniCredit Bank") have a valid Cooperation Agreement regarding products and conditions, and they do not have a retail bank account with the Bank, nor did they have a retail bank account in the 12 months prior to indicating their intention to open an account.

b) Those who have registered on the independent intermediary website of OVB Vermögensberatung Kft. and request the Partner Aktív Nulla Package via the Bank's online account opening interface through a link sent by OVB Vermögensberatung Kft., and do not have a retail bank account with the Bank, nor did they have a retail bank account in the 12 months prior to indicating their intention to open an account.

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c) UniCredit Bank Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft. active and passive employees and retired employees.

- 1.Regarding fees not included in this Special Conditions the effective fees of Bónusz account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
2. The Bank provides the special conditions defined in this list of conditions for 2 years from the date of account opening. After 2 years from the first day of the month following the day of opening the account, the account package will be changed to the "Partner Relax" account package and the conditions contained in the UniCredit "Special conditions for the Partner Relax package" document will apply. The Bank will notify customers of changes to the conditions. The Bank may deviate from the 2-year period according to this point in favor of the customer, and is entitled to extend it upon notification to the customer.
3. Once a year, the Bank increases each fee indicated in its condition lists by the annual average consumer price index published by the Central Statistical Office (KSH) for the year prior to the publication of the relevant condition list, from which increase the Bank may deviate in a favorable direction for the customer .
4. If the Account Holder receives a promotional gift or one-time refund previously advertised in connection with the opening of this bank account and closes the bank account within the period specified in the announcement, the Bank may charge a penalty equal to the value of the gift or one-time refund to the bank account.

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Monthly account-handling fee	0 HUF/month/bank account ¹	
Account opening and closing fee	0 HUF	
Default Statement	Postal or Electronic	
Booking entry fee	Free of charge *	
Credit entries in HUF (to HUF accounts)	Free of charge	
Direct debit	<u>Free of charge</u>	
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)	<u>Free of charge</u>	
In-bank standing orders of HUF transfer between client's own accounts²	Free of charge	
Commission In-bank in HUF payment orders³	Transfer orders between the accounts of the same Client²	Free of charge
	by UniCredit mBanking	<u>Free of charge</u>
	by UniCredit eBanking	0,3 %, max. 10 000 HUF
	by Telephone Banking	0,381%, min. 251 HUF, max. 13 042 HUF

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	by original bank form	0,91%, min. 1 339 HUF, max. 32 086 HUF
	by non-original form	1,127%, min. 2 112 HUF
Commission bank-to-bank in HUF payment orders ³	by UniCredit mBanking	<u>Free of charge</u>
	by UniCredit eBanking	0,3 %, max. 10 000 HUF
	by Telephone Banking	0,381%, min. 251 HUF, max. 13 042 HUF
	by original bank form	0.91%, min. 1 339 HUF, max. 32 086 HUF
	by non-original form	1,127%, min. 2 112 HUF
	VIBER transfer	0,984%, min. 12 354 HUF, max. 128 125 HUF
	EFER transfer	0.378%, min. 316 HUF, max. 12 170 HUF

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	Canceling a domestic HUF transfer order	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 UniCredit eBanking	0,3 %, max. 10 000 HUF
	by UniCredit mBanking	<u>Free of charge</u>
	by Telephone Banking	0,381%, min. 251 HUF, max. 13 042 HUF
	by original bank form	0,91%, min. 1 339 HUF, max. 32 086 HUF
	by non-original form ⁴	1,127%, min. 2 112 HUF





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Bank-to-bank SEPA payment orders ³	by UniCredit eBanking	0,3 %, max. 10 000 HUF
	by UniCredit mBanking	<u>Free of charge</u>
	by Telephone Banking	0,381%, min. 251 HUF, max. 13 042 HUF
	by original bank form	0,91%, min. 1 339 HUF, max. 32 086 HUF
	by non-original form ⁴	1,127%, min. 2 112 HUF
	Urgent EUR payment orders	0,801%, min. 1 145 HUF, max. 128 125 HUF ¹⁶
Bank-to-bank and in-bank EURO Standing Orders		<u>Free of charge</u>
Transfer orders with missing data/errors ⁵		9,16 EUR
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		9,16 EUR

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Cash withdrawal from branch cash desk (forint payment from HUF account)	2,026%, min. 1 620 HUF, max. 70.530 HUF
Cash withdrawal from a branch cash desk (currency payment from a HUF account)	0,893%, max. 70.530 HUF
Cash withdrawal from UniCredit's domestic ATM machine	<u>First cash withdrawal of the month is free of charge, any further</u> 0,907%, min. 335 HUF
Cash withdrawal from UniCredit's domestic ATM machine by mCash service	0,907%, min. 335 HUF
Cash withdrawal from UniCredit's domestic ATM in case of Premium Banking Embossed Mastercard bank card	According to the Bank Card List of Conditions – For Private Clients
Cash withdrawal from other ATM in Hungary	<u>First cash withdrawal of the month is free of charge, any further</u> 1,51%, + 759 HUF, min. 1 012 HUF
Cash withdrawal from other domestic ATMs in case of Premium Banking Embossed Mastercard bank card	According to the Bank Card List of Conditions – For Private Clients
Cash withdrawal fee at foreign UniCredit ATMs for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawals were made outside the EEA)	2,256%+4,223 EUR
Cash withdrawal fee at a foreign UniCredit ATM for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal took place within the EEA)	0,907%, min. 335 HUF

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Cash withdrawal fee at other foreign ATMs for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was made outside the EEA)	2,328%+5,911 EUR
Cash withdrawal fee at other foreign ATMs for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal took place within the EEA)	1,51%+ 759 HUF, min. 1 012 HUF
Cash withdrawal fee at a POS terminal in another bank or post office in the country for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards	1,282%+ 574 HUF, min. 998 HUF
Cash withdrawal fee at a foreign POS terminal for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was not made within the EEA)	2,324%+ 8,116 EUR
Cash withdrawal fee at a foreign POS terminal for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal took place within the EEA)	1,282%+ 574 HUF, min. 998 HUF
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation ⁹	According to the Bank Card List of Conditions – For Private Clients
Purchase commission	According to the Bank Card List of Conditions – For Private Clients
Mastercard Standard bank card first main card Issuer fee / Membership fee in the first year ⁶	Free of charge / Free of charge
Mastercard Standard bank card first main card Membership fee in the second year	4 420 HUF
Mastercard Standard bank card Supplementary card Issuing fee / Membership fee	6 660 HUF / 8 840 HUF
Mastercard Gold bank card Main card and Supplementary card Issuer/Membership fee	24 484 HUF/ 28 564 HUF

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SMS notification on credit transactions on bank account	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
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients
eBanking and UniCredit mBanking Daily maximum limit amount in case of :	
Authentication with password sent in SMS text message	10 000 000 HUF/day
Authentication with mToken	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/ transaction
mCash Daily limit	150 000 HUF/day
Secondary identifier assignment¹⁰, modification¹⁰, confirmation¹¹, deletion¹²	
In Branch	2 290 HUF
-by UniCredit eBanking or in Giro message, or by UniCredit mBanking	Free of charge, on sale until 31.03.2024 (the normal fee is HUF 1,145, which the Bank does not charge as a promotional fee. The promotion lasts until 31.03.2024)
Change of Account packages	
To an account with higher handling fee	1 145 HUF
To an account with lower handling fee	3 435 HUF
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending 1 account statement per month is free of charge ¹³

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Credit entries (HUF)	
Credit entries to HUF accounts	Free of charge
Credit entries to HUF accounts in GIRO cheque	In accordance with the conditions detailed in Annex No. 7.
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge) ¹⁴	572 HUF/item
Debit items (HUF)	
Postal payment order by paper form	In accordance with the conditions detailed in Annex No, 7. + 57 HUF/voucher
Postal payment orders by eBanking	In accordance with the conditions detailed in Annex No, 7. + 57 HUF/voucher
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)	
Transfer orders with missing data/errors ⁵	9,16 EUR
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	9,16 EUR
Commission on bank-tobank payment orders^{3,15}	
by eBanking, UniCredit Mobile application and Telephone Banking	0,618%, min. 7,01 EUR
by original bank form	0,6676%, min. 14,07 EUR
by not original bank form or by special processing ⁶	0,812%, min. 21,12 EUR
Bank-to-bank Standing Orders	0,618%, min. 7,01 EUR
Commission on in-bank payment orders ³	

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by eBanking, UniCredit Mobile application and Telephone Banking	0,538%, min. 7,01 EUR
by original bank form	0,675%, min. 14,07 EUR
by not original bank form or by special processing ⁶	0,755%, min. 21,12 EUR
In-bank Standing Orders	0,538%, min. 7,01 EUR
UniCredit eBanking service monthly fee	Free of charge
UniCredit mBanking service monthly fee ⁸	Free of charge

The fees for transfers in the name of the customer, initiated by the customer against the bank account included in this list of conditions, but submitted via a payment service provider (third party service provider (TPP)) that provides payment initiation services, correspond to the transfer fees for the given account package via mBanking.

* The Accounting item fee is charged for each transaction debited to the bank account in addition to the fee for the given transaction. The normal fee is 0.114% of the transaction amount and a maximum of HUF 6,870. The promotion is valid until 31.03.2024.

¹ The standard closing fee for the account package is HUF 1,335/month/bank account. The closing fee for the account package for the given month is always charged to the customer's bank account. If in the relevant month at least the amount of the current net minimum wage (currently: HUF 154,270) is credited to the account via transfer (which does not include transfers between own accounts), the full amount of the foreclosure fee will be credited to the bank account. If the crediting condition above is not met, the closing fee will not be credited. With respect to the account package, the Bank does not check the fulfillment of the above credit conditions in the month of opening the account and in the following month, and does not charge the monthly closing fee for the account in these two months.

² The Bank does not charge a commission for the Customer's transfer orders between his/her own accounts with the Bank - in the absence of different provisions for individual bank accounts/savings accounts.



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³ A transfer is also the fulfillment/partial fulfillment of the official transfer, the transfer order, and the collection order (collection based on a letter of authorization, collection by bill of exchange), after which the Bank charges a fee depending on the way the order was submitted (electronic or paper-based order submitted using a non-original form) up.

⁴ In this List of Conditions, orders submitted after the cut-off time**, which the Bank considers to be the same day, are not interpreted as transfer orders with an original form; as well as orders whose costs are borne by the beneficiary.

**Cut-off time: deadline for accepting orders. The time until which the Bank accepts the order as that day.

⁵ It will be charged in the case of incorrectly entered Bank ID-IBAN account number-SWIFT/BIC code.

⁶ In the case of the first main card, the Bank will credit the first annual membership fee within 30 calendar days after its debit. In the case of requesting an additional main card, the issuing fee for the additional main cards is HUF 6,660, and the annual membership fee is HUF 8,840.

⁸ The standard fee is HUF 171 per month, which the Bank does not charge if the customer successfully logs in to the UniCredit mBanking service at least once in a given calendar month.

⁹ 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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¹⁰ General Business Conditions III.1.51/B.1. according to point

¹¹ General Business Conditions III.1.51/B.11. according to point

¹² According to point III.1.51/B.1., B.12., B.13 of the General Terms and Conditions.

¹³ Postage of statements and other items sent after the 1 free monthly account statement has been sent by post will be charged in accordance with the conditions detailed in Appendix No. 7.

¹⁴ HUF transfers received in international money circulation are also considered items received in foreign currency.

¹⁵ In the case of transactions initiated as a SEPA transfer and in the case of transactions booked as a SEPA direct debit, the applicable non-bank foreign currency transfer fee will be charged.

¹⁶ The above fee is provided by the Bank on a promotional basis. The promotion is valid until 31.03.2024. The standard fee is 0.801% min. HUF 12,354, max. HUF 128,125.