

Effective from: 1st of July 2024 (2403) • Published on: 28th of June 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.

Changes are marked with red underline by the Bank.

Amendments published on 28.06.2024 and entering into force on 01.07.2024.:

-Correction in the rounding of the amount credited from the monthly account handling fee



In case of any discrepancies between the Hungarian version of this List of Conditions and the present English text, the Hungarian version shall prevail.

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1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions
2. Fees of HUF transfers, in-bank EUR transfers, EUR transfers within EEA and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. Fees for change of Account packages will be debited on the 15th day (or the following Banking day) of the month following contract modification's date after 1st October 2013. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract.
3. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.

4. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
5. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
6. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:		Minimum term of deposit: 1 month	
Currency	Amount	Currency	Amount
HUF	250 000	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000
CHF	3 000		

7. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented.
8. 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.

These addendums are inseparable parts of the List of Conditions for Private Customers:

- addendum: Announcement on the Execution Order of Transaction and Time Deposits
- addendum: Fees of Other Services
- addendum: Debit Bankcard – List of Conditions for Private clients
- addendum: Electronic Banking – List of Conditions for Private customers of the Bank
- addendum: List of Conditions for Private Customer of the Bank – not available account packages
- addendum: List of Conditions and Announcement – Special Conditions for customer with Premium Banking and Top Affluent Status
- addendum: Conditions for postal services

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF NOT AVAILABLE MOBIL AKTÍV AND IKON ACCOUNTS		
	Mobil Aktív not available from 05.09.2020	Ikon not available from 05.09.2020.
Monthly account-handling fee	369 HUF / month / account ¹	0 HUF /month ^{K13} / account ²
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges ³
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee ^{k1} (not available from 1st January 2021)	3997 HUF / 5275 HUF	3997 HUF / 4635 HUF ^{k20}
Issuer fee of Mastercard Unembossed supplementary card / Membership fee ^{k1} (not available from 1st January 2021)	3997 HUF / 5275 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic ^{k2} bank card / Membership fee ^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	7832 HUF / 10395 HUF	Free of charges ⁴ / 8956 HUF ^{k20}



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Issuer fee of Mastercard Standard supplementary card and VISA Classic^{k2} supplementary card / Membership fee^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		7832 HUF / 10395 HUF	7832 HUF / 7616 HUF ^{k20}
Issuer fee of Mastercard Gold card / Membership fee^{k1}		28793 HUF / 33591 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee^{k1}		28793 HUF / 33591 HUF	According to the Bank Card List of Conditions – For Private Clients
Premium Banking Embossed Mastercard (not available from 1st January 2021)		Not applicable	According to the Bank Card List of Conditions – For Private Clients
VISA Gold bank card (not available from 1st January 2021)		Not applicable	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee		Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
		Mobil Aktiv	Ikön
Direct debit		Free of charges	Free of charges
In-bank or bank-to-bank standing orders from HUF account to another customer's account		Free of charges	Free of charges
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank^{k3}	Transfer orders between the accounts of the same Client^{k8}	Free of charges	Free of charges
	by UniCredit eBanking	0,428%, min. 156 HUF, max. 14891 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,428%, min. 251 HUF, max. 14891 HUF	Free of charges
	by original bank form	0,824%, min. 1248 HUF, max. 30734 HUF	0,746%, min. 1174 HUF, max. 31927 HUF
	by non-original form^{k9}	1,266%, min. 2373 HUF	1,159%, min. 2483 HUF



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Commission on bank- tobank ^{k3}	by UniCredit eBanking	0,428%, min. 276 HUF, max. 14891 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,428%, min. 283 HUF, max. 14891 HUF	Free of charges
	by original bank form	1,023%, min. 1505 HUF, max. 36281 HUF	0,953%, min. 1605 HUF, max. 37733 HUF
	by non-original form ^{k10}	1,266%, min. 2373 HUF	1,159%, min. 2483 HUF
	EFER transfers	0,444%, min. 371 HUF, max. 14311 HUF	0,444%, min. 371 HUF, max. 14311 HUF
	VIBER transfers	1,157%, min. 14528 HUF, max. 150675 HUF	1,023%,min. 14528HUF,max. 150675 HUF
Cancellation fee of HUF domestic transfer order		6732 HUF	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Mobil Aktív	Ikon
n-bank EURO payment orders ^{k3}	by UniCredit eBanking	0,428%, min. 156 HUF, max. 14891 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,428%, min. 251 HUF, max. 14891 HUF	Free of charges
	by original bank form	0,824%, min. 1248 HUF, max. 30734 HUF	0,746%, min. 1174 HUF, max. 31927 HUF
	by non-original form ^{k9}	1,266%, mn. 2373HUF	1,159%, min. 2483 HUF
Bank-to-bank SEPA payment orders ^{k3}	by UniCredit eBanking	0,428%, min. 276 HUF, max. 14891 HUF	Free of charges
	by UniCredit mBanking	Free of charges	Free of charges
	by Telephone Banking	0,428%, min. 283 HUF, max. 14891 HUF	Free of charges
	by original bank form	1,023%, min. 1505 HUF, max. 36281 HUF	0,953%, min. 1605 HUF, max 37733 HUF
	by non-original form ^{k9}	1,266%, mn. 2373 HUF	1,159%, min. 2483 HUF
	Urgent EUR payment orders	0,941%, min. 3398 HUF, max. 150675 HUF ^{k5}	0,941%, min. 3398 HUF, max. 150675 HUF ^{k5}
Bank-to-bank and in-bank EURO Standing Orders		Free of charges	Free of charges
Transfer orders with missing data/errors^{k10}		10,77 EUR ^{k6}	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ^{k6}	
CASH OUT			
		Mobil Aktív	Ikon
Cash out in HUF from HUF account		2,275%, min. 1818 HUF, max. 79222 HUF	1,615%, min. 1654 HUF, max. 33176 HUF
Cash out in FCY from HUF account		0,996%, max. 79222 HUF (at buying and selling rates of exchange)	0,47%, max. 9951 HUF (at buying and selling rates of exchange)





**LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -
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On UniCredit ATM in Hungary	1,066%, min. 393 HUF	Monthly the first 4 transaction is free of charges ^{k22}
On UniCredit ATM in Hungary using mCash service	1,066%, min. 393 HUF	Monthly the first 4 transaction is free of charges ^{k22}
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,163%, min. 159 HUF	Monthly the first 4 transaction is free of charges ^{k22}
On other ATM in Hungary	1,775% + 892 HUF, min. 1190 HUF	Monthly the first 4 transaction is free of charges ^{k22}
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,663% + 657 HUF, min. 743 HUF	Monthly the first 4 transaction is free of charges ^{k22}
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	2,653% + 4,96 EUR	2,155% + 4,96 EUR
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,066%, min. 393HUF	0,496%, min. 344HUF
	Mobil Aktiv	Ikön
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	2,737% + 6,95 EUR	2,239% + 6,95 EUR
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,775% + 892 HUF, min. 1190HUF	1,108% + 776 HUF, min. 1040HUF
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,507% + 675 HUF, min. 1173 HUF	1,01% + 675 HUF, min. 1173HUF



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Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	2,733% + 9,54EUR	2,239% + 9,54 EUR
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,507% + 675 HUF, min. 1173HUF	1,01% + 675 HUF, min. 1173HUF
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 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. (See details in footnote K7)	
	Mobil Aktív	Ikon
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	Free of charges
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	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 - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
II. CONDITIONS OF NON-MARKETED BÓNUSZ AND AKTÍV ACCOUNT PACKAGES		
	Bónusz not available from 01.08.2019	Aktív not available from 01.04.2020
Monthly account-handling fee	906 HUF / month / account ⁵	906 HUF / month / account ⁵
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF



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Issuer fee of Mastercard Unembossed card / Membership fee^{k1} (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee^{k1} (not available from 1st January 2021)		3997 HUF / 5275HUF	3997 HUF / 5275HUF
Issuer fee of Mastercard Standard card / Visa Classic^{k2} bank card / Membership fee^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		50% discount ^{k11} , / According to the Bank Card List of Conditions – For Private Clients	50% discount ^{k11} , / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic^{k2} supplementary card / Membership fee^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee^{k1}		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee^{k1}		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
Direct debit		0,448%, min. 48 HUF, max. 15337 HUF	Free of charges
In-bank or bank-to-bank standing orders from HUF account to another customer's account		0,448%, min. 79 HUF, max. 15337 HUF	0,448%, min. 79 HUF, max. 15337 HUF
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank^{k3}	Transfer orders between the accounts of the same Client^{k8}	Free of charges	Free of charges
	by UniCredit eBanking	0,448%, min. 162 HUF, max 15337 HUF	0,448%, min. 162 HUF, max 15337 HUF
	by UniCredit mBanking	0,448%, min. 162 HUF, max 15337 HUF	0,448%, min. 162 HUF, max 15337 HUF
	by Telephone Banking	0,448%, min. 261 HUF, max 15337 HUF	0,448%, min. 261 HUF, max 15337 HUF
	by original bank form	0,862%, min. 1306 HUF, max 31927 HUF	0,862%, min. 1306 HUF, max 31927 HUF
	by non-original form^{k9}	1,325%, min. 2483HUF	1,325%, min. 2483 HUF



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Commission on bank-to-bank ^{K3}	by UniCredit eBanking	0,448%, min. 289 HUF, max 15337 HUF	0,448%, min. 289 HUF, max 15337 HUF
	by UniCredit mBanking	0,448%, min. 289 HUF, max 15337 HUF	0,448%, min. 289 HUF, max 15337 HUF
	by Telephone Banking	0,448%, min. 295 HUF, max 15337 HUF	0,448%, min. 295 HUF, max 15337 HUF
	by original bank form	1,07%, min. 1574 HUF, max 37733 HUF	1,07%, min. 1574 HUF, max 37733 HUF
	by non-original form ^{K10}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	EFER transfers	0,444%, min. 371 HUF, max 14311 HUF	0,444%, min. 371 HUF, max 14311 HUF
	VIBER transfers	1,157%, min. 14528 HUF, max 150675 HUF	1,157%, min. 14528 HUF, max 150675 HUF
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
n-bank EURO payment orders ^{K3}	by UniCredit eBanking	0,448%, min. 162 HUF, max. 15337 HUF	0,448%, min. 162 HUF, max. 15337 HUF
	by UniCredit mBanking	0,448%, min. 162 HUF, max. 15337 HUF	0,448%, min. 162 HUF, max. 15337 HUF
	by Telephone Banking	0,448%, min. 261 HUF, max. 15337 HUF	0,448%, min. 261 HUF, max. 15337 HUF
	by original bank form	0,862%, min. 1306 HUF, max. 31927 HUF	0,862%, min. 1306 HUF, max. 31927 HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
Bank-to-bank SEPA payment orders ^{K3}	by UniCredit eBanking	0,448%, min. 289 HUF, max. 15337 HUF	0,448%, min. 289 HUF, max. 15337 HUF
	by UniCredit mBanking	0,448%, min. 289 HUF, max. 15337 HUF	0,448%, min. 289 HUF, max. 15337 HUF
	by Telephone Banking	0,448%, min. 295 HUF, max. 15337 HUF	0,448%, min. 295 HUF, max. 15337 HUF
	by original bank form	1,07%, min. 1574 HUF, max. 37733 HUF	1,07%, min. 1574 HUF, max. 37733 HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	Urgent EUR payment orders	0,941%, min. 3398 HUF, max. 150675 HUF ^{K5}	0,941%, min. 3398 HUF, max. 150675 HUF ^{K5}
Bank-to-bank and in-bank EURO Standing Orders		0,448%, min. 79 HUF, max. 15337 HUF	0,448%, min. 79 HUF, max. 15337 HUF
Transfer orders with missing data/errors ^{K10}		10,77EUR ^{K6}	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77EUR ^{K6}	
CASH OUT		Bónusz	Aktív
Cash out in HUF from HUF account		2,382%, min. 1905 HUF, max. 82943 HUF	2,382%, min. 1905 HUF, max. 82943 HUF





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Cash out in FCY from HUF account	1,05%, max. 82943 HUF (at buying and selling rates of exchange)	1,05%, max. 82943 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	1,066%, min, 393 HUF	1,066%, min, 393 HUF
On UniCredit ATM in Hungary using mCash service	1,066%, min, 393 HUF	1,066%, min, 393 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,775% + 892 HUF, min. 1190 HUF	1,775% + 892 HUF, min. 1190 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	Bónusz	Aktív
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 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. (See details in footnote K7)	
	Bónusz	Aktív
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	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	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
III. CONDITIONS OF NON-MARKETED PRIVÁT PLUSZ AND FIX ACCOUNT PACKAGES		
	Privát Plusz not available from 01.08.2019	Fix not available from 01.08.2019
Monthly account-handling fee	1238 HUF / month ^{K12} K13 / account ^{K14}	1646 HUF / month ^{K13} / account ^{K19}
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic



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Credit entries in HUF to HUF accounts		0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee ^{k1} (not available from 1st January 2021)		50% discount ^{k11} / According to the Bank Card List of Conditions – For Private Clients	Free of charges / Free of charges
Issuer fee of Mastercard Unembossed supplementary card / Membership fee ^{k1} (not available from 1st January 2021)		3997 HUF / 5275 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic ^{k2} bank card / Membership fee ^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic ^{k2} supplementary card / Membership fee ^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee ^{k1}		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee ^{k1}		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee		According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges
UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges ⁷
		Privát Plusz	Fix
Direct debit		0,448%, min. 21 HUF, max. 15337 HUF	0,829%
In-bank or bank-to-bank standing orders from HUF account to another customer's account		0,448%, min. 79 HUF, max. 15337 HUF	0,829%
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank ^{k3}	Transfer orders between the accounts of the same Client ^{k8}	Free of charges	Free of charges
	by UniCredit eBanking	0,496%, min. 198 HUF, max 16829 HUF	0,829%
	by UniCredit mBanking	0,496%, min. 198 HUF, max 16829 HUF	0,829%
	by Telephone Banking	0,496%, min. 306 HUF, max 16829 HUF	0,829%
	by original bank form	0,862%, min. 1143 HUF, max 31927 HUF	0,829%
Commission on bank-to-bank ^{k6}	by non-original form ^{k9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	by UniCredit eBanking	0,496%, min. 371 HUF, max 16829 HUF	0,829%
	by UniCredit mBanking	0,496%, min. 371 HUF, max 16829 HUF	0,829%
	by Telephone Banking	0,72%, min. 346 HUF, max 29745 HUF	0,829%
	by original bank form	1,07%, min. 1241 HUF, max 29745 HUF	0,829%
	by non-original form ^{k10}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	EFER transfers	0,448%, min. 371 HUF, max 14311 HUF	0,448%, min. 371 HUF, max 14311 HUF
VIBER transfers	1,157%, min. 14528 HUF, max 150675 HUF	1,157%, min. 14528 HUF, max 150675 HUF	
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges



Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Privát Plusz	Fix
n-bank EURO payment orders ^{K3}	by UniCredit eBanking	0,496%, min. 198 HUF, max. 16829 HUF	0,829%
	by UniCredit mBanking	0,496%, min. 198 HUF, max. 16829 HUF	0,829%
	by Telephone Banking	0,496%, min. 306 HUF, max. 16829 HUF	0,829%
	by original bank form	0,862%, min. 1143 HUF, max. 31927 HUF	0,862%, min. 1306 HUF, max. 31927 HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
Bank-to-bank SEPA payment orders ^{K3}	by UniCredit eBanking	0,496%, min. 371 HUF, max. 16829 HUF	0,829%
	by UniCredit mBanking	0,496%, min. 371 HUF, max. 16829 HUF	0,829%
	by Telephone Banking	0,72%, min. 346 HUF, max. 29745 HUF	0,829%
	by original bank form	1,07%, min. 1241 HUF, max. 44368 HUF	1,07%, min. 1574 HUF, max. 37733 HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	Urgent EUR payment orders	0,448%, min. 3398 HUF, max. 150675 HUF ^{K5}	0,941%, min. 3398 HUF, max. 150675 HUF ^{K5}
Bank-to-bank and in-bank EURO Standing Orders		0,448%, min. 79 HUF, max. 15337 HUF	0,448%, min. 79 HUF, max. 15337 HUF
Transfer orders with missing data/errors ^{K10}		10,77 EUR ^{K6}	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ^{K6}	
CASH OUT			
		Privát Plusz	Fix
Cash out in HUF from HUF account		2,382%, min. 1905 HUF, max. 82943 HUF	2,382%, min. 1905 HUF, max. 82943 HUF
Cash out in FCY from HUF account		1,05%, max. 82943 HUF (at buying and selling rates of exchange)	1,05%, max. 82943 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary		1,066%, min. 393 HUF	0,829% ^{K18}
On UniCredit ATM in Hungary using mCash service		1,066%, min. 393 HUF	1,066%, min. 393 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients





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On other ATM in Hungary	1,712% + 858 HUF, min. 1147 HUF	0,829% ^{K18}
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	Privát Plusz	Fix számlacsomag
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



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Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 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. (See details in footnote K7)	
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charge
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charge
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	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 - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day

IV. CONDITIONS OF NON-MARKETED TRIPLA AND SUPERIOR GOLD ACCOUNT PACKAGES		
	Tripla not available from 01.08.2019	Superior Gold not available from 01.08.2019
Monthly account-handling fee	In the first 12 months 0 HUF / month / account From 13th month 2486 HUF / month / account ^{8K19}	0 HUF / month / account ⁹
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee ^{k1} (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee ^{k1} (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



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Issuer fee of Mastercard Standard card / Visa Classic^{k2} bank card / Membership fee^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		Free of charges ^{k20} / Free of charges ^{k20}	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic^{k2} supplementary card / Membership fee^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee^{k1}		According to the Bank Card List of Conditions – For Private Clients	0 HUF
Issuer fee of Mastercard Gold supplementary card / Membership fee^{k1}		According to the Bank Card List of Conditions – For Private Clients	50 % discount according to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges
		Tripla	Superior Gold
Direct debit		Monthly the first 3 transaction is free of charges ¹⁰	0,448%, max. 14646 HUF
In-bank or bank-to-bank standing orders from HUF account to another customer's account		Monthly the first 3 transaction is free of charges ^{k31}	0,448%, max. 15337 HUF
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank^{k3}	Transfer orders between the accounts of the same Client^{k8}	Free of charges	Free of charges
	by UniCredit eBanking	Monthly the first 3 transaction is free of charges ^{k29}	0,448%, max. 15337 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges ^{k29}	0,448%, max. 15337 HUF
	by Telephone Banking	0,448%, min. 261 HUF, max. 15337HUF	0,448%, min. 292 HUF, max. 14646 HUF
	by original bank form	0,862%, min. 1306 HUF, max. 31927HUF	0,862%, min. 1306 HUF, max. 31927 HUF
	by non-original form^{k9}	1,325%, min. 2483HUF	1,325%, min. 2483 HUF
Commission on bank-to-bank^{k6}	by UniCredit eBanking	Monthly the first 3 transaction is free of charges ^{k30}	0,448%, max. 15337 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges ^{k30}	0,448%, max. 15337 HUF
	by Telephone Banking	0,448%, min. 295 HUF, max. 15337 HUF	0,448%, min. 328 HUF, max. 15337 HUF
	by original bank form	1,07%, min. 1574 HUF, max. 37733 HUF	1,07%, min. 1557 HUF, max. 37733 HUF
	by non-original form^{k10}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	EFER transfers	0,444%, min. 371 HUF, max. 14311 HUF	0,444%, min. 371 HUF, max. 14311 HUF
	VIBER transfers	1,157%, min. 14528 HUF, max. 150675 HUF	1,157%, min. 14528 HUF, max. 150675 HUF
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges



Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
	Tripla	Superior Gold	
n-bank EURO payment orders ^{K3}	by UniCredit eBanking	Monthly the first 3 transaction is free of charges ^{K29}	0,448%, max. 15337 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges ^{K29}	0,448%, max. 15337 HUF
	by Telephone Banking	0,448%, min. 261 HUF, max. 15337 HUF	0,448%, min. 292 HUF, max. 15337 HUF
	by original bank form	0,862%, min. 1306 HUF, max. 31927 HUF	0,862%, min. 1306 HUF, max. 31927 HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
Bank-to-bank SEPA payment orders ^{K3}	by UniCredit eBanking	Monthly the first 3 transaction is free of charges ^{K30}	0,448%, max. 15337 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges ^{K30}	0,448%, max. 15337 HUF
	by Telephone Banking	0,448%, min. 295 HUF, max. 15337 HUF	0,448%, min. 328 HUF, max. 15337 HUF
	by original bank form	1,07%, min. 1574 HUF, max. 37733 HUF	1,07%, min. 1557 HUF, max. 37733 HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	Urgent EUR payment orders	0,941%, min. 3398 HUF, max. 150675 HUF ^{K5}	0,941%, min. 3398 HUF, max. 150675 HUF ^{K5}
Bank-to-bank and in-bank EURO Standing Orders		Monthly the first 3 transaction is free of charges ^{K31}	0,448%, max. 15337 HUF
Transfer orders with missing data/errors ^{K10}		10,77 EUR ^{K6}	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ^{K6}	
CASH OUT			
	Tripla	Superior Gold	
Cash out in HUF from HUF account	2,382%, min. 1905 HUF, max. 82943 HUF	2,382%, min. 1905 HUF, max. 82943 HUF	
Cash out in FCY from HUF account	1,05%, max. 82943 HUF (at buying and selling rates of exchange)	1,05%, max. 82943 HUF (at buying and selling rates of exchange)	
On UniCredit ATM in Hungary	Monthly the first 2 transaction is free of charges ¹¹	1,066%, min. 335 HUF	
On UniCredit ATM in Hungary using mCash service	Monthly the first 2 transaction is free of charges ¹¹	1,066%, min. 335 HUF	
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	
On other ATM in Hungary	Monthly the first transaction is free of charges ¹²	1,775% + 892 HUF, min. 1012 HUF	
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	





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On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	Tripla	Superior Gold
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 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 K7)</i>	



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	Tripla	Superior Gold
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	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 - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
V. CONDITIONS OF NON-MARKETED OTTHON AND PRAKTIKUS ACCOUNT PACKAGES		
	Otthon not available from 01.11.2015.	Praktikus not available from 01.11.2015.
Monthly account-handling fee	1818 HUF / month / account ^{13, k19}	906 HUF / month / account ^{14k19}
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee ^{k1} (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee ^{k1} (not available from 1st January 2021)	3997 HUF / 5275 HUF	3997 HUF / 5275 HUF
Issuer fee of Mastercard Standard card / Visa Classic ^{k2} bank card / Membership fee ^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	6600 HUF ^{k11} , / According to the Bank Card List of Conditions – For Private Clients	50% discount ^{k11} , / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic ^{k2} supplementary card / Membership fee ^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee ^{k1}	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee ^{k1}	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients



		Otthon	Praktikus
Direct debit		0,496%, min. 78 HUF, max. 15337 HUF	0,448%, min. 48 HUF, max. 15337 HUF
In-bank or bank-to-bank standing orders from HUF account to another customer's account		0,496%, min. 144 HUF, max. 15337 HUF	0,448%, min. 79 HUF, max. 15337 HUF
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank^{K3}	Transfer orders between the accounts of the same Client^{K8}	Free of charges	Free of charges
	by UniCredit eBanking	0,496%, min. 162 HUF, max 15337 HUF ¹⁵	0,448%, min. 162 HUF, max 15337 HUF
	by UniCredit mBanking	0,496%, min. 162 HUF, max 15337 HUF ¹⁶	0,448%, min. 162 HUF, max 15337 HUF
	by Telephone Banking	0,448%, min. 261 HUF, max 15337 HUF	0,448%, min. 261 HUF, max 15337 HUF
	by original bank form	0,862%, min. 1306 HUF, max 31927 HUF	0,862%, min. 1306 HUF, max 31927 HUF
Commission on bank-to-bank^{K3}	by non-original form^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	by UniCredit eBanking	0,496%, min. 289 HUF, max 15337 HUF	0,448%, min. 289 HUF, max 15337 HUF
	by UniCredit mBanking	0,496%, min. 289 HUF, max 15337 HUF	0,448%, min. 289 HUF, max 15337 HUF
	by Telephone Banking	0,448%, min. 295 HUF, max 15337 HUF	0,448%, min. 295 HUF, max 15337 HUF
	by original bank form	1,07%, min. 1574 HUF, max 37733 HUF	1,07%, min. 1574 HUF, max 37733 HUF
	by non-original form^{K10}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	EFER transfers	0,444%, min. 371 HUF, max 14311 HUF	0,444%, min. 371 HUF, max 14311 HUF
VIBER transfers	1,157%, min. 14528 HUF, max 150675 HUF	1,157%, min. 14528 HUF, max 150675 HUF	
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
n-bank EURO payment orders^{K3}			
Bank-to-bank SEPA payment orders^{K3}			
Urgent EUR payment orders		0,941%, min. 14528 HUF, max 150675 HUF ^{K5}	0,941%, min. 14528 HUF, max 150675 HUF ^{K5}
Bank-to-bank and in-bank EURO Standing Orders		0,496%, min. 144 HUF, max 15337 HUF	0,448%, min. 79 HUF, max 15337 HUF
Transfer orders with missing data/errors^{K10}		10,77 EUR ^{K6}	10,77 EUR ^{K6}
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ^{K6}	10,77 EUR ^{K6}
CASH OUT			
Cash out in HUF from HUF account		2,382%, min. 1905 HUF, max 82943 HUF	2,382%, min. 1905 HUF, max 82943 HUF



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Cash out in FCY from HUF account	1,05%, max. 82943 HUF (at buying and selling rates of exchange)	1,05%, max. 82943 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	1,066%, min, 393 HUF	1,066%, min, 393 HUF
On UniCredit ATM in Hungary using mCash service	1,066%, min, 393 HUF	1,066%, min, 393 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,775% + 892 HUF, max 1190 HUF	1,775% + 892 HUF, max 1190 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	Otthon	Praktikus
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients





**LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -
NOT AVAILABLE ACCOUNT PACKAGES**



Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 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 K7)</i>	
	Otthon	Praktikus
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	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	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
VI. CONDITIONS OF NON-MARKETED PÁR-HOZAM AND HASZONKOKTÉL ACCOUNT PACKAGES		
	Pár-hozam not available from 01.11.2015	Haszonkottél not available from 01.11.2015
Monthly account-handling fee	318 HUF / month ^{K12, K13} / account ^{K24}	0 HUF / month ^{17, K13} / account ^{K25}
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges ^{K26}
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF



**» LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -
NOT AVAILABLE ACCOUNT PACKAGES**



Issuer fee of Mastercard Unembossed card / Membership fee^{k1} (not available from 1st January 2021)		3997HUF ^{k11} / According to the Bank Card List of Conditions – For Private Clients	Free of charges / Free of charges ¹⁸
Issuer fee of Mastercard Unembossed supplementary card / Membership fee^{k1} (not available from 1st January 2021)		3997 HUF / 5275HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic^{k2} bank card / Membership fee^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic^{k2} supplementary card / Membership fee^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee^{k1}		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee^{k1}		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
		Pár-hozam	Haszonkottél
Direct debit		0,448%, min. 48 HUF, max. 15337 HUF	0,579%, min. 47 HUF, max. 15337 HUF
In-bank or bank-to-bank standing orders from HUF account to another customer's account		0,448%, min. 114 HUF, max. 15337 HUF	0,579%, min. 47 HUF, max. 15337 HUF
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank^{k3}	Transfer orders between the accounts of the same Client^{k8}	Free of charges	Free of charges
	by UniCredit eBanking	0,437%, min. 206 HUF, max 15103 HUF	0,579%, max. 15337 HUF
	by UniCredit mBanking	0,437%, min. 206 HUF, max 15103 HUF	0,579%, max. 15337 HUF
	by Telephone Banking	0,437%, min. 288 HUF, max 15103 HUF	0,579%, min. 47 HUF, max 15337 HUF
	by original bank form	0,862%, min. 1143 HUF, max 31927 HUF	0,912%, min. 1174 HUF, max 31927 HUF
	by non-original form^{k9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
Commission on bank-to-bank^{k3}	by UniCredit eBanking	0,437%, min. 328 HUF, max 15103 HUF	0,579%, max. 15337 HUF
	by UniCredit mBanking	0,437%, min. 328 HUF, max 15103 HUF	0,579%, max. 15337 HUF
	by Telephone Banking	0,627%, min. 319 HUF, max 26444 HUF	0,579%, min. 78 HUF, max 15337 HUF
	by original bank form	1,07%, min. 1241 HUF, max 44368 HUF	1,118%, min. 1605 HUF, max 37733 HUF
	by non-original form^{k10}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	EFER transfers	0,444%, min. 371 HUF, max 14311 HUF	0,444%, min. 371 HUF, max 14311 HUF
	VIBER transfers	1,157%, min. 14528 HUF, max 150675 HUF	1,157%, min. 14528 HUF, max 150675 HUF



Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Pár-hozam	Haszonkottél
n-bank EURO payment orders ^{K3}	by UniCredit eBanking	0,437%, min. 206 HUF, max. 15103 HUF	0,579%, max. 15337 HUF
	by UniCredit mBanking	0,437%, min. 206 HUF, max. 15103 HUF	0,579%, max. 15337 HUF
	by Telephone Banking	0,437%, min. 288 HUF, max. 15103 HUF	0,579%, min. 47 HUF, max. 15337 HUF
	by original bank form	0,862%, min. 1143 HUF, max. 31927 HUF	0,912%, min. 1174 HUF, max. 31927 HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
Bank-to-bank SEPA payment orders ^{K3}	by UniCredit eBanking	0,437%, min. 328 HUF, max. 15103 HUF	0,579%, max. 15337 HUF
	by UniCredit mBanking	0,437%, min. 328 HUF, max. 15103 HUF	0,579%, max. 15337 HUF
	by Telephone Banking	0,627%, min. 319 HUF, max. 26444 HUF	0,579%, min. 78 HUF, max. 15337 HUF
	by original bank form	1,07%, min. 1241 HUF, max. 44368 HUF	1,118%, min. 1605 HUF, max. 37733 HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	Urgent EUR payment orders	0,941%, min. 14528 HUF, max. 150675 HUF ^{K5}	0,941%, min. 3398 HUF, max. 150675 HUF ^{K5}
Bank-to-bank and in-bank EURO Standing Orders		0,448%, min. 114 HUF, max. 15337 HUF	0,579%, min. 47 HUF, max. 15337 HUF
Transfer orders with missing data/errors ^{K10}		10,77 EUR ^{K6}	10,77 EUR ^{K6}
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ^{K6}	10,77 EUR ^{K6}
CASH OUT			
		Pár-hozam	Haszonkottél
Cash out in HUF from HUF account		2,382%, min. 1905 HUF, max. 82943 HUF	2,382%, min. 1905 HUF, max. 82943 HUF
Cash out in FCY from HUF account		1,05%, max. 82943 HUF (at buying and selling rates of exchange)	1,05%, max. 82943 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary		1,044%, min. 383 HUF	1,066%, min. 393 HUF
On UniCredit ATM in Hungary using mCash service		1,066%, min. 393 HUF	1,066%, min. 393 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary		1,732% + 870 HUF, min. 1164 HUF	1,775% + 892 HUF, min. 1190 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



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On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	Pár-hozam	Haszonkottél
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 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 K7)</i>	
	Pár-hozam	Haszonkottél
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	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	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day

VII. CONDITIONS OF NON-MARKETED BEUGRÓ AND NONSTOP+ ACCOUNT PACKAGES		
	Beugró not available from 15.05.2015.	Nonstop+ not available from 15.05.2015.
Monthly account-handling fee	1487 HUF / month ^{K12K13} / account	2150 HUF / month K13 / account
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee ^{K1} (not available from 1st January 2021)	50% discount ^{K11} / According to the Bank Card List of Conditions – For Private Clients	50% discount ^{K11} / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee ^{K1} (not available from 1st January 2021)	3997 HUF / 5275 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic ^{K2} bank card / Membership fee ^{K1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	7832 HUF / According to the Bank Card List of Conditions – For Private Clients	50% discount ^{K11} / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic ^{K2} supplementary card / Membership fee ^{K1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee ^{K1}	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



» LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -
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Issuer fee of Mastercard Gold supplementary card / Membership fee ^{k1}		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
		Beugró	Nonstop+
Direct debit		0,698%, min. 48 HUF, max. 15337 HUF	0,531%, min. 21 HUF, max. 15337 HUF
In-bank or bank-to-bank standing orders from HUF account to another customer's account		0,698%, min. 114 HUF, max. 15337 HUF	0,531%, min. 14 HUF, max. 15337 HUF
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank ^{k3}	Transfer orders between the accounts of the same Client ^{k8}	Free of charges	Free of charges
	by UniCredit eBanking	0,698%, min. 196 HUF, max. 15337 HUF	0,531%, min. 14 HUF, max. 15337 HUF
	by UniCredit mBanking	0,698%, min. 196 HUF, max. 15337 HUF	0,531%, min. 14 HUF, max. 15337 HUF
	by Telephone Banking	0,698%, min. 211 HUF, max. 15337 HUF	0,531%, min. 0 HUF, max. 15337 HUF
	by original bank form	0,862%, min. 1143 HUF, max. 31927 HUF	0,862%, min. 1143 HUF, max. 31927 HUF
	by non-original form ^{k9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
Commission on bank-to-bank ^{k3}	by UniCredit eBanking	0,698%, min. 328 HUF, max. 15337 HUF	0,531%, min. 62 HUF, max. 15337 HUF
	by UniCredit mBanking	0,698%, min. 328 HUF, max. 15337 HUF	0,531%, min. 62 HUF, max. 15337 HUF
	by Telephone Banking	0,698%, min. 328 HUF, max. 15337 HUF	0,531%, min. 78 HUF, max. 15337 HUF
	by original bank form	1,07%, min. 1557 HUF, max. 37733 HUF	1,07%, min. 1557 HUF, max. 37733 HUF
	by non-original form ^{k10}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	EFER transfers	0,444%, min. 371 HUF, max. 14311 HUF	0,444%, min. 371 HUF, max. 14311 HUF
	VIBER transfers	1,157%, min. 14528 HUF, max. 150675 HUF	1,157%, min. 14528 HUF, max. 150675 HUF
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders		Beugró	Nonstop+
In-bank EURO payment orders ^{k3}	by UniCredit eBanking	0,698%, min. 196 HUF, max. 15337 HUF	0,531%, min. 14 HUF, max. 15337 HUF
	by UniCredit mBanking	0,698%, min. 196 HUF, max. 15337 HUF	0,531%, min. 14 HUF, max. 15337 HUF
	by Telephone Banking	0,698%, min. 211 HUF, max. 15337 HUF	0,531%, min. 0 HUF, max. 15337 HUF
	by original bank form	0,862%, min. 1143 HUF, max. 31927 HUF	0,862%, min. 1143 HUF, max. 31927 HUF
	by non-original form ^{k9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF





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Bank-to-bank SEPA payment orders^{K3}	by UniCredit eBanking	0,698%, min. 328 HUF, max. 15337 HUF	0,531%, min. 62 HUF, max. 15337 HUF
	by UniCredit mBanking	0,698%, min. 328 HUF, max. 15337 HUF	0,531%, min. 62 HUF, max. 15337 HUF
	by Telephone Banking	0,698%, min. 328 HUF, max. 15337 HUF	0,531%, min. 78 HUF, max. 15337 HUF
	by original bank form	1,07%, min. 1557 HUF, max. 37733 HUF	1,07%, min. 1557 HUF, max. 37733 HUF
	by non-original form^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	Urgent EUR payment orders	0,941%, min. 3398 HUF, max. 150675 HUF ^{K5}	0,941%, min. 3398 HUF, max. 147150 HUF ^{K5}
Bank-to-bank and in-bank EURO Standing Orders		0,698%, min. 114 HUF, max. 15337 HUF	0,531%, min. 14 HUF, max. 15337 HUF
Transfer orders with missing data/errors^{K10}		10,77 EUR ^{K6}	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ^{K6}	
CASH OUT			
		Beugró	Nonstop+
Cash out in HUF from HUF account		2,382%, min. 1905 HUF, max. 82943 HUF	2,382%, min. 1905 HUF, max. 82943 HUF
Cash out in FCY from HUF account		1,05%, max. 82943 HUF (at buying and selling rates of exchange)	1,05%, max. 82943 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary		1,066%, min. 393 HUF	1,066%, min. 393 HUF first withdrawal/month are free of charges ^{21,22}
On UniCredit ATM in Hungary using mCash service		1,066%, min. 393 HUF	1,066%, min. 393 HUF first withdrawal/month are free of charges ^{21,22}
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary		1,775% + 892 HUF, min. 1190 HUF	1,775% + 892 HUF, min. 1190 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



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	Beugró	Nonstop+
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 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 K7)</i>	
	Beugró	Nonstop+
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	Free of charges	Free of charges



SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	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	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day

VIII. CONDITIONS OF NON-MARKETED PRÍMA AND PRIVÁT NULLA ACCOUNT PACKAGES

	Príma not available from 15.05.2015	Privát Nulla not available from 15.05.2015
Monthly account-handling fee	1651 HUF / month ^{K12 K13} / account	0 HUF / month / account
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges ^{K26}	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee ^{K1} (not available from 1st January 2021)	50% discount ^{K11} / According to the Bank Card List of Conditions – For Private Clients	50% discount ^{K11} / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee ^{K1} (not available from 1st January 2021)	3997 HUF / 5275 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic ^{K2} bank card / Membership fee ^{K1} (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	50% discount ^{K11} / According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic ^{K2} supplementary card / Membership fee ^{K1} (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee ^{K1}	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee ^{K1}	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
	Príma	Privát Nulla
Direct debit	0,698%, min. 48 HUF, max. 15337 HUF	0,448%, min. 48 HUF, max. 15337 HUF





**LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -
NOT AVAILABLE ACCOUNT PACKAGES**



In-bank or bank-to-bank standing orders from HUF account to another customer's account		0,698%, min. 114 HUF, max. 15337 HUF	0,448%, min. 196 HUF, max. 15337 HUF
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank ^{K3}	Transfer orders between the accounts of the same Client ^{K8}	Free of charges	1,157%, min. 363 HUF, max 21367 HUF
	by UniCredit eBanking	0,448%, min. 48 HUF, max 15337 HUF	0,613%, min. 292 HUF
	by UniCredit mBanking	0,448%, min. 48 HUF, max 15337 HUF	0,613%, min. 292 HUF
	by Telephone Banking	0,448%, min. 48 HUF, max 15337 HUF	0,613%, min. 292 HUF
	by original bank form	0,862%, min. 1143 HUF, max 31927 HUF	0,944%, min. 1291 HUF
Commission on bank-to-bank ^{K6}	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	by UniCredit eBanking	0,448%, min. 78 HUF, max 15337 HUF	0,698%, min. 378 HUF
	by UniCredit mBanking	0,448%, min. 78 HUF, max 15337 HUF	0,698%, min. 378 HUF
	by Telephone Banking	0,448%, min. 78 HUF, max 15337 HUF	0,698%, min. 378 HUF
	by original bank form	1,07%, min. 1557 HUF, max 37733 HUF	1,11%, min. 1622 HUF
	by non-original form ^{K10}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	EFER transfers	0,444%, min. 371 HUF, max 14311 HUF	0,444%, min. 371 HUF, max 14311 HUF
VIBER transfers	1,157%, min. 14528 HUF, max 150675 HUF	1,157%, min. 14528 HUF, max 150675 HUF	
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Príma	Privát Nulla
n-bank EURO payment orders ^{K3}	by UniCredit eBanking	0,448%, min. 48 HUF, max 15337 HUF	0,613%, min. 292 HUF
	by UniCredit mBanking	0,448%, min. 48 HUF, max 15337 HUF	0,613%, min. 292 HUF
	by Telephone Banking	0,448%, min. 48 HUF, max 15337 HUF	0,613%, min. 292 HUF
	by original bank form	0,862%, min. 1143 HUF, max 31927 HUF	0,944%, min. 1291 HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
Bank-to-bank SEPA payment orders ^{K3}	by UniCredit eBanking	0,448%, min. 78 HUF, max 15337 HUF	0,698%, min. 378 HUF
	by UniCredit mBanking	0,448%, min. 78 HUF, max 15337 HUF	0,698%, min. 378 HUF
	by Telephone Banking	0,448%, min. 78 HUF, max 15337 HUF	0,698%, min. 378 HUF
	by original bank form	1,07%, min. 1557 HUF, max 37733 HUF	1,11%, min. 1622 HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	Urgent EUR payment orders	0,941%, min. 3398 HUF, max 150675 HUF ^{K5}	0,941%, min. 3398 HUF, max 150675 HUF ^{K5}
Bank-to-bank and in-bank EURO Standing Orders		0,698%, min. 114 HUF, max 15337 HUF	0,448%, min. 196 HUF, max 15337 HUF
Transfer orders with missing data/errors ^{K10}		10,77 EUR ^{K6}	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ^{K6}	
CASH OUT			
		Príma	Privát Nulla
Cash out in HUF from HUF account		2,382%, min. 1905 HUF, max. 82943 HUF	2,382%, min. 1905 HUF, max. 82943 HUF
Cash out in FCY from HUF account		1,05%, max. 70530 HUF (at buying and selling rates of exchange)	1,05%, max. 70530 HUF (at buying and selling rates of exchange)





**LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -
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On UniCredit ATM in Hungary	1,066%, min, 393 HUF first withdrawal / month are free of charges ^{20'21}	1,066%, min, 393 HUF
On UniCredit ATM in Hungary using mCash service	1,066%, min, 393 HUF first withdrawal / month are free of charges ^{20'21}	1,066%, min, 393 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,775% + 892 HUF, min. 1190 HUF	1,775% + 892 HUF, min. 1190 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	Príma	Privát Nulla
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 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. (See details in footnote K7)	
	Príma	Privát Nulla
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	Free of charges	According to the Bank Card List of Conditions – For Private Clients
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	Free of charges	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 - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
IX. CONDITIONS OF NON-MARKETED PRIVÁT AND ÉN ACCOUNT PACKAGES		
	Privát not available from 01.02.2013.	Én not available from 01.02.2013.
Monthly account-handling fee	923 HUF / month ^{K12 K13} / account	1207 HUF / month ^{K12 K13} / account ²⁵
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	22 HUF	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF



» LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -
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Issuer fee of Mastercard Unembossed card / Membership fee^{k1} (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	50% discount ^{k11} / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee^{k1} (not available from 1st January 2021)		3997 HUF / 5275 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic^{k2} bank card / Membership fee^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic^{k2} supplementary card / Membership fee^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee^{k1}		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee^{k1}		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
Switching among ĘN account discounts²²		-	1346 HUF
Direct debit		0,448%, min. 21 HUF, max. 15337 HUF ²⁷	0,448%, min. 48 HUF, max. 15337 HUF ^{K27}
In-bank or bank-to-bank standing orders from HUF account to another customer's account		0,448%, min. 162 HUF, max. 15337 HUF ²⁸	0,448%, min. 114 HUF, max. 15337 HUF
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank^{k3}	Transfer orders between the accounts of the same Client^{k8}	Free of charges	Free of charges
	by UniCredit eBanking	0,58%, min. 306 HUF	0,496%, min. 245 HUF, max. 16829 HUF ^{K27}
	by UniCredit mBanking	0,58%, min. 306 HUF	0,496%, min. 245 HUF, max. 16829 HUF ^{K27}
	by Telephone Banking	0,58%, min. 306 HUF	0,496%, min. 337 HUF, max. 16829 HUF ^{K27}
	by original bank form	0,862%, min. 1143 HUF	0,862%, min. 1143 HUF, max. 31927 HUF
Commission on bank-to-bank^{k3}	by non-original form^{k9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	by UniCredit eBanking	0,703%, min. 346 HUF	0,496%, min. 386 HUF, max. 16829 HUF ^{K27}
	by UniCredit mBanking	0,703%, min. 346 HUF	0,496%, min. 386 HUF, max. 16829 HUF ^{K27}
	by Telephone Banking	0,703%, min. 346 HUF	0,72%, min. 378 HUF, max. 30183 HUF ^{K27}
	by original bank form	1,065%, min. 1241 HUF	1,07%, min. 1241 HUF, max. 44368 HUF
	by non-original form^{k10}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	EFER transfers	0,444%, min. 371 HUF, max. 14311 HUF	0,444%, min. 371 HUF, max. 14311 HUF
	VIBER transfers	1,157%, min. 14528 HUF, max. 150675 HUF	1,157%, min. 14528 HUF, max. 150675 HUF
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			





**LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -
NOT AVAILABLE ACCOUNT PACKAGES**



		Privát	Én
n-bank EURO payment orders ^{K3}	by UniCredit eBanking	0,58%, min. 306 HUF	0,496%, min. 245 HUF, max. 16829 HUF ^{K27}
	by UniCredit mBanking	0,58%, min. 306 HUF	0,496%, min. 245 HUF, max. 16829 HUF ^{K27}
	by Telephone Banking	0,43%, min. 306 HUF	0,496%, min. 337 HUF, max. 16829 HUF ^{K27}
	by original bank form	0,862%, min. 1143 HUF	0,862%, min. 1143 HUF, max. 31927HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
Bank-to-bank SEPA payment orders ^{K3}	by UniCredit eBanking	0,703%, min. 346 HUF	0,496%, min. 386 HUF, max. 16829 HUF ^{K27}
	by UniCredit mBanking	0,703%, min. 346 HUF	0,496%, min. 386 HUF, max. 16829 HUF ^{K27}
	by Telephone Banking	0,703%, min. 346 HUF	0,72%, min. 378 HUF, max. 30183 HUF ^{K27}
	by original bank form	1,065%, min. 1241 HUF	1,07%, min. 1241 HUF, max. 44368HUF
	by non-original form ^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
Urgent EUR payment orders		0,941%, min. 3398 HUF, max. 150675 HUF ^{K5}	0,941%, min. 3398 HUF, max. 150675 HUF ^{K5}
Bank-to-bank and in-bank EURO Standing Orders		0,448%, min. 162 HUF, max. 15337 HUF ²⁹	0,448%, min. 196 HUF, max. 15337 HUF
Transfer orders with missing data/errors ^{K10}		10,77 EUR ^{K6}	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		10,77 EUR ^{K6}	
CASH OUT		Privát	Én
Cash out in HUF from HUF account		2,382%, min. 1905 HUF, max. 82943 HUF	2,382%, min. 1905 HUF, max. 82943 HUF
Cash out in FCY from HUF account		1,05%, max. 82943 HUF (at buying and selling rates of exchange)	1,05%, max. 82943 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary		1,066%, min. 393 HUF	1,066%, min. 393 HUF
On UniCredit ATM in Hungary using mCash service		1,066%, min. 393 HUF	1,066%, min. 393 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary		1,775% + 892 HUF, min. 1190 HUF	1,775% + 892 HUF, min. 1190 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients





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On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	Privát	Én
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 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 K7)</i>	
	Privát	Én
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



» LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -
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SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	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 - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
X. CONDITINS OF NON-MARKETED NONSTOP AND DUPLA ACCOUNT PACKAGES		
	Nonstop not available from 15.07.2011.	Dupla not available from 31.12.2008.
Monthly account-handling fee	1604 HUF / month ^{k12} ^{k13} / account ³⁰	0 HUF / month / account ³¹
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee ^{k1} (not available from 1st January 2021)	50% discount ^{k11} / According to the Bank Card List of Conditions – For Private Clients	50% discount ^{k11} / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee ^{k1} (not available from 1st January 2021)	3997 HUF / 5275 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic ^{k2} bank card / Membership fee ^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic ^{k2} supplementary card / Membership fee ^{k1} (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee ^{k1}	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee ^{k1}	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients





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UniCredit mBanking service fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
		Nonstop	Dupla
Direct debit		0,448%, min. 21 HUF, max. 15337 HUF	0,448%, min. 21 HUF, max. 15337 HUF
In-bank or bank-to-bank standing orders from HUF account to another customer's account		0,448%, min. 79 HUF, max. 15337 HUF	0,448%, min. 79 HUF, max. 15337 HUF
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in bank^{K3}	Transfer orders between the accounts of the same Client^{K8}		Free of charges
	by UniCredit eBanking	0,496%, min. 214 HUF, max 16829 HUF	0,496%, min. 214 HUF, max 16829 HUF
	by UniCredit mBanking	0,496%, min. 214 HUF, max 16829 HUF	0,496%, min. 214 HUF, max 16829 HUF
	by Telephone Banking	0,496%, min. 306 HUF, max 16829 HUF	0,496%, min. 306 HUF, max 16829 HUF
	by original bank form	0,847%, min. 1306 HUF, max 31927 HUF	0,847%, min. 1306 HUF, max 31927 HUF
	by non-original form^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
Commission on bank-to bank^{K3}	by UniCredit eBanking	0,496%, min. 223 HUF, max 16829 HUF	0,496%, min. 223 HUF, max 16829 HUF
	by UniCredit mBanking	0,496%, min. 223 HUF, max 16829 HUF	0,258%, min. 223 HUF, max 16829 HUF
	by Telephone Banking	0,496%, min. 223 HUF, max 16829 HUF	0,496%, min. 223 HUF, max 16829 HUF
	by original bank form	1,07%, min. 1557 HUF, max 37733 HUF	1,07%, min. 1557 HUF, max 37733 HUF
	by non-original form^{K10}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
	EFER transfers	0,444%, min. 371 HUF, max 14311 HUF	0,444%, min. 345 HUF, max 14311 HUF
	VIBER transfers	1,157%, min. 14528 HUF, max 150675 HUF	1,157%, min. 14528 HUF, max 150675 HUF
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Nonstop	Dupla
n-bank EURO payment orders^{K3}	by UniCredit eBanking	0,496%, min. 214 HUF, max 16829 HUF	0,496%, min. 214 HUF, max 16829 HUF
	by UniCredit mBanking	0,496%, min. 214 HUF, max 16829 HUF	0,496%, min. 214 HUF, max 16829 HUF
	by Telephone Banking	0,496%, min. 306 HUF, max 16829 HUF	0,496%, min. 306 HUF, max 16829 HUF
	by original bank form	0,847%, min. 1306 HUF, max 31927 HUF	0,847%, min. 1306 HUF, max 31927 HUF
	by non-original form^{K9}	1,325%, min. 2483 HUF	1,325%, min. 2483 HUF
Bank-to-bank SEPA payment orders^{K3}	by UniCredit eBanking	0,496%, min. 223 HUF, max 16829 HUF	0,496%, min. 223 HUF, max 16829 HUF
	by UniCredit mBanking	0,496%, min. 223 HUF, max 16829 HUF	0,496%, min. 223 HUF, max 16829 HUF
	by Telephone Banking	0,496%, min. 223 HUF, max 16829 HUF	0,496%, min. 223 HUF, max 16829 HUF
	by original bank form	1,07%, min. 1557 HUF, max 37733 HUF	1,07%, min. 1557 HUF, max 37733 HUF
	by non-original form^{K9}	1,493%, min. 2483 HUF	1,325%, min. 2483 HUF
	Urgent EUR payment orders	0,941%, min. 3398 HUF, max 150675 HUF ^{K5}	0,941%, min. 3398 HUF, max 150675 HUF ^{K5}
Bank-to-bank and in-bank EURO Standing Orders		0,448%, min. 79 HUF, max 15337 HUF	0,448%, min. 79 HUF, max 15337 HUF
Transfer orders with missing data/errors^{K10}		10,77 EUR ^{K6}	



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Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	10,77 EUR ^{K6}	
CASH OUT	Nonstop	Dupla
Cash out in HUF from HUF account	2,382%, min. 1905 HUF, max. 82943 HUF	2,382%, min. 1905 HUF, max. 82943 HUF
Cash out in FCY from HUF account	1,05%, max. 82943 HUF (at buying and selling rates of exchange)	1,05%, max. 82943 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	1,066%, min. 393 HUF	1,066%, min. 393 HUF
On UniCredit ATM in Hungary using mCash service	1,066%, min. 393 HUF	1,066%, min. 393 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	1,775% + 892HUF, min. 1190 HUF	1,775% + 892HUF, min. 1190 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	Nonstop	Dupla
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



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Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 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 K7).</i>	
	Nonstop	Dupla
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients	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	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day



XI. The charges and fees of these services have the same price for all the non marketed account packages listed in current List of Conditions			
Secondary identifier assignment^{k15}, modification^{k15}, confirmation^{k16}, deletion^{k17}			
- in Branch	2693 HUF		
	Free of charge until 30.09.2024.		
- by UniCredit eBanking or in Giro message and by mBanking	The normal fee is HUF 1.346 It is not charged by Bank during the promotion period. The promotion period is valid until revoke, but at least until 30.09.2024.		
	The promotion for the Otthon and Pár-Hozam packages expires on 30.11.2023		
Services		Charges	
Change of Account packages			
to an account with higher handling fee	1346 HUF ^{k28} (Normal fee: 4039 HUF)		
to a Partner account with higher handling fee	Free of charges ^{k28} (Normal fee: 4039 HUF)		
to an account with lower handling fee	4039 HUF		
to a Partner account with lower handling fee	Free of charges ^{k28} (Normal fee: 4039 HUF)		
Postal charges (charged for each statement and other postal consignments to the Customer)		Sending monthly 1 statement free of charges ³²	
Credit entries (HUF)			
Credit entries to HUF accounts	Free of charges		
Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.		
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge ²³) ²⁴	Privát, Privát Nulla, Nonstop, Én package 672 HUF/item	Beugró, Nonstop+, Príma, Privát Plusz, Bónusz, Superior Gold package 672 HUF/item ³⁵	
Debit items (HUF)			
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7.+ HUF 67/payment order		
Postal payment orders by Home Banking or Spectranet Internet Banking / eBanking	According to the conditions detailed in Addendum No. 7.+ HUF 67/payment order		
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA , on HUF account)			
Transfer orders with missing data/errors ^{k10}	10,77 EUR ^{k6}		
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	10,77 EUR ^{k6}		
Commission on bank-to-bank payment orders^{k3}	Privát Plusz, Bónusz, Aktív v and other packages	Mobil Aktív package	Ikon package
by UniCredit eBanking and Telephone Bank	0,726%, min. 8,24 EUR	0,699%, min. 7,9 EUR	0,564%, min. 8,24 EUR
by original bank form	0,887%, min. 16,54 EUR	0,86%, min. 15,81 EUR	0,726%, min. 16,54 EUR
by not original bank form or by special processing ^{k9}	0,954%, min. 24,83 EUR	0,929%, min. 23,73 EUR	0,793%, min. 24,83 EUR
Bank-to-bank Standing Orders	0,726%, min. 8,24 EUR	0,699%, min. 7,9 EUR	0,564%, min. 8,24 EUR



Commission on in-bank payment orders^{K3}			
by UniCredit eBanking and Telephone Bank	0,632%, min. 8,24 EUR	0,618%, min. 7,9 EUR	0,484%, min. 8,24 EUR
by original bank form	0,793%, min. 16,54 EUR	0,766%, min. 15,81 EUR	0,632%, min. 16,54 EUR
by not original bank form or by special processing ^{K9}	0,887%, min. 24,83 EUR	0,86%, min. 23,73 EUR	0,726%, min. 24,83 EUR
Bank-to-bank Standing Orders	0,632%, min. 8,24 EUR	0,618%, min. 7,9 EUR	0,484%, min. 8,24 EUR

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.

- K1: Charged one time per year subsequently.
- K2: 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
- K3: 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).
- K5: The above fee is charged by the Bank as Promotion. The promotion for the Otthon and Pár-Hozam packages expires on 30.11.2023, for the other packages included in this list of conditions, the promotion is valid until 30.09.2024. The normal fee is 0,941 %, min. 14528 HUF, max. 150675 HUF.
- K6: Calculation of charges: 0,012 % of the transaction but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. The promotion for the Otthon and Pár-Hozam packages expires on 30.11.2023, for the other packages included in this list of conditions, the promotion is valid until 30.09.2024.
- K7: 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 is provided to the Client from the second month following. The Client is entitled for free of charge cash withdrawal and Cash-back 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 free cash withdrawal is also available in Branch Cashier until 31.12.2014 for those clients who had no bankcard linked on 22.11.2013 to the account which had been set in the submitted statement.
- 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 and Cash-back retrospectively
- K8: 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.
- K9: 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.
- K10: It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.





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- K11: The normal fee is as indicated in addendum 3. The discounted fee will be charged by the Bank as a special offer. The action can be qualified for only the first primary card. The promotion for the Otthon and Pár-Hozam packages expires on 30.11.2023, for the other packages included in this list of conditions, the promotion is valid until 30.09.2024.
- K12: Calculation of charges: 0,012% 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. The promotion for the Otthon and Pár-Hozam packages expires on 30.11.2023, for the other packages included in this list of conditions, the promotion is valid until 30.09.2024.
- K13: The basic account-handling fee is charged for each started month
- K14: The basic account-handling fee is charged for each started month. In case of active account management, the Clients having "Páros Plusz" mortgage loan, receive reduction of HUF 100 (i.e. hundred Hungarian Forints) account-handling fee. Active account management shall mean HUF 60 000 credit on the account, and 2 bankto-bank standing orders, or 2 in-bank standing orders execution from the account in the given month.
- K15: According to point of General Terms and Conditions III.1.51/B.1.
- K16: According to point of General Terms and Conditions III.1.51/B.11.
- K17: According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13
- K18: The fee of cash withdrawal on domestic ATM is different in case of Premium Banking Embossed Mastercard bank card, which is included in the effective Debit Bankcard List of Conditions for Private Clients
- K19: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Bónusz account package will be applied.
- K20: Calculation of charges: 0,134 % of the sum of the transactions 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 30.09.2024.
- K22: The above fee is charged by the Bank as Promotion. The promotion is valid until 30.09.2024. 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. The normal fee for cash withdrawal initiated with debit card on UniCredit ATM in Hungary is 0,496 %, min. 344 HUF in case of using Maestro, Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards ,and 0,163 %, min. HUF 159 in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal on other ATM in Hungary is 1,108 % + HUF 776 min. HUF 1040 in case of using Maestro, Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,663 % + HUF 657 min. HUF 743 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 1,066 %, min. HUF 393 .
- K23: According to effective Electronic Banking List of Conditions – For Private Clients
- K24: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Privát Plusz account package will be applied.
- K25: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Nonstop+ account package will be applied.
- K26: The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,269 % of the transaction max. HUF 8079 . As promotion the Bank will not charge the fee above. This promotion is valid until 30.09.2024.
- K27: The Accountholder is mandated to select 2 from the below listed services (contracting for related services is also required). The selected services are free of charge according to ÉN account.
- 1 piece of Mastercard Unembossed supplementary card free of card issuer and membership fees applied from 18.03.2013,
 - In case of accounts opened or changed before 2013.02.01. Free of charge commission on Bank – to – Bank and in Bank payment orders by SpectraNet Internet Banking / Mobile Banking and Home Banking and Telephone Bank, in case of accounts opened or changed after 2013.02.01.: Free of charge commission on direct debit transactions.
 - 1 free of charge Hungarian ATM cash withdrawal. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge. The Bank applies free of charge ATM transactions – their number is stipulated for each account package – for transaction according to their booking date. The transaction is taken into account in the month it is booked in.





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- Free of charge SMS notifications on bank account credits and debits, Notifications on group collections received and on the actual debiting of debit card transactions. The condition of having the above free of charge services is to that the client signs the related contracts (Bankcard contract/ Spektranet Internet Banking/Mobil Banking/Home Banking/ Telefonbank/SMS service contract).

K28: The charge indicated above is a special offer of the Bank. This promotion is valid until 30.09.2024. Partner accounts are the followings: Partner Aktív Plusz, Partner Ikon Plusz, Partner Prestige, Partner Prestige Speciális, Partner Aktív Top, and Partner Aktív Zéró accounts.

K29: Normal fee is 0,496%, min. HUF 244 max. HUF 15337, it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until 30.09.2024.

K30: Normal fee is 0,496%, min. HUF 362 max. HUF 15337, it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until 30.09.2024.

K31: Normal fee is 0,496%, min. HUF 145 max. HUF 15337, it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until 30.09.2024.

1 Normal account handling fee of Mobil Aktív account package is 2682HUF / month / account. It is debited on the account every month. If during the given calendar month:

- minimum 75 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1192 will be credited on the account in following month.
- minimum 150 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1938 HUF will be credited on the account in following month.
- minimum 300 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 2313HUF will be credited on the account in following month.

Any part of the account handling fee is credited if one of the above credit conditions is met.

In case of new account opening of Mobil Aktív package 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.

2 The normal monthly account handling fee of Ikon account is 6633 HUF. It is debited on the account every month. 3339 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:

- at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month,
- overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million
- If in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000, the handling fee is fully credited on the following month as a promotion.

All promotion is valid until 30.09.2024. (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).

3 The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,134 % of the transaction max. HUF 6870. As promotion the Bank will not charge the fee above. This promotion is valid until 30.09.2024.

4 The normal issuer fee of Mastercard Standard or VISA Classic primary bankcard is HUF 7832 , which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until 30.09.2024.

5 The normal account handling fee of Bónusz account is HUF 1818 / month / account, of which HUF 912 will be credited if a HUF 75.000 credit is received from the transfer to the account in the relevant month. It is debited on the account every month. HUF 912 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) Any part of the account handling fee is credited if the above credit conditions is met (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, HUF 912 will not be credited on the account. The promotion is valid until 30.09.2024.





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6 The normal account handling fee of Aktiv account is HUF 1818/ month / account. It is debited on the account every month. HUF 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) Any part of the account handling fee is credited if the above credit conditions is met (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, HUF 912 will not be credited on the account. The promotion is valid until 30.09.2024.

7 Normal fee is 201HUF / month which is not charged as a promotion. Promotion is valid until 31.03.2024.

8 The normal account handling fee of Partner Tripla Account Package is HUF 8293 / month/account, which is to be debited on the client's account every month. In the first 12 month (calculated from the date of account opening) the full amount of the account handling fee – HUF 8293 - is credited promotionally on the account if minimum HUF 150 000 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). The promotion is valid until 31.03.2024. In a 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 30.09.2024. From the 13th month (calculated from the date of account opening) HUF 5806 is credited promotionally on the account if minimum HUF 150 000 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). The promotion is valid until 30.09.2024.

9 The normal account handling fee of Superior Gold account is HUF 6633/month/account. It is debited on the account every month. 6633 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:

- at least 400.000 HUF 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),
- in case of New Client***: minimum HUF 5 million overall savings held with our bank in the given calendar month, calculated as an average of the daily closing balances,
- in case of Existing Client****: minimum HUF 10 million overall savings held with our bank in the given calendar month, calculated as an average of the daily closing balances.

*** New Client: The Bank considers as new customers those who did not have a bank account at the Bank on 01.05.2019 and during the previous one year

**** Existing Client: The Bank considers as existing customers those who have or had a bank account or any types of savings account at the Bank on 01.05.2019 or in the previous one year. The Bank considers the following products as savings account: Client Account, Long-term Investment Account, Retirement Savings Account, Stability Savings Account, Savings Account, Regular Savings Program.

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.

The promotion is valid until 30.09.2024.

In the promotional period, in case of new Client*** 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 30.09.2024.

10 Normal fee is 0,496%, min. HUF 78, max. HUF 15337, it is not charged by the Bank during the promotion period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee. The promotion is valid until 30.09.2024.

11 The fee defined above is provided by the Bank as promotion. The promotion is valid until 30.09.2024.

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. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,932%, min. 344HUF in case of using Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold card. Fee is 0,163%, min. 159HUF 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 1,066%, min. 393HUF.





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- 12 The fee defined above is provided by the Bank as promotion. The promotion is valid until 30.09.2024. When determining the ATM transactions 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. The normal fee for cash withdrawal on other ATM in Hungary is 1,775% + 892 HUF, min 1190 HUF in case of using Mastercard Unembossed, Mastercard Standard, VISA Classic, MasterCard Gold and VISA Gold bankcards. Fee is 0,663% + 657 HUF, min. 743 HUF in case of using Premium Banking Embossed MasterCard bankcard.
- 13 The normal account handling fee of Otthon account is HUF 1818/month/account. It is debited on the account every month. 912 HUF 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. The closing fee of the Otthon account package will be debited from the client's bank account for the given month in any case, if at least 75 000 HUF is credited to the client's account in the month in question. 912 HUF will not be credited on the account. The promotion expires on 30.09.2024.
- 14 The normal account handling fee of Praktikus account is HUF 1818/month/account. It is debited on the account every month. 912 HUF 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, 912 HUF will not be credited on the account. The promotion is valid until 30.09.2024.
- 15 Normal fee is 0,496%, min 162 HUF, max. 15337 HUF. The Bank will charge the promotional minimum fee specified in the List of Conditions instead of the normal minimum fee. The special offer expires on 30.11.2023 for the Home and Pair-Hozam account packages. For all other account packages included in this list of conditions, the promotion will expire on 30.09.2024.
- 16 Normal fee is 0,496%, min 162 HUF, max. 15337 HUF. The Bank will charge the promotional minimum fee specified in the List of Conditions instead of the normal minimum fee. The special offer expires on 30.11.2023 for the Home and Pair-Hozam account packages. For all other account packages included in this list of conditions, the promotion will expire on 30.09.2024.
- 17 The normal monthly closing fee for the Haszonkötél account package is 1654 HUF/month, which will be debited from the Account Holder's bank account for the given month. In case the 100 000 HUF or more is credited to the account by transfer (not including transfers between own accounts) during the month in question, the following 1654 HUF will be credited to the bank account in the following month as part of a promotion. The promotion is valid until 30.09.2024.
- 18 Normal fee is calculated according to the „Debit Bank Card List of Conditions for Private clients”, but it is not charged as promotional offer. Promotional offer regarding issuer fee is valid in case of Mastercard Standard of VISA card when first main card applied. In case of Mastercard Unembossed client is eligible for promotional offer regarding issuer fee and membership fee when first main card is applied. Promotion is valid until 30.09.2024.
- 19 The Bank does not charge fee in case of transactions indicated above as promotional offer. Promotion is valid until 30.09.2024.
In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions 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.
- 20 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 K7).
- 21 The Bank does not charge fee in case of transactions indicated above as promotional offer. Promotion is valid until 30.09.2024. In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions 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.
- 22 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 K7).
- 23 The Bank does not charge fee in case of transactions indicated above as promotional offer. Promotion is valid until 30.09.2024. In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions 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.
- 24 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 K7).





**LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -
NOT AVAILABLE ACCOUNT PACKAGES**



- ²⁵ The monthly closing fee for the ÉN account package is 1206 HUF/month, provided that at least HUF 50 000 is credited to the account by transfer (not including transfers between own accounts) in the current month. If the crediting condition is not met, the monthly closing fee for the account package is 1778 HUF. The monthly closing fee for the account package ÉN for the month in question will be debited from the Customer's bank account in each case and, if the crediting condition is met, 572 HUF will be credited to the Customer's account the following month.
- ²⁶ The switching among ÉN account discounts can be requested one time per month. Switching between discounts does not mean the termination of contract for the waived discount. If the Client does not terminate the contract for the service, it will remain and be charged by the Bank according to the List of Conditions.
- ²⁷ In the case of the Privát Account package, the Bank will waive the accounting fee for group collection on a promotional basis. The promotion is valid until 30.09.2024.
- ²⁸ In the case of the Privát Account package, the Bank waives the accounting fee for standing transfers on a promotional basis. The promotion is valid until 30.09.2024.
- ²⁹ In the case of the Privát Account package, the Bank waives the accounting fee for standing transfers on a promotional basis. The promotion is valid until 30.09.2024.
- ³⁰ The basic account-handling fee is charged for each started month. In case of active account management, the Clients having "Páros Plusz" mortgage loan, receive reduction of 100 HUF (i.e. hundred Hungarian Forints) account-handling fee. Active account management shall mean HUF 60 000 credit on the account, and 2 bankto-bank standing orders, or 2 in-bank standing orders execution from the account in the given month.
- ³¹ Offer described above is provided as a promotion. Promotion is valid until 30.09.2024. In case of normal fees and any other fee items related to Dupla account package conditions of „Nonstop account” will be applicable.
- ³² The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7.
- ³³ In case of EURO credit entries within EEA booking fee is 793 HUF which will not be charged as a promotion. The promotion is valid until recalled or until 30.09.2024.
- ³⁴ International HUF credit entry shall be considered as FCY credit entry.
- ³⁵ In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.