

ELECTRONIC LIST OF CONDITIONS – FOR PRIVATE CUSTOMERS

Effective from: 10th February 2025 (2501)

Disclosed: 10th December 2024

Condition list changes are marked with red and underlined by the Bank.

Telephone Banking

SMS Service

UniCredit eBanking

SpectraNet Internet Banking

UniCredit mBanking mobile application

Spectra and Spectra Light Electronic Banking System

ELECTRONIC LIST OF CONDITIONS – FOR PRIVATE CUSTOMERS



I. TELEPHONE BANKING

Up-front entry fee	Free of charge
Service fee	Free of charge

II. SMS SERVICE

Our customers have the opportunity to handle their SMS services in connection with their payment account(s), debit bankcard(s) and credit bankcard(s). Customers can view their current SMS service settings, request new SMS services and change or delete their already existing SMS services.

1. SMS services in connection with Payment account

Notifications on Payment account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits)	HUF 50 / message
Notifications on Payment account debits* (They include only debits from credit repayments from among fee and interest-type debits)	HUF 50 / message
Notifications on direct debit authorizations received	HUF 50 / message
Notifications on the actual debiting of debit card transactions*	HUF 50 / message
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	HUF 50 / message

Balance notifications

Sending of the utilizable balance of the Payment account on banking days	HUF 50 / message
Sending of the utilizable balance of the Payment account once a week, on the first banking day of the week	HUF 50 / message
Sending of the utilizable aggregate balance of the Payment account on the banking day when there is a change in comparison to the previous banking day	HUF 50 / message

2. SMS services in connection with debit bankcard

Notifications on successful, unsuccessful, and cancelled purchases with the debit card*	HUF 50 / message
Notifications on successful, unsuccessful, and cancelled cash withdrawals with the debit card*	HUF 50 / message
Notifications on the limit modifications in connection with the debit card	HUF 50 / message

Balance notifications

Sending of the utilizable aggregate balance of the Payment accounts for the given bankcard on banking days	HUF 50 / message
Sending of the utilizable aggregate balance of the Payment accounts for the given bankcard once a week, on the first banking day of the week	HUF 50 / message
Sending of the utilizable aggregate balance of the Payment accounts for the given bankcard on the banking day when there is a change in comparison to the previous banking day	HUF 50 / message

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3. SMS services in connection with credit bankcard

Notifications on successful, unsuccessful, and cancelled purchases and cash withdrawals with the credit card	HUF 50 / message
Notifications on daily closing balance, the amount of credit line obligation (The Bank is sending this message only if there is a change in the balance during the day. The daily closing balance does not contain the value of authorized transactions that have not been debited on the account.).	Free of charge (Normal fee: HUF 50 / message, it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Notifications on debiting fees and interest	Free of charge (Normal fee: HUF 50 / message it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Notifications on statement: The total amount of obligations (the closing balance on statement day), the minimum amount of repayment and the deadline of repayment (this message is sent on the following day of statement day)	Free of charge (Normal fee: HUF 50 / message, it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)

4. UniCredit SMS packages

The following conditions are applicable to the fees of the individual services included in the packages.

Upon any special order, the above extra services can be added to the services included in the package with the conditions set forth in the foregoing.

UniCredit SMS – Card Monitoring Package includes the following services

Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card*
Notifications on the limit modifications in connection with the debit card

UniCredit SMS – Accounts Monitoring Package includes the following services

Notification on payment account credits* (They exclude fee credits and include only credits in connection with term deposits from interest-type credits)
Notifications on payment account debits* (They include only debits from credit repayments from among fee and interest-type debits)
Notifications on the actual debiting of debit card transactions*
Notifications on group collections received
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)

The due date of the fees is the first banking day after due month.

SMS services can be requested to any mobile phone number belonging to any of the domestic GSM service providers.

Balance notifications in connection with the payment accounts and bankcards are sent by the Bank on banking days until 12.00 p.m. at the latest. SMS notifications in connection with Payment account and bankcard transactions are sent within short whiles following the execution of the transactions concerned.

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III. INTERNETBANKING SERVICES (SPECTRANET INTERNET BANKING & UNICREDIT EBANKING)

For our Private Individual clients the only available internet banking service is the UniCredit eBanking.

For our SME and Corporate clients, the SpectraNet Internet Banking Light and SpectraNet Internet Banking Plus are the only available internet banking services.

Up-front entry fee

For SpectraNet Internet Banking Light**	Free of charge (Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
For UniCredit eBanking**	Free of charge (Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
For SpectraNet Internet Banking Plus**	HUF 4,000

Service fee

For SpectraNet Internet Banking Light**	HUF 201 / month
For SpectraNet Internet Banking Plus**	HUF 201 / month
For UniCredit eBanking with SMS authentication**	HUF 269 / month
For UniCredit eBanking* with token and mToken authentication**	HUF 201 / month

Authentication with password sent in SMS text message

Fee of signature text message (SMS) sent by Bank	HUF 50 / message
Fee of entry message (SMS) sent by Bank	HUF 0 / message

Authentication with Token

One-off fee of using a Token:	HUF 5,000 / Token
Token charge for issuing a new Token (when lost or damaged):	HUF 5,000
Release of blocked Token	Free of charge (Normal fee HUF 1,000, it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)

Authentication with mToken

Fee of mToken	Free of charge (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.)
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Authentication with ViCA

Fee of ViCA	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
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Other fees

Queries	Free of charge
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Electronic account statement	Free of charge
Fees of transfers and other transactions	According to the List of Conditions for Private Clients
Help-desk service by telephone	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Releasing Token blocking	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Releasing ban	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Changing User ID for SpectraNet Internet Banking	HUF 1,000
Secondary identifier (assigning, modifying, authorizing, deleting)	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)

IV. UNICREDIT MOBILE APPLICATION

Mobile Application Service (UniCredit mBanking) is only available for Private Individual clients.

Up-front entry fee	Free of charge (Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Service fee	Free of charge (Normal fee: HUF 201 / month it is not charged by the Bank during the promotion period in case user logs in UniCredit Mobil Bank successfully at least once in current calendar month. The promotion period is valid until 31.01.2025.)
Secondary identifier (assigning, modifying, authorizing, deleting)	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)

mToken code generating service

Service fee	Free of charge (Normal fee: HUF 201 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
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Other fees

Fee of activation code text message (SMS) sent by the Bank	Free of charge (Normal fee: HUF 50 / SMS, it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Queries	Free of charge
Fees of transfers and other transactions	According to the List of Conditions for Private Clients
Releasing ban	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)

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V. SPECTRA & SPECTRA LIGHT ELECTRONIC BANKING SYSTEM

The Spectra and the Spectra Light services are only available for SME and Corporate clients.

Up-front entry fee

For Spectra Light**	HUF 15,000
For Spectra**	HUF 35,000

Providing banking services electronically

For Spectra Light**	HUF 500 / month
For Spectra**	HUF 1,500 / month

Other fees

New program copy to be installed on a new site	same as the Up-front entry fee
Further client code installation into the client program	HUF 12,500 / client
Queries	Free of charge
Electronic account statement	Free of charge
Fees of transfers and other transactions	According to the List of Conditions for Private Clients
Help-desk service by telephone	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Releasing ban	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Sending of new initial log-in password	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Set up of new signature password	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Client program registration	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
Generating new unique install program identifier	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until 31.01.2025.)
New installation CD (if the original is lost)	HUF 1,500
Local assistance	HUF 8,000 per hour (In the territory of Hungary. The duration of assistance includes the travel time from Budapest Centre).

VI. GENERAL TERMS AND CONDITIONS

Each fee indicated in the Bank's list of conditions is automatically adjusted once a year, with effect from 1 March of each year, by the annual average consumer price index (inflation) for the previous calendar year published by the Central Statistical Office (KSH) on its website. For reasons of business policy, the Bank is entitled to apply fees that are more favorable to the client, unlike automatic fee changes. The Bank shall inform its clients of the fact of the fee change and the modified rate of the relevant fees at least 15 days prior to the entry into force of the change by means of an announcement and a list of conditions published on its website and branches.

Present List of Conditions is an inseparable part of the General Business Conditions.

This List of Conditions will be valid in conjunction with the currently effective business conditions, the current List of Conditions and Announcements relating to Private Clients.

In the contracts before 15th March 2014, the „Payment account“ is known as „bank account“ or „current account“.

* In addition to the details of transactions, the current account balance will also be sent.

** The Bank has terminated and replaced the SpectraNet Internet Banking, Spectra and Spectra Light, SpectraNet Mobile Banking services and has launched a new eBanking internet banking service for Private Individual clients. However, the mentioned services are still available for SME and Corporate clients. The Bank has informed the customers in an announcement about the termination of the old service and the launch of the new one.

*** An instant payment transfer order can also be submitted by using the Secondary identifier assigned to the payee's payment account instead of the payee's name and payment reference number. Unless otherwise provided by the Account Holder, the Account Holder may identify a mobile telephone number with a country code referring to an EEA State as a geographical area, as well as an electronic mail address, a tax identification number or tax number established by the State Tax and Customs Authority. By filing with a bank (assigning a Secondary identifier). Unless otherwise provided by the Account Holder, the Account Holder may request the Bank to change or delete the reported Secondary identifier at any time.