

Effective from: 1st of May 2024 (2403) • Published on: 25th of April 2024

Changes are marked with red underline by the Bank.

Clarification regarding transfer fees from collateral accounts related to mortgage loans



I. CHEQUE TRANSACTIONS	
Cheques for collection *	
Cheques for collection *	HUF 1145 /cheque + foreign bank charges
Guaranteed own cheque of UniCredit Bank Hungary Zrt*	
Fee of guaranteed FCY cheque	0,171%. Min. EUR 13,74/cheque
Non-guaranteed own cheque of UniCredit Bank Hungary Zrt*	
Fee of cheque form	HUF 114/cheque
Cashing of cheque	0,171%. Min. EUR 13,74 /cheque
Cheque drawn on UniCredit Bank Hungary Zrt. cash out / in different currency credit of an account kept in different currency	Free of charges ¹
cash out / in the same currency credit of an account kept in the same currency	According to the type of collection

***Marked services will be provided by the Bank from the 13th of July 2018 in case of those private customers who have Private Banking client status.**

Acceptance of bank cheque for collection, purchase or credit on the account can be refused by the Bank without any reason.

The Bank cannot accept cheques which are endorsed to another payee and is payable in USD, since these types of cheques are not accepted by other foreign banks. Name and address of the drawer/payer is mandatory in most cases

II. OTHERS	
Bank information	HUF 5152
BAR inquiry fee	Free of charges ²
SWIFT copy	HUF 1145
Fax fees	
Domestic	HUF 458/ page + VAT
Europe	HUF 801/ page + VAT
Overseas	HUF 1145/ page + VAT
Custody account	
Custody account opening	HUF 17175
DCC (Dynamic Currency Conversion) service	
Conversion fee ³	5,152%
Inducement of a prompt collection order	
Electronic collection without attached documents	HUF 343/piece
Paper based collection without attached documents	HUF 343/piece
Collection with attached documents	HUF 2862/piece
Fulfilment of prompt collection order in HUF and FCY	
The order is received in paper form	Commission according to the chosen bank accounts on in-bank and bank-to-bank payment orders by not original bank form
The order is received via electronic channels	Commission according to the chosen bank accounts according to the channel and direction of the order



OTHER FEES BY HUF AND FCY ACCOUNTS	
Account statement kept in the Bank	HUF 572 /statement ⁴
Cover confirmation (If cover is pledged)	the amount set aside as cover 0,114%/ month, min. HUF 1145/ month
Account balance confirmation and other confirmation fees concerning account-keeping	HUF 1030/ piece ⁴
Replacement of account statement	HUF 515/ piece ⁴

Account fees in relation to mortgage loans	
Designation of the Account	Cover account
Monthly account-handling fee	Free of charge ⁵

Debit transfers in HUF		
Commission on in-bank payment orders for loan redemption	By original form, by not original bank form or by special processing	Free of charge
Commission on bank-to-bank payment orders for loan redemption	By original form, by not original bank form or by special processing	0,572%, max. HUF 1717⁷
Commission on in-bank payment orders not for loan redemption	by original bank form	0,372%, max. HUF 4580⁷
Commission on bank-to-bank payment orders not for loan redemption	by original bank form	0,4%, max. HUF 515⁷
CSOK Plus Commission on in-bank payment orders	by original bank form	0,372%, max. HUF 4580
CSOK Plus Commission on Bank-to-bank payment orders	by original bank form	0,4%, min. HUF 515 , max HUF 90000

Other type of debit activity shall not be executed from cover account.

⁷ On a promotional basis, from 09.10.2023 to 31.12.2024, or until withdrawn, the Bank will not charge the transfer fee by applying the voluntary APR cap. The conditions apply to mortgage contracts concluded from 10.09.2023.

With a qualified consumer-friendly home loan, fees related to the cover account are not charged. The bank makes the transfer of the family home building discount from the cover account free of charge.

Account fees in relation to „Patika” loans		
Designation of the Account	Cover account	
Monthly account-handling fee	Free of charge ⁶	
Debit transfers in HUF		
Commission on in-bank payment orders for the purchase of store	by original form, by not original bank form or by special processing	0,343%, max. HUF 6870
Commission on bank-to-bank payment orders for the purchase of store	by original form, by not original bank form or by special processing	0,343%, max. HUF 6870

Other type of debit activity shall not be executed from cover account. The conditions are valid for „Patika” Loan contracts signed after 21.09.2016.

Loan Account package fees	
Monthly account-handling fee	Free of charge
Credit entries (HUF)	
Credit entries to HUF accounts	Free of charge
Cash desk transactions	
Cash in – to the credit of the account	Free of charge
UniCredit eBanking monthly service fee for accounts requested and opened until 15.12.2020	Electronic Services Fees according to the list of conditions
UniCredit eBanking monthly service fee for Loan accounts requested and opened from 16.12.2020	HUF 0



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.

For Loan Account fees not specified above the fees applicable to the account packages Privat included in UniCredit Bank's List of Conditions for Private Individuals will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

Loan Account packages available only for retail mortgage, personal loan, overdraft and other retail loan products.

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.

Special Loan Rate	
It means the rate charged for overdue and outstanding payments from the date payment becomes overdue, which will be (unless valid credit agreement disposes otherwise):	
In case of HUF accounts:	the current account interest + a 6% late charge
In case of FCY accounts	10%

III. SAFE SERVICE

According to List of Conditions for Safe Service.

IV. IV. TEMPORARY SUSPENSION OF THE PAYMENT OBLIGATION

If the balance on the Customer's account remains negative for a period of over 60 days (i.e. the debt on the account is not covered by the account balance) or the amount of the debt reaches HUF 10,000 the type of the bank account will be modified, which will not impose a payment obligation on the Customer regarding an additional closing fee or any other type of fee related to the use of the bank account for the period between the day of modifying the account type and the day of settling the entire debt on the account. The temporary suspension of the payment obligation does not affect the Customer's obligation to pay back the unpaid debts that have become due on the bank account before the day of modifying the account type, nor the legal consequences thereof. If the bank account debt is settled, the Customer will be obliged to pay the fees, becoming due after the settlement in relation to the use of the bank account, included in the current List of Conditions. The Bank examines the indebted bank accounts and modifications to the account types on a daily basis from 06.02.2022. The fees that are currently waived by the Bank are part of a promotion. The promotion is valid until 30.06.2023.

This addendum is inseparable part of the List of Conditions for Private Customers.

¹ Calculation of charges: the normal charge is 0,229% of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. This action is valid until 30.06.2023.

² From 11 October 2011.

³ The conversion rate of the DCC service provided in the Bank ATM network is the conversion rate of European Central Bank daily rate plus the conversion fee.

⁴ 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 30.06.2023.

⁵ The charge indicated above is a special offer of the Bank. The normal charge equals the charge as defined for the Privat account package, which will not be charged by the Bank as a special offer. This action is valid until 30.06.2023.

⁶ The charge indicated above is a special offer of the Bank. The normal charge equals the charge as defined for the Privat Plusz account package, which will not be charged by the Bank as a special offer. This action is valid until 30.06.2023.

