

Effective from: 1st of October 2024 (2404) • Published on: 31st of July 2024

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.

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment account. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

The marketed HUF bank account contracts included in this List of Conditions may also be concluded electronically, within the framework of distance selling, in accordance with Section I. 6 of the Retail Business Rules.

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

- a) those who, at the time of applying for the bank account product and upon conclusion of the Bank Account Agreement, are in an employment relationship (or in other legal relationship defined in the Cooperation Agreement) with an organization (hereinafter jointly referred to as Legal Relationship) that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") or issued a Declaration in the form requested by the UniCredit Bank about the intent of usage pertaining to the products described under the special conditions included herein; in addition, close relatives (spouse, direct relative, adopted, stepchild and foster child, adoptive parent, step-parent and foster parent, and sibling) of a natural persons who have a legal relationship with these organizations and have an account with UniCredit Bank shall be eligible for the new promotion from 1st of September 2021 to 31th of January 2025, who opens an account as a new customer and certifies his or her close relative status in the form specified by the bank.
 - b) Employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft.
 - c) who is the close relative of Employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft. (close relative is defined as a spouse, a direct relative, an adopted child, a stepchild and a foster child, an adoptive parent, a step-parent, a foster parent, and a sibling). This is a promotional offer and it is valid until 31th of January 2025.
 - d) at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are qualified as persons working in "public service" under the legislation specified below and they certify it with a suitable certificate/certification issued by the employer: Employees subject to Law XXXIII of 1992 on the status of public servants, Law CXCIX of 2011 on officials in public employment, Law XLIII of 2010 on the central public administration, and on the status of the members of the Government and of secretaries of state, Law CLXXXIX of 2011 on local governments of Hungary, Law XLII of 2015 on service relationship of professional members of official organizations for public safety, Law CCV of 2012 on the status of soldiers), Law LXVIII of 1997 on the service relationship of employees in the field of justice, Law CLXII of 2011 on the status and remuneration of judges, Law CLXIV of 2011 on the status of the Prosecutor General, public prosecutors and other employees of the prosecutor's office and on the career of prosecutors, and persons employed by companies in majority state or local government ownership employed in a legal relationship aimed at work;
 - e) those who, at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are in an employment relationship, in an agency relationship or in an agency relationship as a private entrepreneur (hereinafter jointly referred to as Legal Relationship) with MÁV Group, and they verified this by written verification or official identity card (MÁV-Start Railway Travel Card);
1. If the Account Holder receives a promotional gift or one-time refund previously advertised in connection with the opening of this bank account and closes the bank account within the period specified in the announcement, the Bank may charge a penalty equal to the value of the gift or one-time refund to the bank account.



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



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

		Partner Aktív Plusz Package* Can not be opened from 19.01.2024	Partner Ikon Plusz Package*
Monthly account-handling fee		HUF 0 /month ² /bank account ¹ , (if the refund conditions are not met: 822 HUF/month)	HUF 0 /month ² /bank account ¹ , (if the refund conditions are not met: 6396 HUF/month)
Account opening and closing fee		HUF 0	HUF 0
Default Statement		Postal or Electronic	Postal or Electronic
Booking entry fee		Free of charge	Free of charge ⁵
Credit entries in HUF (to HUF accounts)		Free of charge	Free of charge
Direct debit		Free of charge ²⁷	Free of charge
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)		0,496 %, max. HUF 15337 ²⁸ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³⁰ , further transactions: 0,496 %, max. HUF 15337	Free of charge
In-bank standing orders of HUF transfer between client's own accounts⁶		Free of charge	Free of charge
Commission intra bank payment orders⁸	Transfer orders between the accounts of the same Client⁶	Free of charge	Free of charge
	by SpectraNet Internet Banking	0,496 %, max. HUF 15337 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,496 %, max. HUF 15337 ⁴	Free of charge
	by eBanking	0,496 %, max. HUF 15337 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,496 %, max. HUF 15337 ⁴	Free of charge
	by UniCredit mBanking	0,496 %, max. HUF 15337 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,496 %, max. HUF 15337 ⁴	Free of charge
	by Telephone Bank	0,496 %, max. HUF 15337 ⁴	Free of charge
	by original bank form	0,912 %, min. HUF 1340 max. HUF 31927	0,746 %, min. HUF 1174 max. HUF 31927
	by non-original form⁷	1,325 %, min. HUF 2483	1,159 %, min. HUF 2483
		Partner Aktív Plusz Package* Can not be opened from 19.01.2024	Partner Ikon Plusz Package*
Commission inter bank payment orders⁸	by SpectraNet Internet Banking	0,496 %, max. HUF 15337 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,496 %, max. HUF 15337 ⁴	Free of charge
	by eBanking	0,496 %, max. HUF 15337 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,496 %, max. HUF 15337 ⁴	Free of charge
	by UniCredit mBanking	0,496 %, max. 15337 ⁴ / in case of fulfillment of activity criteria ²⁹ : monthly the first 2 transaction is free of charges ³¹ , further transactions: 0,496 %, max. HUF 15337 ⁴	Free of charge
	by Telephone Bank	0,496 %, max. HUF 15337 ⁴	Free of charge



Commission inter bank payment orders ⁶	by original bank form	1,118 %, min. HUF 1605, max. HUF 37733	0,953 %, min. HUF 1605, max. HUF 32086
	by non-original form ⁷	1,325 %, min. HUF 2483	1,159 %, min. HUF 2483
	EFER transfers	0,444 %, min. HUF 371, max. HUF 14311	0,444 %, min. HUF 371, max. HUF 14311
	VIBER transfers	1,157 %, min. HUF 14528, max. HUF 150675	1,157 %, min. HUF 14528, max. HUF 150675
		Partner Aktív Plusz Package* Can not be opened from 19.01.2024	Partner Ikon Plusz Package*
Cash deposit fee on UniCredit ATM in Hungary		Free of charge ⁹	Free of charge ⁹
Cash withdrawal	First withdrawal each month is free of charge On domestic UniCredit ATM or	Further withdrawals: 0,496 %, min. HUF 344 ¹⁰⁻¹¹	Free of charge ¹²
	On domestic UniCredit ATM using mCash service	Further withdrawals: 1,066 %, min. HUF 393 ¹⁰⁻¹¹	Free of charge ¹²
	On other domestic ATM	First withdrawal each month is free of charge Further withdrawals: 1,108 %, + HUF 776 min. HUF 1040 ¹⁰⁻¹¹	Free of charge ¹²
	At branch cashier from HUF account (HUF from HUF account)	2,382 %, min. HUF 1905 max. HUF 82943	1,615 %, min. HUF 1654 max. HUF 33176
	At branch cashier from HUF account (FCY from HUF account)	1,05 %, max. HUF 82943 (at buy/sell rates of exchange)	0,47 %, max. HUF 9951 (at buy/sell rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation ¹³	Monthly the first two HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. See details in footnote 13.	

Issuer fee/Membership fee ¹⁴ of Mastercard Unembossed bankcard (not available from 1st January 2021)	HUF 1998 ¹⁵ / HUF 5275 ¹⁵	HUF 1998 ¹⁵ / HUF 4635 ¹⁵
Issuer fee/Membership fee ¹⁴ of Mastercard Unembossed supplementary card (not available from 1st January 2021)	HUF 3997 ¹⁵ / HUF 5275 ¹⁵	Free of charge ¹⁵ /Free of charge ¹⁵
Issuer fee/Membership fee ¹⁴ of Mastercard Standard / Visa Classic ¹⁷ bankcard (Visa Classic not available from 1st January 2021)	Free of charge / HUF 10395 ¹⁶⁻¹⁸	Free of charge / HUF 8956 ¹⁶⁻¹⁸
Issuer fee/Membership fee ¹⁴ of Mastercard Gold and VISA Gold ¹⁷ bankcard (Visa Gold not available from 1st January 2021)	HUF 28793 ¹⁹ / HUF 33591 ¹⁹	HUF 14395 ¹⁹ / HUF 33591 ¹⁹
Purchase commission	Free of charge	Free of charge
SMS notification on credit transactions on bank account	According to effective Electronic Banking List of Conditions ²⁰	According to effective Electronic Banking List of Conditions ²⁰



	Partner Aktív Plusz Package* Can not be opened from 19.01.2024	Partner Ikon Plusz Package*
SMS notification on debit transactions on bank account	According to effective Electronic Banking List of Conditions	According to effective Electronic Banking List of Conditions
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions	According to effective Electronic Banking List of Conditions
SpectraNet Internet Banking entry fee	Free of charge ²²	Free of charge ²²
eBanking entry fee	Free of charge ²²	Free of charge ²²
UniCredit mBanking entry fee	Free of charge ²²	Free of charge ²²
SpectraNet Internet Banking service fee	Free of charge ²³	Free of charge ³³ /HUF 201 / month
eBanking service fee	Free of charge ³⁸	Free of charge ²⁰ /HUF 201 / month ³⁷
UniCredit mBanking service fee	Free of charge ²³	Free of charge ²³

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders

In-bank EURO payment orders*	by mBanking	0,496 %, max. HUF 15337 ⁴	Free of charge
	by eBanking	0,496 %, max. HUF 15337 ⁴	Free of charge
	by Telephone Bank	0,496 %, max. HUF 15337 ⁴	Free of charge
	by original bank form	0,912 %, min. HUF 1340 , max. HUF 31927	0,746 %, min. HUF 1174, max. HUF 31927
	by non-original form⁷	1,325 %, min. HUF 2483	1,159 %, min. HUF 2483
Bank-to-bank SEPA payment orders*	by mBanking	0,496 %,max. HUF 15337 ⁴	Free of charge
	by eBanking	0,496 %,max. HUF 15337 ⁴	Free of charge
	by Telephone Bank	0,496 %,max. HUF 15337 ⁴	Free of charge
	by original bank form	1,118 %,min. HUF 1605 ,max. HUF 37733	0,953 %,min. HUF 1605 ,max. HUF 37733
	by non-original form⁷	1,325 %,min. HUF 2483	1,159 %,min. HUF 2483
	urgent EUR payment orders	0,941 %,min. HUF 1346 ,max. HUF 150675 ²¹	0,941 %,min. HUF 1346 ,max. HUF 150675 ²¹
Bank-to-bank and in-bank EURO Standing Orders	0,496 %,max. HUF 15337 ²⁸	Free of charge	

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

	Partner Aktív Plusz Package* Can not be opened from 19.01.2024	Partner Ikon Plusz Package*
Account opening fee	Free of charge	Free of charge
Account-handling fee	HUF 692 /month/account ²⁻²⁴	HUF 692 /month/account ²⁻²⁴
Booking entry fee	Free of charge ²⁵	Free of charge ²⁵
FCY credit entries to FCY accounts	Free of charge ²⁶	Free of charge ²⁶
FCY debit items (non-EUR FCY within EEA and FCY outside EEA)		



Orders⁹	Intrabank orders	0,591 %,min. EUR 8,25	0,591 %,min. EUR 8,25
	by eBanking and Telephone Bank		
	Interbank orders	0,591 %,min. EUR 9,82	0,591 %,min. EUR 9,82
	by eBanking and Telephone Bank		

FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)

In-bank EURO payment orders⁸	by eBanking, mBanking and Telephone Bank	0,496 %, max HUF 15337
Bank-to-bank SEPA payment orders⁸	by eBanking, mBanking and Telephone Bank	0,496 %, max HUF 15337
Bank-to-bank and in-bank EURO Standing Orders		0,496 %, max HUF 15337

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

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

The money transfer fees initiated by the Client and held in the name of the Client to the debit of a bank account listed in the current list of conditions but submitted through a payment service provider (third party provider (TPP)) providing payment initiation service, are identical with the transfer fees submitted through mBanking under the same account package.

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

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

Type of loan	Overdraft
Credit limit	Minimum HUF 200.000
Interest rate (yearly)	30,54 %
Handling fee (yearly) ³⁴	1% of the credit line, min. HUF 2900
Annual percentage rate (APR) – standard ³⁵	38,71 %

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement "Hirdetmény – Ingatlan fedezet nélküli hitelek" of the Bank

A representative example:

When applying for an overdraft facility of HUF 375 000 related to Partner Aktív Plusz package, with a term of 1 year, the standard interest rate is 30.54%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately, and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 38.71%. Amount of instalment: HUF 9 544 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 499 389; the total cost of the loan is HUF 124 389, which includes the HUF 822 of account handling fee beside interest.

2. In case of overdraft applied related to Partner Ikon Plusz package

Type of loan	Overdraft
Credit limit	Minimum HUF 200.000
Interest rate (yearly)	30,54 %
Handling fee (yearly) ³⁴	1% of the credit line, min. HUF 2900
Annual percentage rate (APR) – standard ³⁵	42,1 %

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement "Hirdetmény – Ingatlan fedezet nélküli hitelek" of the Bank

A representative example:

When applying for an overdraft facility of HUF 375 000 related to Partner Ikon Plusz package, with a term of 1 year, the standard interest rate is 30.54%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately, and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 42.10%. Amount of instalment: HUF 9 544 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 508 701, the total cost of the loan is HUF 133 701, which includes the HUF 1 598 of account handling fee beside interest.

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

¹ The normal account handling fee of Partner Aktív Plusz Package is HUF 822 /month/account. This amount is to be debited on the client's account every month. The full amount of the account handling fee is credited promotionally on the account if minimum HUF 120 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 320 is credited promotionally on the account if less than HUF 120 000 but at least HUF 75 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). If the credit conditions are not met, no refund will not be applied. The promotion is valid until 31.01.2025. In the promotional period, the Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account. The promotion is valid until 31.01.2025. In case of Online Partner Aktív Plusz account opening the handling fee discount cannot be applied.

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

³ The normal monthly account handling fee of Partner Ikon Plusz account package is HUF 6396, that is debited on the account every month, except if the Account Holder has an overdraft, facility in the given calendar month, and the overdraft agreement entered into force before that month – but not later than 16.05.2019 –, and it is still effective, then HUF 1598 is charged to the account as account maintenance fee. The promotion is only provided by the Bank only those clients who opened or changed the account before 19.11.2018 and the promotion is valid until 31.01.2025.

- i) If the Account Holder fulfills one of the following requirements, then HUF 3198 will be credited to the account in the following month, as a promotion:
 - at least HUF 200 000 has been credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer),
 - or has an overall savings**, held at our bank, in the daily closing average amount of at least HUF 5 000 000
- ii) If the Account Holder fulfills both of the following two requirements, then HUF 4796 will be credited to the account in the following month, as a promotion, the promotion is only provided by the Bank only those clients who opened or changed the account before 19.11.2018 and the promotion is valid until 31.01.2025.
 - at least HUF 300 000 has been credited – via Bank transfer – to the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer),
 - Account Holder has a loan of the following loan products: overdraft, credit card or mortgage loan, hence before the given calendar month a contract of any loan products listed above has entered into force – but not later than 16.05.2019 – and it is still in force

As a promotion, the full account handling fee will be refunded in the following month, if the Account Holder's average daily closing balance of savings** in the value at least HUF 30 000 000 in the actual month. All promotions are valid until 31.01.2025.

**When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits — with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day — as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day.

⁴ The rates indicated above are provided by the Bank as a promotional offer. This offer is valid until 31.01.2025.

⁵ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0.134 % of the transaction max. HUF 8079. As promotion the Bank will not charge the fee above. This promotion is valid until 31.01.2025.

⁶ The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is no any other disposal for bank accounts and savings accounts

⁷ In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary. Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

⁸ Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) in case of full and partial completion, are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

⁹ Free of charge (normal fee: 0.269 %, not charged by the Bank during the promotion period. The promotion is valid until 31.01.2025. Service is available on appropriate UniCredit ATMs.



¹⁰ As a promotion the Bank will waive the right to charge the fee indicated above for the transaction numbers specified if transaction is initiated with debit card or mCash. This promotion is valid until 31.01.2025. In case of transaction initiated with debit card fees in excess of preferential transactions shall be subject to terms and conditions specified in the List of Terms and Conditions for Debit Cards. In case of transaction initiated with mCash for any further number of pieces the charges for the Bónusz Bank Account included in UniCredit Bank's List of Retail Conditions shall apply. When determining the ATM transactions (initiated with debit card or mCash service) within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place.

¹¹ In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote nr 13).

¹² The above fee is charged by the Bank as Promotion. The promotion is valid until 31.01.2025. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0.496 %, min. HUF 344 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold bankcards, and 0.163 % min. HUF 159 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. 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 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.

¹³ The bank is providing the free of charge cash withdrawal and Cash-back according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal and Cash-back can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via SpectraNet Internet Banking or eBanking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal and Cash-back the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal and Cash-back in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal and Cash-back is provided to the Client from the second month following.

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

¹⁴ Charged one time per year subsequently.

¹⁵ The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until 31.01.2025. The normal Mastercard Unembossed card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients. The special offer can be qualified for only the first Mastercard Unembossed supplementary card and is valid until 31.01.2025.

¹⁶ Card membership fee of first year related to main Mastercard standard – as promotional offer – will not be charged. Promotion is valid in case of cards applied until 31.01.2025. Fee calculation method: the 0.134 % of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.

¹⁷ VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation. The fee is automatically included in the debited transaction amount.

¹⁸ The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until 31.01.2025. The normal Mastercard Standard PayPass and VISA Classic card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

¹⁹ The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until 31.01.2025. The normal Mastercard Gold PayPass and VISA Gold card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

²⁰ If in the current month the Account Holder has one of the following credit products with the Bank: overdraft facility, credit card, mortgage loan, i.e. in the case of any of the above credit products, the credit agreement entered into force prior to the current month and is in force, the Bank will provide the service free of charge on a promotional basis. The normal monthly service fee for eBanking is HUF 269 201 per month for Token and mToken access, which fees are waived by the Bank on a promotional basis. The promotion is valid until 31.01.2025 and is only available for accounts opened before 01.10.2019. For accounts opened electronically, the eBanking service is free of charge.

²¹ The above fee is charged by the Bank as Promotion. The promotion is valid until 31.01.2025. The normal fee is 0.941 %, min. HUF 14528 max. HUF 150675.

²² Normal fee: HUF 2693 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.

²³ Normal fee: HUF 201 / month it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.

²⁴ 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.

²⁵ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 22. As promotion the Bank will not charge the fee above. These promotions are valid until 31.01.2025.

²⁶ Fee of booking is 793 HUF which will not be charged as a promotion. The promotion is valid until 31.01.2025.

²⁷ Free of charge is a promotional offer of the Bank. The promotion is valid until 31.01.2025. Normal fee is 0,496 %, min. HUF 78 , max. HUF 9951.

²⁸ Free of charge is a promotional offer of the Bank. The promotion is valid until 31.01.2025. Normal fee is 0,496 %, min. HUF 145 , max. HUF 15337.

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

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

If Account Holder fulfills the requirements described above ("activity criteria"), then the Bank provides special conditions - detailed in this List of conditions - from the calendar month following the 6. settlement period after signing credit card contract and the Bank provides these special conditions at least for 6 calendar months. The Bank looks over the fulfillment of active card usage at the end of every 6. settlement period, and if the requirements are not fulfilled, in such case Account Holder shall not be entitled to these special conditions in the following 6 calendar months, and fees not linked to activity criteria indicated in this List of Conditions shall be applied.

³⁰ If Account Holder fulfills criteria describe in section 29 above, in such cases Bank executes the first two standing orders in the given calendar month promotionally free of charge, and in case of other transactions the Bank does not charge minimum fee. Promotion is valid until 31.01.2025, and is only available for those accounts which are , opened by the customer before 15.11.2018. The order of transactions is defined based on the booking dates in the given calendar month. Normal fee is 0,496 %,maximum HUF 15337.

³¹ If Account Holder fulfills criteria describe in section 29 above, in such cases Bank executes the first two transfer orders in the given calendar month promotionally free of charge, and in case of other transactions the fee is 0,496 %, max. HUF 15337 . Promotion is valid until 31.01.2025, and is only available for those accounts which are opened by the customer before 15.11.2018. The order of transactions is defined based on the booking dates in the given calendar month.

³² The fee indicated above is a promotional offer of the Bank, which is valid until 31.01.2025. Non-promotional issuer fee of Mastercard Unembossed bankcard is disclosed in „Bank Card List of Conditions – For Private Clients”.

³³ If Account Holder has a loan of one of the following loan products: overdraft, credit card or mortgage loan, hence before the given calendar month a contract of any loan products listed above has entered into force and it is still in force, then service is provided by the Bank promotionally free of charges in the given calendar month. Promotion is valid until 31.01.2025. Normal fee is HUF 201 per month.

³⁴ The Bank expects from the first annual management fee on a discounted basis. The action is valid until 31.01.2025.

³⁵ Annual percentage rate (APR) is the total cost of the credit (repayments and fees) to the Debtor expressed as an annual percentage of the total amount of credit. The total cost of the credit to the Debtor means all the costs, which the consumer is required to pay in connection with the credit agreement and which shall be taken into account when calculating the APR according to a separate regulation. The APR has been defined assuming compliance with the current conditions, the effective legislation -Government Decree No. 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate. The level of the APR may be modified if the conditions change. It does not reflect the loan's interest rate risk with regard to loans with variable interest rates.

³⁷ Normal fee of the eBanking in case of SMS entry: HUF 269 / month it is not charged by the Bank during the promotion period. Normal fee of the eBanking in case of token and mToken entry: HUF 201 / month.

³⁸ Normal fee of the eBanking in case of SMS entry: HUF 269 / month and the normal fee of the eBanking in case of token and mToken entry: HUF 201 / month. The promotion period is valid until 31.01.2025. eBanking service is free of charge in case of accounts, which are opened electronically.

