

Effective from: 1st of February 2026 • Published on: 30th of January 2026

The "Partner Trendy" account package is not available as from 1 November 2015.

The standard terminology for the most typical services related to payment accounts is set out in the list of "Standardized terms and definitions related to the most typical services of payment accounts", which constitutes an annex to this List of Conditions. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and posted at its branches.



Amendments published on 30.01.2026 and entering into force on 01.02.2026. Changes are marked with blue underline by the Bank:

-Increase in statutory fee-free forint cash withdrawal limit (from domestic ATMs).

Based on its own voluntary commitment, the bank will charge the lower fees included in the list of conditions effective from 01.02.2025, 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.

Monthly closing fee	Free of charge with refund ¹ , in the event of non compliance with the crediting criterion: HUF 164 / month / bank account ² UDRI: 0,01%
Cash withdrawal from a from a domestic UniCredit ATM	The first monthly withdrawal from a domestic UniCredit ATM is free of charge ^{5,9}
Free-of-charge HUF cash withdrawal pursuant to law (from a domestic ATM) ⁸	If a valid declaration for free-of-charge cash withdrawal has been submitted, the first two cash withdrawal transactions from the account covered by the declaration are free of charge up to the total amount of HUF 300,000 in any given calendar month. For detailed conditions see Footnote 8.
MasterCard Unembossed contactless bank card (main card) issuer fee (No longer offered since 1 January 2021)	Available at a 50% discount! ⁶
SMS notification of debits and credits to bank account, direct debit orders received, bounced payments, the actual debiting of debit card transactions	According to the Electronic Banking List of Conditions
SMS Notification of successful, failed or cancelled purchases and cash withdrawals with a debit card	Based on the prevailing Electronic Banking List of Conditions for Retail Clients
Direct debits	0,62%, min. HUF 49, max. HUF 26274
Bank-to-bank and intra-bank standing order (except for standing orders between the Client's own accounts with the Bank)	0,62%, min. HUF 118 , max. HUF 26274
Fees for immediate transfer orders initiated using the unified data entry solution	
Immediate transfer initiated using a QR code	Free of Charge ¹⁰
Immediate transfer initiated using deep linking	Free of Charge ¹⁰
Immediate transfer initiated using NFC	Free of Charge ¹⁰
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 ¹¹
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 ¹¹
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of Charge ¹²
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of Charge ¹²
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of Charge ¹³



Intra-bank individual transfer³	
Using SpectraNet Internet Banking	0,62%, min. HUF 218 , max. HUF 26274
via eBanking	0,62%, min. HUF 218 , max. HUF 26274
Via UniCredit Mobile application	0,62%, min. HUF 218 , max. HUF 26274
By way of Home Banking and Telephone Banking	0,62%, min. HUF 288 , max. HUF 26274
Using the original form	1,049%, min. HUF 1185 , max. HUF 43478
Not using the original form ⁴	1,529%, min. HUF 2574
Bank-to-bank individual transfer³	
Using SpectraNet Internet Banking	0,62%, min. HUF 349 , max. HUF 26274
via eBanking	0,62%, min. HUF 349 , max. HUF 26274
Via UniCredit Mobile application	0,62%, min. HUF 349 , max. HUF 26274
By way of Home Banking and Telephone Banking	0,962%, min. HUF 289 , max. HUF 34874
Using the original form	1,134%, min. HUF 1286 , max. HUF 52079
Not using the original form ⁴	1,529%, min. HUF 2696
EFER Transfer fee	0,615%, min. HUF 384 , max. HUF 25210
Real-Time Gross Settlement System Transfer fee	1,359%, min. HUF 15065 , max. HUF 166619
Other	
Modification Data Sheet	Free of Charge ⁷

Fees for EUR and SEPA and intra-bank EUR transfer orders within EEA member states debited to the account	
Intra-bank individual transfer³	
Using SpectraNet Internet Banking	0,62%, min. HUF 218, max. HUF 26274
via eBanking	0,62%, min. HUF 218, max. HUF 26274
By way of Home Banking and Telephone Banking	0,62%, min. HUF 288, max. HUF 26274
Using the original form	1,049%, min. HUF 1185, max. HUF 43478
Not using the original form ⁴	1,529%, min. HUF 2574
Bank-to-bank individual transfer³	
Using SpectraNet Internet Banking	0,62%, min. HUF 349, max. HUF 26274
via eBanking	0,62%, min. HUF 349, max. HUF 26274
By way of Home Banking and Telephone Banking	0,962%, min. HUF 289, max. HUF 34874
Using the original form	1,134%, min. HUF 1286, max. HUF 52079
Not using the original form ⁴	1,529%, min. HUF 2574
Urgent EUR Transfer fee	1,131%, min. HUF 1395, max. HUF 166619
Intra-bank and bank-to-bank standing order in EUR	0,62%, min. HUF 118, max. HUF 26274

For the "Partner Trendy" account package, in case of all other fee items **not listed** in the specific List of Conditions, the fees for the "**Privát Plusz**" Retail **List of Conditions** apply.

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.

Fees for payment orders submitted against bank accounts in the client's name and included in this list of conditions that are submitted via a payment service provider providing payment initiation services (a third-party provider, TPP) are equal to the transfer fees for orders submitted in the mBanking in the account package.

The Account Holder is entitled to the conditions of the "Partner Trendy" account package until the age of 26, provided that the Bank shall, without any further notice sent to the Client, amend the conditions applicable to the Client on the first calendar day of the month following the month in which the Client reaches the age of 26, to the conditions of the Bonus account package for individuals effective on the relevant date, and the Client is thereafter subject to the prevailing conditions of the Bonus account package.

* The promotion is valid until 30.06.2026.

¹ We charge the "Partner Trendy" account package closing fee to our client's bank account each month and we will refund this in the following month if transfers for a total of at least HUF 25,000 were received on the account during the subject month (excluding transfers between the client's own accounts). If the above crediting conditions are not met, we will not refund the partial amount of the closing fee.

Under this promotional* offer, the Bank will not check fulfilment of the above crediting conditions under the "Partner Trendy" account package in the month when the account is opened or in the following month, and it will not charge the monthly closing fee on the bank account for these two months.





²Method of fee calculation: 0,01% of the amount of the transactions, but at least the indicated amount. As part of a promotion the Bank may surrender charging the amount exceeding the stated minimum. The discount is valid until further notice. The monthly closing fee will be charged for each month commenced.

³ A transfer may be an official transfer, a writ of payment or a collection order (collection order based on a letter of authorisation, collection on a promissory note), in case of full and partial completion, for which the Bank will charge a fee depending on the method of submitting the order (electronically, or on paper not using the original form).

⁴ For the purposes of this List of Conditions, orders are considered to be transfer orders not using an original form where the order requires immediate confirmation and is submitted after the cut-off time** but is considered by the Bank as a same-day order; additionally, orders where costs are borne by the beneficiary. ** Cut-off time: the deadline for accepting orders. The point in time up to which the Bank will consider an order as a same-day order.

5 The Bank waives this fee under this promotion* in respect of the above-defined quantity. The fees applicable beyond the preferential quantity are subject to the conditions stipulated in the Debit Card List of Conditions. When determining the month of the free ATM transaction under an account package, the date of booking the transaction to the bank account will be taken into account, i.e. each transaction will be included in the month in which it was booked.

6 The above fee is charged by the Bank on a promotional* basis. The standard rates of the promotional fee are set out in the conditions of the prevailing Retail List of Conditions applicable to the "Privát Plusz" account package.

7 The above fee is charged by the Bank on a promotional* basis. The standard rates of the promotional fees are set out in the prevailing Retail List of Conditions – Fees for other services.

⁸ 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 300 000](#) 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.

⁹ 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.

¹⁰ 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.

¹¹ 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.

¹² The normal fee is HUF 62. As a promotion* the Bank will not charge this fee.

¹³ The normal fee is HUF 611. As a promotion* the Bank will not charge this fee.

