

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV ZÉRÓ PACKAGE

**Effective from: 1<sup>st</sup> of December 2023 (2304) • Published on: 29<sup>th</sup> of November 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](http://www.unicreditbank.hu/padtajekoztato)) and in 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 some promotions until 31.03.2024**

**Changes are marked with red dashed underline by the Bank.**

**Amendments published on 29.11.2023 and entering into force on 01.12.2023.:**

- **Changes in the customer base eligible to apply for and use the account package**

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

**Those who registered on the independent agent website of Bankmonitor Partner Ltd and use their link to apply for the Partner Active Zero Package through the Bank's online account opening website, and if they have no bank account with the Bank or did not hold consumer bank account with the Bank for the last 12 months prior to the intent to opening an account.**

1. Regarding fees not included in this Special Conditions the effective fees of Aktív account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
2. After the expiration of the 3 years long period defined in section 4: 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.
3. Special conditions defined in this list of conditions are ensured by the Bank for a 3 year long period from the date of contracting - except for intra- and interbank HUF domestic transfer orders initiated with UniCredit Mobile application (related information are available in footnotes nr. 3. and 4.). Original account package shall be replaced by „Partner Aktív Plusz” package after 3 years calculated from the account opening, subsequently effective conditions indicated in document “Special Conditions for UniCredit Partner Aktív Plusz and Partner Ikon Plusz packages” shall be applied. Bank has the right to prolong –by informing the Account Owner about this fact these 3 years period in favor of the Account Owner, while conditions remain unchanged.
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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<b>Monthly account-handling fee</b>		0 HUF/month/bank account <sup>1</sup>
<b>Account opening and closing fee</b>		0 HUF
<b>Default Statement</b>		Postal or Electronic
<b>Booking entry fee</b>		Free of charge
<b>Credit entries in HUF (to HUF accounts)</b>		Free of charge
<b>Direct debit</b>		Free of charge
<b>Standing (intra and interbank) orders</b> (except the standing orders between the client's own accounts at the Bank)		Free of charge
<b>In-bank standing orders of HUF transfer between client's own accounts<sup>2</sup></b>		Free of charge
<b>Commission intra bank in HUF payment orders<sup>3</sup></b>	<b>Transfer orders between the accounts of the same Client<sup>1</sup></b>	Free of charge
	<b>by UniCredit Mobil application</b>	Free of charge <sup>4</sup>
	<b>by eBanking</b>	0,3%
<b>Commission inter bank in HUF payment orders<sup>3</sup></b>	<b>by UniCredit Mobil application</b>	Free of charge <sup>5</sup>
	<b>by eBanking</b>	0,3%
<b>Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders</b>		
<b>In-bank EURO payment orders<sup>3</sup></b>	<b>by UniCredit eBanking</b>	0,381%, min. 138 HUF, max. . 13 042 HUF
	<b>by UniCredit mBanking</b>	0,381%, min. 138 HUF, max. . 13 042 HUF
	<b>by Telephone Banking</b>	0,381%, min. 222 HUF, max. 13 042 HUF

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	by original bank form	0,733%, min. 1 111 HUF, max. 27 149 HUF
	by non-original form <sup>6</sup>	1,127%, min. 2 112 HUF
Bank-to-bank SEPA payment orders <sup>3</sup>	by UniCredit eBanking	0,381%, min. 246 HUF, max. . 13 042 HUF
	by UniCredit mBanking	0,381%, min. 246 HUF, max. . 13 042 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 <sup>K9</sup>	1,127%, min. 2 112 HUF
	Urgent EUR payment orders	0,801%, min. 1 145 HUF, max. 128 125 HUF <sup>7</sup>
<b>Bank-to-bank and in-bank EURO Standing Orders</b>		0,381% min. 68 HUF, max. 13 042 HUF
<b>Transfer orders with missing data/errors<sup>8</sup></b>		9,16 EUR <sup>9</sup>
<b>Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates</b>		9,16 EUR <sup>9</sup>
<b>Issuer fee / Membership fee of Mastercard Standard bankcard (main card)</b>		Free of charge / Free of charge
<b>eBanking entry fee</b>		Free of charge
<b>UniCredit Mobil Application entry fee</b>		Free of charge
<b>eBanking service fee</b>		Free of charge
<b>UniCredit Mobil Application service fee</b>		Free of charge
<b>Purchase commission</b>		Free of charge

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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<sup>1</sup> The normal account handling fee of Aktív account is HUF 1 335/month/account. It is debited on the account every month. Total amount of account handling fee is credited on the account if minimum 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 by the Bank). If the credit conditions are not met, account handling fee will not be credited on the account. 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 recalled.

<sup>2</sup> 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.

<sup>3</sup> 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).

<sup>4</sup> Free of charge condition is a promotional offer, which is valid until [31.03.2024](#). Standard fee is 0,381%, min. HUF 138, max. HUF 13 042. In case of accounts which were opened from 21.04.2021, the promotion is valid until 31.10.2024 and in case of accounts which were opened from 21.01.2022 the validation date is 30th April of the third year from the year of contracting.

<sup>5</sup> Free of charge condition is a promotional offer, which is valid until [31.03.2024](#). Standard fee is 0,381%, min. HUF 246, max. HUF 13 042. In case of accounts which were opened from 21.04.2021, the promotion is valid until 31.10.2024 and in case of accounts which were opened from 21.01.2022 the validation date is 30th April of the third year from the year of contracting.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

<sup>9</sup> Calculation of charges: 0.011% of the transaction 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](#).