

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



Effective from: 1st of December 2023 (2308) • Date of Publication: 30th of November 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.)

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.

Amendments published on 30.11.2023 and entering into force on 01.12.2023.:

Extension of close relative promotions expiring on 30.11.2023 until 31.03.2024.



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.

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

- a) 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; in addition, close relatives (spouse, direct relative, adopted, stepchild and foster child, adoptive parent, step-parent and foster parent, and sibling) of a natural persons who have a legal relationship with these organizations and have an account with UniCredit Bank shall be eligible for the new promotion from 1st of January 2022 to **31st of March 2024**, who opens an account as a new customer and certifies his or her close relative status in the form specified by the bank.
- b) Employees of UniCredit 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.
- c) who is the close relative of Employees of UniCredit 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. (close relative is defined as a spouse, a direct relative, an adopted child, a stepchild and a foster child, an adoptive parent, a step-parent, a foster parent, and a sibling). This is a promotional offer and it is valid until **31st of March 2024**.

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- d) 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;
 - e) 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);
1. 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.

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



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

	Partner Aktív Plusz Package*	Partner Ikon Plusz 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)	0,422% max. HUF 13 042 ²⁸ / in case of fulfillment of activity criteria ²⁹ : 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	0,422%, max. HUF 13 042 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,422%, max. HUF 13 042 ⁴	Free of charge
	by eBanking	0,422%, max. HUF 13 042 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,422%, max. HUF 13 042 ⁴	Free of charge
	by UniCredit mBanking	0,422%, max. HUF 13 042 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,422%, max. HUF 13 042 ⁴	Free of charge

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	by Telephone Bank	0,422%, max. HUF 13 042 ⁴	Free of charge
	by original bank form	0,776%, min. HUF 1 140, max. HUF 27 149	0,635%, min. HUF 999, max. HUF 27 149
	by non-original form ⁷	1,127%, min. HUF 2 112	0,986%, min. HUF 2 112
Commission inter bank payment orders ⁸		Partner Aktív Plusz Package*	Partner Ikon Plusz Package*
	by SpectraNet Internet Banking	0,422%, max. HUF 13 042 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,792%, max. HUF 13 042 ⁴	Free of charge
	by eBanking	0,422%, max. HUF 13 042 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,422%, max. HUF 13 042 ⁴	Free of charge
	by UniCredit mBanking	0,422%, max. HUF 13 042 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,422%, max. HUF 13 042 ⁴	Free of charge
	by Telephone Bank	0,422%, max. HUF 13 042 ⁴	Free of charge
	by original bank form	0,951%, min. HUF 1 365, max. HUF 32 086	0,811%, min. HUF 1 365, max. HUF 32 086
	by non-original form ⁷	1,127%, min. HUF 2 112	0,986%, min. HUF 2 112
	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

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		Partner Aktív Plusz Package*	Partner Ikon Plusz Package*
Cash deposit fee on UniCredit ATM in Hungary		Free of charge ⁹	Free of charge ⁹
Cash withdrawal	First withdrawal each month is free of charge On domestic UniCredit ATM or	Further withdrawals: 0,422%, min. HUF 293 ^{10,11}	Free of charge ¹²
	On domestic UniCredit ATM using mCash service	Further withdrawals: 0,907%, min. HUF 335 ^{10,11}	Free of charge ¹²
	On other domestic ATM	First withdrawal each month is free of charge Further withdrawals: 0,943% + HUF 660, min. HUF 885 ^{10,11}	Free of charge ¹²
	At branch cashier from HUF account (HUF from HUF account)	2,026%, min. HUF 1 620, max. HUF 70 530	1,374%, min. HUF 1 407, max. HUF 28 211
	At branch cashier from HUF account (FCY from HUF account)	0,893%, max. HUF 70 530 (at buy/sell rates of exchange)	0,4%, max. HUF 8 462 (at buy/sell rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation¹³	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. <i>See details in footnote 13.</i>	
Issuer fee/Membership fee¹⁴ of Mastercard Unembossed bankcard (not available from 1st January 2021)		HUF 1 699 ¹⁵ / HUF 4 486 ¹⁵	HUF 1 699 / HUF 3 942 ¹⁵
Issuer fee/Membership fee¹⁴ of Mastercard Unembossed supplementary card (not available from 1st January 2021)		HUF 3 399 ¹⁵ / HUF 4 486 ¹⁵	Free of charge ¹⁵ / Free of charge ¹⁵
Issuer fee/Membership fee¹⁴ of Mastercard Standard / Visa Classic¹⁷ bankcard (Visa Classic not available from 1st January 2021)		Free of charge / HUF 8 840 ^{16,18}	Free of charge / HUF 7 616 ^{16,18}
Issuer fee/Membership fee¹⁴ of Mastercard Gold and VISA Gold¹⁷ bankcard (Visa Gold not available from 1st January 2021)		HUF 24 484 ¹⁹ / HUF 28 564 ¹⁹	HUF 12 241 ¹⁹ / HUF 28 564 ¹⁹
Purchase commission		Free of charge	Free of charge
SMS notification on credit transactions on bank account		According to effective Electronic Banking List of Conditions ²⁰	According to effective Electronic Banking List of Conditions ²⁰
SMS notification on debit transactions on bank account		According to effective Electronic Banking List of Conditions	According to effective Electronic Banking List of Conditions ²⁰
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions		According to effective Electronic Banking List of Conditions	According to effective Electronic Banking List of Conditions ²⁰

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	Partner Aktiv Plusz Package*	Partner Ikon Plusz Package*
SpectraNet Internet Banking entry fee	Free of charge ²²	Free of charge ²²
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 ²³	Free of charge ³³ / HUF 171 per month
eBanking service fee	Free of charge ³⁸	Free of charge ²⁰ / HUF 171 / month ³⁷
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	Partner Aktiv Plusz Package*		Partner Ikon Plusz Package*	
	by mBanking	0,422%, max. HUF 13 042 ⁴	Free of charge	Free of charge
by eBanking	0,422%, max. HUF 13 042 ⁴	0,422%, max. HUF 13 042 ⁴	Free of charge	Free of charge
by Telephone Bank	0,422%, max. HUF 13 042 ⁴	0,422%, max. HUF 13 042 ⁴	Free of charge	Free of charge
by original bank form	0,776%, min. HUF 1 140, max. HUF 27 149	0,776%, min. HUF 1 140, max. HUF 27 149	0,635%, min. HUF 999, max. HUF 27 149	0,635%, min. HUF 999, max. HUF 27 149
by non-original form ⁷	1,127%, min. HUF 2 112	1,127%, min. HUF 2 112	0,986%, min. HUF 2 112	0,986%, min. HUF 2 112

Bank-to-bank SEPA payment orders ⁸	Partner Aktiv Plusz Package*		Partner Ikon Plusz Package*	
	by mBanking	0,422%, max. HUF 13 042 ⁴	Free of charge	Free of charge
by eBanking	0,422%, max. HUF 13 042 ⁴	0,422%, max. HUF 13 042 ⁴	Free of charge	Free of charge
by Telephone Bank	0,422%, max. HUF 13 042 ⁴	0,422%, max. HUF 13 042 ⁴	Free of charge	Free of charge
by original bank form	0,951%, min. HUF 1 365, max. HUF 32 086	0,951%, min. HUF 1 365, max. HUF 32 086	0,811%, min. HUF 1 365, max. HUF 32 086	0,811%, min. HUF 1 365, max. HUF 32 086
by non-original form ⁷	1,127%, min. HUF 2 112	1,127%, min. HUF 2 112	0,986%, min. HUF 2 112	0,986%, min. HUF 2 112
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	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

Partner Aktiv Plusz Package*	Partner Ikon Plusz Package*
0,422%, max. HUF 13 042 ²⁸	Free of charge

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II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS

Account opening fee		Free of charge	Free of charge
Account-handling fee		HUF 589 /month/account ^{2,24}	HUF 589 /month/account ^{2,24}
Booking entry fee		Free of charge ²⁵	Free of charge ²⁵
FCY credit entries to FCY accounts		Free of charge ²⁶	Free of charge ²⁶
FCY debit items (non-EUR FCY within EEA and FCY outside EEA)			
Orders⁸	Intrabank orders by eBanking and Telephone Bank	0,503%, min. 7,018 EUR	0,503%, min. 7,018 EUR
	Interbank orders by eBanking and Telephone Bank	0,503%, min. 8,358 EUR	0,503%, min. 8,358 EUR
FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)			
In-bank EURO payment orders⁸ by eBanking, mBanking and Telephone Bank		0,422%, max. HUF 13 042	
Bank-to-bank SEPA payment orders⁸ by eBanking, mBanking and Telephone Bank		0,422%, max. HUF 13 042	
Bank-to-bank and in-bank EURO Standing Orders		0,422%, max. HUF 13 042	

In case of fees and regular (non-promotional) fees not included in the present Special Conditions, the effective fees of Bónusz account package (related to Partner Aktív Plusz Package) and of Ikon account packages (related to Partner Ikon Plusz Package) indicated in UniCredit Bank's List of Conditions for Private Customers of the Bank shall be applied.

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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III. UNICREDIT OVERDRAFT FOR PRIVATE CUSTOMERS WITH UNICREDIT PARTNER AKTÍV PLUSZ AND UNICREDIT PARTNER IKON PLUSZ PACKAGE

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

Type of loan	Overdraft
Credit limit	Minimum HUF 200.000
Interest rate (yearly)	34.31%
Interest rate (yearly) from 01.08.2023.	34.79%
Handling fee (yearly) ³⁴	1% of the credit line, min. HUF 2 900
Annual percentage rate (APR) – standard ³⁵	43.33%
Annual percentage rate (APR) – standard ³⁵ from 01.08.2023.	44.00%

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 Plusz 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 Plusz 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 Plusz package

Type of loan	Overdraft
Credit limit	Minimum HUF 200.000
Interest rate (yearly)	34.31%
Interest rate (yearly) from 01.08.2023.	34.79%
Handling fee (yearly) ³⁴	1% of the credit line, min. HUF 2 900
Annual percentage rate (APR) – standard ³⁵	46.30%
Annual percentage rate (APR) – standard ³⁵ from 01.08.2023.	46.98%

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 Plusz 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 1 359 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 Plusz 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 1 359 of account handling fee beside interest.

*In case of fees and regular (non-promotional) fees not included in the present Special Conditions, the effective fees of Bónusz account package (related to Partner Aktív Plusz Package) and of Ikon account packages (related to Partner Ikon Plusz Package) indicated in UniCredit Bank’s List of Conditions for Private Customers of the Bank shall be applied.

¹ The normal account handling fee of Partner Aktiv Plusz 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 120 000 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). HUF 272 is credited promotionally on the account if less than HUF 120 000 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 [31.03.2024](#). 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 [31.03.2024](#). In case of Online Partner Aktiv Plusz account opening the handling fee discount cannot be applied.

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

³ The normal monthly account handling fee of Partner Ikon Plusz account package is HUF 5 439, that is debited on the account every month, except if the Account Holder has an overdraft, facility in the given calendar month, and the overdraft agreement entered into force before that month – but not later than 16.05.2019 –, and it is still effective, then HUF 1 359 is charged to the account as account maintenance fee. The promotion is only provided by the Bank only those clients who opened or changed the account before 19.11.2018 and the promotion is valid until [31.03.2024](#).

- i) If the Account Holder fulfills one of the following requirements, then HUF 2 719 will be credited to the account in the following month, as a promotion:
- at least HUF 200 000 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),
 - or has an overall savings**, held at our bank, in the daily closing average amount of at least HUF 5 000 000.
- ii) If the Account Holder fulfills both of the following two requirements, then HUF 4 078 will be credited to the account in the following month, as a promotion, the promotion is only provided by the Bank only those clients who opened or changed the account before 19.11.2018 and the promotion is valid until [31.03.2024](#).
- at least HUF 300 000 has been credited – via Bank transfer – to the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer),
 - Account Holder has a loan 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 – but not later than 16.05.2019 – and it is still in force.

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. All promotions are valid until [31.03.2024](#).

**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 [31.03.2024](#).

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 max. HUF 6 870. As promotion the Bank will not charge the fee above. This promotion is valid until [31.03.2024](#).

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, bill collection) in case of full and partial completion, 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 [31.03.2024](#). 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 [31.03.2024](#). 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 [31.03.2024](#). The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,422%, min. HUF 293 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold bankcards, and 0,139% min. HUF 136 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. HUF 335. The normal fee for cash withdrawal on other ATM in Hungary is 0,943% + HUF 660, min. HUF 885 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,564% + HUF 559, min. HUF 632 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 Client's account.

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 [31.03.2024](#). 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 [31.03.2024](#).

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¹⁶ Card membership fee of first year related to main Mastercard standard – as promotional offer – will not be charged. Promotion is valid in case of cards applied until [31.03.2024.](#)

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 [31.03.2024.](#)

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 [31.03.2024.](#) 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 [31.03.2024.](#) 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 If in the current month the Account Holder has one of the following credit products with the Bank: overdraft facility, credit card, mortgage loan, i.e. in the case of any of the above credit products, the credit agreement entered into force prior to the current month and is in force, the Bank will provide the service free of charge on a promotional basis. The normal monthly service fee for eBanking is HUF 229 per month for SMS access, while the monthly service fee for eBanking is HUF 171 per month for Token and mToken access, which fees are waived by the Bank on a promotional basis. The promotion is valid until [31.03.2024.](#) and is only available for accounts opened before 01.10.2019. For accounts opened electronically, the eBanking service is free of charge.

²¹ The above fee is charged by the Bank as Promotion. The promotion is valid until [31.03.2024.](#) 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 [31.03.2024.](#)

²³ Normal fee: HUF 171 / month it is not charged by the Bank during the promotion period. The promotion period is valid until [31.03.2024.](#)

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 [31.03.2024.](#)

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. These promotions are valid until [31.03.2024.](#)

²⁶ Fee of booking is 675 HUF which will not be charged as a promotion. The promotion is valid until [31.03.2024.](#)

²⁷ Free of charge is a promotional offer of the Bank. The promotion is valid until [31.03.2024.](#) Normal fee is 0,422% min. HUF 67, max. HUF 8 462.

²⁸ Free of charge is a promotional offer of the Bank. The promotion is valid until [31.03.2024.](#) Normal fee is 0,422% min. HUF 124, max. HUF 13 042.

²⁹ "Activity criteria": the Bank provides further discount related to Partner Aktív Plusz account package, if Account Holder fulfills the following requirement ("Activity criteria"):

- applies for a credit card (issued by the Bank before 15.11.2018) as private customer and uses this credit card actively as defined by the Bank ("active card usage"): "Active card usage" is defined by the Bank as an activity, when minimum HUF 150.000 of card transactions is debited on the credit card account in every period of 6 settlement cycles after signing credit card contract, or if the signing of the bank account contract (or modification) regarding Partner Aktív Plusz package is done at a later date, then after it. In case of transactions not initiated in HUF the converted HUF amount debited on the credit card account shall be counted.

If Account Holder fulfills the requirements described above ("activity criteria"), then the Bank provides special conditions - detailed in this List of conditions - from the calendar month following the 6. settlement period after signing credit card contract and the Bank provides these special conditions at least for 6 calendar months. The Bank looks over

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the fulfillment of active card usage at the end of every 6. settlement period, and if the requirements are not fulfilled, in such case Account Holder shall not be entitled to these special conditions in the following 6 calendar months, and fees not linked to activity criteria indicated in this List of Conditions shall be applied.

³⁰ If Account Holder fulfils criteria describe in section 29 above, in such cases Bank executes the first two standing orders in the given calendar month promotionally free of charge, and in case of other transactions the Bank does not charge minimum fee. Promotion is valid until [31.03.2024.](#) and is only available for those accounts which are opened by the customer before 15.11.2018. The order of transactions is defined based on the booking dates in the given calendar month. Normal fee is 0,422% max. HUF 13 042.

³¹ If Account Holder fulfils criteria describe in section 29 above, in such cases Bank executes the first two transfer orders in the given calendar month promotionally free of charge, and in case of other transactions the fee is 0,422% max. HUF 13 042. Promotion is valid until [31.03.2024.](#) and is only available for those accounts which are opened by the customer before 15.11.2018. The order of transactions is defined based on the booking dates in the given calendar month.

³² The fee indicated above is a promotional offer of the Bank, which is valid until [31.03.2024.](#) Non-promotional issuer fee of Mastercard Unembossed bankcard is disclosed in „Bank Card 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 [31.03.2024.](#) Normal fee is HUF 171 per month.

³⁴ The Bank expects from the first annual management fee on a discounted basis. The action is valid until [31.03.2024.](#)

³⁵ 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

³⁷ Normal fee of the eBanking in case of SMS entry: HUF 229 / month it is not charged by the Bank during the promotion period. Normal fee of the eBanking in case of token and mToken entry: HUF 171 / month.

³⁸ 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 [31.03.2024.](#) eBanking service is free of charge in case of accounts, which are opened electronically.