

**Effective from: 1st of October 2024 (2402) - Published on: 31st of July 2024**

Diákszámle account package is not available from 15.09.2022.

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](http://www.unicreditbank.hu/padtajekoztato)) and in its branches.

Changes are marked with red underline by the Bank.

Amendments published on 31.07.2024 and entering into force on 01.10.2024:  
Extension of certain promotions expiring on 30.09.2024 until 31.01.2025.

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



**Account-keeping fees and commission on payment orders**

<b>I. Account-keeping fees</b>		
By HUF accounts		
Account opening		Free of charge
Monthly account-handling fee <sup>1</sup>		HUF 325 / month / bank account <sup>2</sup>
Switching between account packages	to an account with higher handling fee	HUF 1346
	to an account with lower handling fee	HUF 4039
Postal charges (charged for each statement and other postal consignments mailed to the Customer)		First statement is free of charges / month <sup>1</sup>
Account statement kept in the Bank <sup>5</sup>		HUF 672 / statement <sup>4</sup>
Replacement of account statement		HUF 605 / statement <sup>3</sup>
Cover confirmation (If cover is pledged)		0,134%/month, min. HUF 1346 / month
<b>II. Money transfers</b>		
Credit items		
Credit entries to HUF accounts		Free of charge
Debit items (HUF)		
Commissions on payment orders		
Commission in bank payment orders <sup>3</sup>	by eBanking	0,496%, min. HUF 214, max. HUF 16829
	by UniCredit mBanking	0,496%, min. HUF 214, max. HUF 16829
	Telephone Bank	0,496%, min. HUF 306, max. HUF 16829
	by original bank form	0,862%, min. HUF 460, max. HUF 23630
	by not original bank form or by special processing <sup>7</sup>	0,994%, min. HUF 1654
Commission on bank-to-bank payment orders <sup>8</sup>	by eBanking	0,496%, min. HUF 355, max. HUF 16829
	by UniCredit mBanking	0,496%, min. HUF 355, max. HUF 16829
	Telephone Bank	0,874%, min. HUF 114, max. HUF 26368
	by original bank form	0,944%, min. HUF 460, max. HUF 25289
	by not original bank form or by special processing <sup>7</sup>	0,994%, min. HUF 1654
	EFER transfers	0,444%, min. HUF 371, max. HUF 14311
	VIBER transfers	1,157%, min. HUF 14528, max. HUF 150675
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 / Mobile Banking	According to the conditions detailed in Addendum No. 7.+ HUF 67 / payment order
<b>Cash transactions</b>	
Cash out in HUF from HUF account	1,816%, min. HUF 758, max. HUF 82943
<b>Internet Banking / Mobile Banking</b>	
One-time setup fee	Free of charge <sup>3</sup>
<b>III. Bank Card</b>	
<b>Mastercard Unembossed</b> (not available from 1st January 2021)	
Mastercard Unembossed card issuer fee	50% discount <sup>3</sup>
Mastercard Unembossed card membership fee	50% discount <sup>3</sup>
<b>Mastercard Standard</b>	
Mastercard Standard card issuer fee	HUF 7832 <sup>11</sup>
Mastercard Standard card membership fee	HUF 10395 <sup>11</sup>
Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up to the maximum amount not exceeding the ten times of the prevailing smallest amount of old-age pension, considering the contractual statement of the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legal representative of the minor.	
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>6</sup>	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 6).

<b>IV. Text messaging services</b>		
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card		Free of charge
<b>Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders</b>		
In-bank EURO payment orders <sup>8</sup>	by eBanking	0,496%, min. HUF 214, max. HUF 16829
	by UniCredit mBanking	0,496%, min. HUF 214, max. HUF 16829
	Telephone Bank	0,496%, min. HUF 306, max. HUF 16829
	by original bank form	0,862%, min. HUF 460, max. HUF 23630
	by not original bank form or by special processing <sup>7</sup>	0,994%, min. HUF 1654
Bank-to-bank SEPA payment orders <sup>8</sup>	by eBanking	0,496%, min. HUF 355, max. HUF 16829
	by UniCredit mBanking	0,496%, min. HUF 355, max. HUF 16829
	Telephone Bank	0,874%, min. HUF 114, max. HUF 26368
	by original bank form	0,944%, min. HUF 460, max. HUF 25289
	by not original bank form or by special processing <sup>7</sup>	0,994%, min. HUF 1654
	urgent EUR payment orders	0,941%, min. HUF 1346, max. HUF 150675 <sup>10</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,448%, min. HUF 79, max. HUF 15337



With respect to any other fees not contained in these Special Conditions, the fees applicable to the account package Privát Plusz as specified in UniCredit Bank's List of Conditions for Private Individuals apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the customer.

The Account Holder is entitled to the applicable terms and conditions until 31st December of the year in which(s)he reaches the age of 26, provided that the Bank shall, without any further notice to the Client, amend the terms and conditions applicable to the Client the terms and conditions of the Private Plus account package for individuals in force on 1st January of the year following the Client 26th birthday, and the Client shall thereafter be subject to the terms and conditions of the Private Plus account package in force at that time.

The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.

\* Bank will discontinue the sale of Maestro debit cards as of 15 July 2015, and thereafter will not issue this type of card either as a replacement card or a renewed card. In case of renewal of Maestro cards, the Bank will replace the cards, which will expire in July of 2015 or later, with Mastercard Unembossed cards between July of 2015 and August of 2016. Cards will be replaced in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

In such renewal cases, when Maestro card is replaced with Mastercard Unembossed card, the type of bank card will be changed in the bankcard contract as well to Mastercard Unembossed card on the date of issue.

Previous bankcards, which are renewed earlier than the expire date, will be blocked by the Bank at the end of the second month following the date of early forced renewal. The Bank will charge the card membership fee of Maestro card in the month of replacement renewal according to the provisions of this List of Conditions, and card issuer fee will not be debited regarding Mastercard Unembossed card. In case of blocking of Maestro cards, the Bank will issue Unembossed card as replacement card from the 15th of July of 2015.

Mastercard Standard, Mastercard Gold and Premium Banking Embossed Mastercard bankcards will be issued by the Bank with feature, because of this changes the designation of the cards will be also changed to Mastercard Standard, Mastercard Gold and Premium Banking Embossed Mastercard bankcard.

These types of cards (listed above, with expiry date of July 2015 or later) will be replaced with the same type of card and with feature between July of 2015 and August of 2016. The replacement of these cards will be managed by the Bank in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

Previous bankcards, which are renewed earlier than the expire date, will be blocked by the Bank at the end of the second month following the date of early renewal. In case of card blocking, or replacement the Bank will issue the same type of card with feature as replacement card from the 15th of July of 2015.

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.

<sup>1</sup> The basic account-handling fee is charged for each started month.

<sup>2</sup> 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. This action is valid until 31.01.2025.

<sup>3</sup> The charge indicated above is a special offer of the Bank. Normal charges are defined in the terms and conditions for the Privát Plusz account package. This offer is valid until 31.01.2025.

<sup>4</sup> According to the conditions detailed in Addendum No. 7.

<sup>5</sup> The service was available until 08-01-2007.

<sup>6</sup> The bank is providing the free of charge cash withdrawal and Cash-back according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal and Cash-back can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via SpectraNet Internet Banking or eBanking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal and Cash-back the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal and Cash back in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal and Cash-back is provided to the Client from the second month following.

The Client is entitled for free of charge cash withdrawal primarily via ATM, while the Cash-back is only available from beneficiaries who provide the service in Hungary (Merchants) as part of the POS payment transaction. The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, or HUF 40 000 within the monthly first two Cash-back, then the % and maximum element of the normal transaction fee will be applied on the above part. For Cash-back service, the provisions of the Bank Card Terms and Conditions and the Debit Bankcard List of Conditions are always applicable. The Cash-back is linked to POS purchases. If the Client uses the free of charge cash withdrawal and Cash-back fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals or Cash-back retrospectively in one amount on the Clients account.



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- <sup>7</sup> In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary. \*\*Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.
- <sup>8</sup> Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, collection on promissory in case of full and partial completion note) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).
- <sup>9</sup> It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.
- <sup>10</sup> [The above fee is charged by the Bank as Promotion. The promotion is valid until 31.01.2025. The normal fee is 0,941%, min. HUF 14528, max. HUF 150675.](#)
- <sup>11</sup> As a promotional offer, the Bank will not charge the card issuing fee for Mastercard Standard main card applications. Also as a promotional offer, if Mastercard Standard main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee, and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications [until 31.01.2025.](#)

