

Effective from: 1st of May 2025 - Published on: 30th of April 2025



The UniCredit Partner Aktív and Partner Ikon packages are not available from 01.08.2019

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 30.04.2025 and entering into force on 01.05.2025:
- Application of periodic preferential rates based on the bank's voluntary commitment

Based on its own voluntary commitment, the bank will charge the lower fees included in the list of conditions effective from 10.02.2025, instead of the normal conditions included in this list of conditions, for the period from 01.05.2025 to 30.06.2026 - as a discount provided to its customers. The Bank's voluntary commitment does not affect the Bank's right to modify the fees/costs included in this list of conditions, provided that the Bank will not enforce such possible modifications at the expense of the customers during the referred period.

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

- 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;
- 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;
- 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 or official identity card (MÁV-Start Railway Travel Card).

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

| | Partner Aktív Package* | Partner Ikon Package* |
|---|---|--|
| Monthly account-handling fee | 0 HUF/month ² / bank account ¹ (if the refund conditions are not met: 852 HUF/month) | 0 HUF/month ² / bank account ³ (if the refund conditions are not met: 6878 HUF/month) |
| Account opening and closing fee | 0 HUF | 0 HUF |
| Default Statement | Postal or Electronic | Postal or Electronic |
| Booking entry fee | Free of charge | 0,134 %, max. 8079 HUF ⁵ |
| Credit entries in HUF (to HUF accounts) | Free of charge | Free of charge* |
| Direct debit | 0,669 %, min. 80 HUF, max. 26274 HUF | Free of charge* |
| Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank) | 0,669 %, min. 150 HUF, max. 26274 HUF | Free of charge* |
| In-bank standing orders of HUF transfer between client's own accounts⁶ | Free of charge | Free of charge |
| Fees for immediate transfer orders initiated using the unified data entry solution | | |
| Immediate transfer initiated using a QR code | Free of Charge ²⁷ | Free of Charge ²⁷ |
| Immediate transfer initiated using deep linking | Free of Charge ²⁷ | Free of Charge ²⁷ |
| Immediate transfer initiated using NFC | Free of Charge ²⁷ | Free of Charge ²⁷ |
| Fees relating to payment requests | | |
| Submission of an instant transfer order (by the payer) with the approval of a payment request for an in-bank beneficiary | The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ²⁸ | The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ²⁸ |
| Submission of an instant transfer order (by the payer) with the approval of a payment request for a bank-to-bank beneficiary | The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ²⁸ | The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ²⁸ |

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|---|--|---|---|
| Submission of a payment request addressed to an in-bank payer as a Beneficiary | | Free of Charge ²⁹ | Free of Charge ²⁹ |
| Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary | | Free of Charge ²⁹ | Free of Charge ²⁹ |
| Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels | | Free of Charge ³⁰ | Free of Charge ³⁰ |
| Commission intra bank payment orders ⁶ | Transfer orders between the accounts of the same Client ⁶ | Free of charge | Free of charge |
| | by SpectraNet Internet Banking | 0,669 %, max. 26274 HUF | Free of charge* |
| | by eBanking | 0,669 %, max. 26274 HUF | Free of charge* |
| | by UniCredit mBanking | 0,669 %, max. 26274 HUF | Free of charge* |
| | by Telephone Bank | 0,669 %, max. 26274 HUF | Free of charge* |
| | by original bank form | 1,101 %,min. 1389 %, max. 43478 HUF | 0,773 %,min. 1217 HUF, max. 33108 HUF* |
| | by non-original form ⁷ | 1,529 %,min. 2574 HUF | 1,201 %,min. 2574 HUF* |
| Commission interbank payment orders ⁸ | by SpectraNet Internet Banking | 0,669 %, max. 26274 HUF | Free of charge* |
| | by eBanking | 0,669 %, max. 26274 HUF | Free of charge* |
| | by UniCredit mBanking | 0,669 %, max. 26274 HUF | Free of charge* |
| | by Telephone Bank | 0,669 %, max. 26274 HUF | Free of charge* |
| | by original bank form | 1,314 %, min. 1664 HUF, max. 49499 HUF | 0,988 %, min. 1664 HUF, max. 39129 HUF* |
| | by non-original form ⁷ | 1,529 %, min. 2574 HUF | 1,201 %, min. 2574 HUF* |
| | EFER transfers | 0,615 %, min. 384 HUF, max. 25210 HUF | 0,46 %, min. 384 HUF, max. 14840 HUF* |
| | VIBER transfers | 1,355 %, min. 15065 HUF, max. 259949 HUF | 1,199 %, min. 1395 HUF, max. 156249 HUF ^{25*} |
| | | Partner Aktív Package* | Partner Ikon 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: 0,825 %, min. 356 HUF ¹⁰⁻¹¹ | Free of charge ¹² |
| | On domestic UniCredit ATM using mCash service | Further withdrawals: 1,416 %, min. 407 HUF ¹⁰⁻¹¹ | Free of charge ¹² |
| | On other domestic ATM | First withdrawal each month is free of charge Further withdrawals: 1,46 % + 804 HUF, min. 1078 HUF ¹⁰⁻¹¹ | Free of charge ¹² |
| | At branch cashier from HUF account (HUF from HUF account) | 2,781 %, min. 1975 HUF, max. 86011 HUF | 1,985 %, min. 1715 HUF, max. 34403 HUF |
| | At branch cashier from HUF account (FCY from HUF account) | 1,399 %, max. 86011 HUF (at buy/sell rates of exchange) | 0,798 %, max. 10319 HUF (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) | | 1761 HUF ¹⁵ / 4651 HUF ¹⁵ | 1761 HUF ¹⁵ / 4087 HUF ¹⁵ |
| Issuer fee/Membership fee ¹⁴ of Mastercard Unembossed supplementary card (not available from 1st January 2021) | | 3524 HUF ¹⁵ / 4651 HUF 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) | | 3451 HUF ¹⁸ / 9167 HUF ¹⁶ | 3451 HUF ¹⁸ / 7897 HUF ¹⁶ |



| | | |
|--|-------------------------------------|-------------------------------------|
| Issuer fee/Membership fee ¹⁴ of Mastercard Gold and VISA Gold ¹⁷ bankcard (Visa Gold not available from 1st January 2021) | 25389 HUF ¹⁹ / 29620 HUF | 12693 HUF ¹⁹ / 29620 HUF |
| Purchase commission | Free of charge | Free of charge |

| | Partner Aktív Package* | Partner Ikon Package* |
|--|--|--|
| SMS notification on credit transactions on bank account | According to effective Electronic Banking List of Conditions – For Private Clients | According to effective Electronic Banking List of Conditions – For Private Clients |
| SMS notification on debit transactions on bank account | According to effective Electronic Banking List of Conditions – For Private Clients | According to effective Electronic Banking List of Conditions – For Private Clients |
| SMS notification 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 |
| 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 | HUF 208 month | HUF 208 month |
| eBanking service fee | HUF 208 month ²⁸ | HUF 208 month ²⁸ |
| 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 | 0,669 %, max. 26274 HUF | Free of charge* |
| | by eBanking | 0,646 %, max. 26274 HUF | Free of charge* |
| | by Telephone Bank | 0,669 %, max. 26274 HUF | Free of charge* |
| | by original bank form | 1,101 %, min. 1389 HUF, max. 43478 HUF | 0,773 %, min. 1217 HUF, max. 33108 HUF* |
| | by non-original form ⁷ | 1,529 %, min. 2574 HUF | 1,201 %, min. 2574 HUF* |
| Bank-to-bank SEPA payment | by mBanking | 0,669 %, max. 26274 HUF | Free of charge* |
| | by eBanking | 0,669 %, max. 26274 HUF | Free of charge* |
| | by Telephone Bank | 0,669 %, max. 26274 HUF | Free of charge* |
| | by original bank form | 1,314 %, min. 1664 HUF, max. 49499 HUF | 0,988 %, min. 1664 HUF, max. 39129 HUF* |
| | by non-original form ⁷ | 1,529 %, min. 2574 HUF | 1,201 %, min. 2574 HUF* |
| | urgent EUR payment orders | 1,131 %, min. 1395 HUF, max. 166619 HUF ²¹ | 0,975 %, min. 1395 HUF, max. 156249 HUF ^{21*} |
| Bank-to-bank and in-bank EURO Standing Orders | 0,669 %, min. 150 HUF, max. 26274 HUF | Free of charge* | |

| II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS | | | |
|---|---|--|-------------------------|
| Account opening fee | Free of charge | Free of charge | |
| Account-handling fee | HUF 717 /month/account ²⁺²⁴ | HUF 717 /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) | | | |
| Orders ⁸ | Intrabank orders by eBanking and Telephone Bank | 0,768 %, min. 8,55 EUR | 0,768 %, min. 8,55 EUR |
| | Interbank orders by eBanking and Telephone Bank | 0,768 %, min. 10,18 EUR | 0,768 %, min. 10,18 EUR |

| FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers) | | |
|---|--|---------------------------------------|
| In-bank EURO payment orders ⁸ | by eBanking, mBanking and Telephone Bank | 0,669 %, max. 26274 HUF |
| Bank-to-bank SEPA payment orders ⁸ | by eBanking, mBanking and Telephone Bank | 0,669 %, max. 26274 HUF |
| Bank-to-bank and in-bank EURO Standing Orders | | 0,669 %, min. 150 HUF, max. 26274 HUF |

* 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 Package) and of Ikon account packages (related to Partner Ikon Package) indicated in UniCredit Bank's List of Conditions for Private Customers of the Bank shall be applied.

Each fee listed in the Bank's list of conditions is automatically adjusted once a year, effective March 1st of each year, by the annual average consumer price index (inflation) for the previous calendar year, as published by the Hungarian Central Statistical Office (HCSO) on its website. The Bank is entitled to apply, for business policy reasons, fee rates that are more favorable to the customer, notwithstanding to the automatic fee change. The Bank shall inform its customers of the fact of the change in charges and the revised level of the charges concerned by means of a notice and a list of conditions published on its website and in its branches at least 15 days before the change comes into effect.



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.

* An booking entry fee will be charged in addition to the indicated fee.

¹ The normal account handling fee of Partner Aktív Package is HUF 852 /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 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). HUF 332 is credited promotionally on the account if less than HUF 150 000 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 31.08.2025 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 31.08.2025

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

³ The normal monthly account handling fee of Partner Ikon account package is 6878 HUF, that is debited on the account every month. 3436 HUF will be refunded on to the account in the following month, as a promotion, if the Account Holder

- has in the subject month at least HUF 200 000, credited – via Bank transfer, no transfers between the own account at the Bank will be considered – onto the account,

- or has an overall savings**, held at our bank, in the daily closing average amount of at least HUF 5 000 000.

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. The promotion is valid until 31.08.2025

**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 above fee is charged by the Bank as Promotion. The promotion is valid until 31.08.2025. The normal fee is 0,975 %,min. HUF 15065 max. HUF* 156249.

⁵ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,138 % of the transaction max. HUF 8377. As promotion the Bank will not charge the fee above. This promotion is valid until 31.08.2025

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.

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: 0,278 %, not charged by the Bank during the promotion period. The promotion is valid until 31.08.2025 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 31.08.2025 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 31.08.2025. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,825 %, min. HUF 356 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold bankcards, and 0,48 %, min. 164 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 1,416 %, min. HUF 407. The normal fee for cash withdrawal on other ATM in Hungary is 1,46 % + HUF 804, min. HUF 1078 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,998 % + HUF 681, min. HUF 770 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 31.08.2025. 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 31.08.2025.

¹⁶ Fee calculation method: the 0,1% 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 31.08.2025

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 31.08.2025. The normal Mastercard Standard 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 31.08.2025. The normal Mastercard Gold and VISA Gold card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

²⁰ Normal fee: HUF 2792 / month it is not charged by the Bank during the promotion period. The promotion period is valid until 31.08.2025.

²¹ Normal fee: HUF 208 / month it is not charged by the Bank during the promotion period. The promotion period is valid until 31.08.2025.

²² 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 31.08.2025

²³ 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 31.08.2025

²⁴ Fee of booking is HUF 822 which will not be charged as a promotion. The promotion is valid until 31.08.2025.

²⁵ The above fee is charged by the Bank as Promotion. The promotion is valid until 31.08.2025. The normal fee is 1,199%, min. HUF 15065, max. HUF* 156249.

²⁶ Normal fee of the eBanking in case of SMS entry: HUF 278 / month and the normal fee of the eBanking in case of token and mToken entry: HUF 208 / month. The promotion period is valid until 31.08.2025. eBanking service is free of charge in case of accounts, which are opened electronically.

²⁷ Under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services, the Bank does not charge a fee while the provision is in effect.

²⁸ Pursuant to Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services (Payment Services Act) the Bank does not charge the fee during the effective term of this provision.

²⁹ The normal fee is HUF 62. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.

³⁰ The normal fee is HUF 611. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.

