

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

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.

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).

Amendments published on 30.01.2026 and entering into force on 01.04.2026. Changes are marked with green underline by the Bank:

-Introduction of a cap on transfer fees

**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.**

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1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions
2. Fees of HUF transfers, in-bank EUR transfers, EUR transfers within EEA and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. Fees for change of Account packages will be debited on the 15th day (or the following Banking day) of the month following contract modification's date after 1st October 2013. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract.
3. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.



4. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
5. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
6. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:			
		Minimum term of deposit: 1 month	
Currency	Amount	Currency	Amount
HUF	250 000	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000
CHF	3 000		

7. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented.
8. 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.

**These addendums are inseparable parts of the List of Conditions for Private Customers:**

- addendum: Announcement on the Execution Order of Transaction and Time Deposits
- addendum: Fees of Other Services
- addendum: Debit Bankcard – List of Conditions for Private clients
- addendum: Electronic Banking – List of Conditions for Private customers of the Bank
- addendum: List of Conditions for Private Customer of the Bank – not available account packages
- addendum: List of Conditions and Announcement – Special Conditions for customer with Premium Banking and Top Affluent Status
- addendum: Conditions for postal services

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF NOT AVAILABLE MOBIL AKTÍV AND IKON ACCOUNTS		
	Mobil Aktív not available from 05.09.2020	Ikon not available from 05.09.2020.
Monthly account-handling fee	382 HUF / month / account <sup>1</sup>	0 HUF /month <sup>K13</sup> / account <sup>2</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	0,138 % max. 7124 HUF <sup>3</sup>
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>k1</sup> (not available from 1st January 2021)	4144 HUF / 5470 HUF	4144 HUF / 4806 HUF <sup>k20</sup>
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>k1</sup> (not available from 1st January 2021)	4144 HUF / 5470 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>k2</sup> bank card / Membership fee <sup>k1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	8121 HUF / 10779 HUF	Free of charges <sup>4</sup> / 9287 HUF <sup>k20</sup>



<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>k2</sup> supplementary card / Membership fee<sup>k1</sup></b> (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)		8121 HUF / 10779 HUF	8121 HUF / 9287 HUF <sup>k0</sup>
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>k1</sup></b>		29858 HUF / 34833 HUF	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>k1</sup></b>		29858 HUF / 34833 HUF	According to the Bank Card List of Conditions – For Private Clients
<b>Premium Banking Embossed Mastercard</b> (not available from 1st January 2021)		Not applicable	According to the Bank Card List of Conditions – For Private Clients
<b>VISA Gold bank card</b> (not available from 1st January 2021)		Not applicable	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>		Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
		<b>Mobil Aktív</b>	<b>Ikon</b>
<b>Direct debit</b>		Free of charges	Free of charges*
<b>In-bank or bank-to-bank standing orders from HUF account to another customer's account</b>		Free of charges	Free of charges*
<b>In-bank standing order of HUF transfer between customer's own accounts</b>		Free of charges	Free of charges
<b>Commission on in-bank<sup>k3</sup></b>	<b>Transfer orders between the accounts of the same Client<sup>k8</sup></b>	Free of charges	Free of charges
	<b>by UniCredit eBanking</b>	0,599%, min. 161 HUF, max. 25811 HUF	Free of charges*
	<b>by UniCredit mBanking</b>	Free of charges	Free of charges*
	<b>by Telephone Banking</b>	0,599%, min. 260 HUF, max. 25811 HUF	Free of charges*
	<b>by original bank form</b>	1,01%, min. 1294 HUF, max. 42241 HUF	0,773%, min. 1217 HUF, max. 33108 HUF*
	<b>by non-original form<sup>k9</sup></b>	1,468%, min. 2460 HUF	1,201%, min. 2574 HUF*



Commission on bank- to bank <sup>K3</sup>	by UniCredit eBanking	0,599%, min. 286 HUF, max. 25811 HUF	Free of charges <sup>*</sup>
	by UniCredit mBanking	Free of charges	Free of charges <sup>*</sup>
	by Telephone Banking	0,599%, min. 293 HUF, max. 25811 HUF	Free of charges <sup>*</sup>
	by original bank form	1,216%, min. 1560 HUF, max. 47993 HUF	0,988%, min. 1664 HUF, max. 39129 HUF <sup>*</sup>
	by non-original form <sup>K10</sup>	1,468%, min. 2460 HUF	1,201%, min. 2574 HUF <sup>*</sup>
	EFER transfers	0,615%, min. 384 HUF, max. 25210 HUF	0,46%, min. 384 HUF, max. 14840 HUF <sup>*</sup>
	VIBER transfers	1,355%, min. 15065 HUF, max. 166619 HUF	1,06%, min. 15065 HUF, max. 156249 HUF <sup>*</sup>
Cancellation fee of HUF domestic transfer order		6981 HUF	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		<b>Mobil Aktív</b>	<b>lkon</b>
n-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,599%, min. 161 HUF, max. 25811 HUF	Free of charges <sup>*</sup>
	by UniCredit mBanking	Free of charges	Free of charges <sup>*</sup>
	by Telephone Banking	0,599%, min. 260 HUF, max. 25811 HUF	Free of charges <sup>*</sup>
	by original bank form	1,01%, min. 1294 HUF, max. 42241 HUF	0,773%, min. 1217 HUF, max. 33108 HUF <sup>*</sup>
	by non-original form <sup>K9</sup>	1,468%, min. 2460 HUF	1,201%, min. 2574 HUF <sup>*</sup>
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,599%, min. 286 HUF, max. 25811 HUF	Free of charges <sup>*</sup>
	by UniCredit mBanking	Free of charges	Free of charges <sup>*</sup>
	by Telephone Banking	0,599%, min. 293 HUF, max. 25811 HUF	Free of charges <sup>*</sup>
	by original bank form	1,216%, min. 1560 HUF, max. 47993 HUF	0,988%, min. 1664 HUF, max. 39129 HUF <sup>*</sup>
	by non-original form <sup>K9</sup>	1,468%, min. 2460 HUF	1,201%, min. 2574 HUF <sup>*</sup>
Urgent EUR payment orders		1,131%, min. 3523 HUF, max. 166619 HUF <sup>K5</sup>	0,975%, min. 3523 HUF, max. 156249 HUF <sup>K*</sup>
Bank-to-bank and in-bank EURO Standing Orders		Free of charges	Free of charges <sup>*</sup>
Transfer orders with missing data/errors <sup>K10</sup>			11,16 EUR <sup>K6</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates			11,16 EUR <sup>K6</sup>
<b>CASH OUT</b>			
		<b>Mobil Aktív</b>	<b>lkon</b>
Cash out in HUF from HUF account		2,67%, min. 1885 HUF, max. 82153 HUF	1,985%, min. 1715 HUF, max. 34403 HUF
Cash out in FCY from HUF account		1,343%, max. 82153 HUF (at buying and selling rates of exchange)	0,798%, max. 10319 HUF (at buying and selling rates of exchange)



On UniCredit ATM in Hungary	1,416%, min. 407 HUF	Monthly the first 4 transaction is free of charges <sup>k22</sup>
On UniCredit ATM in Hungary using mCash service	1,416%, min. 407 HUF	Monthly the first 4 transaction is free of charges <sup>k22</sup>
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,48%, min. 164 HUF	Monthly the first 4 transaction is free of charges <sup>k22</sup>
On other ATM in Hungary	2,151% + 925 HUF, min. 1234 HUF	Monthly the first 4 transaction is free of charges <sup>k22</sup>
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	0,998% + 681 HUF, min. 770 HUF	Monthly the first 4 transaction is free of charges <sup>k22</sup>
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	3,062% + 5,14 EUR	2,545% + 5,14 EUR
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,416%, min. 407HUF	0,825%, min. 356HUF
	<b>Mobil Aktiv</b>	<b>ikon</b>
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	3,149% + 7,2 EUR	2,632% + 7,2 EUR
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	2,151% + 925 HUF, min. 1234HUF	1,46% + 804 HUF, min. 1078HUF
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,873% + 699 HUF, min. 1216 HUF	1,358% + 699 HUF, min. 1216HUF



Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	3,145% + 9,89EUR	2,632% + 9,89 EUR
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	1,873% + 699 HUF, min. 1216HUF	1,358% + 699 HUF, min. 1216HUF
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 300.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote K7)	
	<b>Mobil Aktív</b>	<b>Ikön</b>
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	Free of charges
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information 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
eBanking and UniCredit mBanking Daily maximum limit amount in case of:		
- Authentication with password sent in SMS text message	10 000 000 HUF/day	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
<b>II. CONDITIONS OF NON-MARKETED BÓNUSZ AND AKTÍV ACCOUNT PACKAGES</b>		
	<b>Bónusz not available from 01.08.2019</b>	<b>Aktív not available from 01.04.2020</b>
Monthly account-handling fee	939 HUF / month / account <sup>5</sup>	939 HUF / month / account <sup>5</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF



<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>k1</sup></b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>k1</sup></b> (not available from 1st January 2021)	4144 HUF / 5470HUF	4144 HUF / 5470HUF
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>k2</sup> bank card / Membership fee<sup>k1</sup></b> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	50% discount <sup>k11</sup> , / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>k11</sup> , / According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>k2</sup> supplementary card / Membership fee<sup>k1</sup></b> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>k1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>k1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>Direct debit</b>	0,62%, min. 49 HUF, max. 26274 HUF	Free of charges
<b>In-bank or bank-to-bank standing orders from HUF account to another customer's account</b>	0,62%, min. 81 HUF, max. 26274 HUF	0,62%, min. 81 HUF, max. 26274 HUF
<b>In-bank standing order of HUF transfer between customer's own accounts</b>	Free of charges	Free of charges
<b>Commission on in-bank<sup>k3</sup></b>	<b>Transfer orders between the accounts of the same Client<sup>k8</sup></b>	Free of charges
	<b>by UniCredit eBanking</b>	0,62%, min. 167 HUF, max 26274 HUF
	<b>by UniCredit mBanking</b>	0,62%, min. 167 HUF, max 26274 HUF
	<b>by Telephone Banking</b>	0,62%, min. 270 HUF, max 26274 HUF
	<b>by original bank form</b>	1,049%, min. 1354 HUF, max 43478 HUF
	<b>by non-original form<sup>k9</sup></b>	1,529%, min. 2574HUF



Commission on bank-to-bank <sup>3</sup>	by UniCredit eBanking	0,62%, min. 299 HUF, max 26274 HUF	0,62%, min. 299 HUF, max 26274 HUF
	by UniCredit mBanking	0,62%, min. 299 HUF, max 6274 HUF	0,62%, min. 299 HUF, max 26274 HUF
	by Telephone Banking	0,62%, min. 305 HUF, max 6274 HUF	0,62%, min. 305 HUF, max 26274 HUF
	by original bank form	1,265%, min. 1632 HUF, max 49499 HUF	1,265%, min. 1632 HUF, max 49499 HUF
	by non-original form <sup>K10</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	EFER transfers	0,615%, min. 384 HUF, max 25210 HUF	0,615%, min. 384 HUF, max 25210 HUF
	VIBER transfers	1,355%, min. 15065 HUF, max 166619 HUF	1,355%, min. 15065 HUF, max 166619 HUF
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
<b>Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders</b>			
n-bank EURO payment orders <sup>3</sup>	by UniCredit eBanking	0,62%, min. 167 HUF, max. 26274 HUF	0,62%, min. 167 HUF, max. 26274 HUF
	by UniCredit mBanking	0,62%, min. 167 HUF, max. 26274 HUF	0,62%, min. 167 HUF, max. 26274 HUF
	by Telephone Banking	0,62%, min. 270 HUF, max. 26274 HUF	0,62%, min. 270 HUF, max. 26274 HUF
	by original bank form	1,049%, min. 1354 HUF, max. 43478 HUF	1,049%, min. 1354 HUF, max. 43478 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
Bank-to-bank SEPA payment orders <sup>3</sup>	by UniCredit eBanking	0,62%, min. 299 HUF, max. 26274 HUF	0,62%, min. 299 HUF, max. 26274 HUF
	by UniCredit mBanking	0,62%, min. 299 HUF, max. 26274 HUF	0,62%, min. 299 HUF, max. 26274 HUF
	by Telephone Banking	0,62%, min. 305 HUF, max. 26274 HUF	0,62%, min. 305 HUF, max. 26274 HUF
	by original bank form	1,265%, min. 1632 HUF, max. 49499 HUF	1,265%, min. 1632 HUF, max. 49499 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	Urgent EUR payment orders	1,131%, min. 3523 HUF, max. 166619 HUF <sup>K5</sup>	1,131%, min. 3523 HUF, max. 166619 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,62%, min. 81 HUF, max. 26274 HUF	0,62%, min. 81 HUF, max. 26274 HUF
Transfer orders with missing data/errors <sup>K10</sup>		11,16EUR <sup>K6</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		11,16EUR <sup>K6</sup>	
CASH OUT		Bónusz	Aktív
Cash out in HUF from HUF account		2,781%, min. 1975 HUF, max. 86011 HUF	2,781%, min. 1975 HUF, max. 86011 HUF



Cash out in FCY from HUF account	1,399%, max. 86011 HUF (at buying and selling rates of exchange)	1,399%, max. 86011 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary	1,416%, min, 407 HUF	1,416%, min, 407 HUF
On UniCredit ATM in Hungary using mCash service	1,416%, min, 407 HUF	4,416%, min, 407 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary	2,151% + 959 HUF, min. 1234 HUF	2,151% + 925 HUF, min. 1234 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	Bónusz	Aktív
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 300.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote K7)	
	<b>Bónusz</b>	<b>Aktív</b>
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information 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
eBanking and UniCredit mBanking Daily maximum limit amount in case of: - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
<b>III. CONDITIONS OF NON-MARKETED PRIVÁT PLUSZ AND FIX ACCOUNT PACKAGES</b>		
	<b>Privát Plusz not available from 01.08.2019</b>	<b>Fix not available from 01.08.2019</b>
Monthly account-handling fee	1283 HUF / month <sup>K12</sup> K13 / account <sup>K14</sup>	1706 HUF / month <sup>K13</sup> / account <sup>K19</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic



Credit entries in HUF to HUF accounts	0 HUF	0 HUF	
Issuer fee of Mastercard Unembossed card / Membership fee <sup>k1</sup> (not available from 1st January 2021)	50% discount <sup>k11</sup> / According to the Bank Card List of Conditions – For Private Clients	Free of charges / Free of charges	
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>k1</sup> (not available from 1st January 2021)	4144 HUF / 5470 HUF	According to the Bank Card List of Conditions – For Private Clients	
Issuer fee of Mastercard Standard card / Visa Classic <sup>k2</sup> bank card / Membership fee <sup>k1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>k2</sup> supplementary card / Membership fee <sup>k1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	
Issuer fee of Mastercard Gold card / Membership fee <sup>k1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>k1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges	
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges <sup>7</sup>	
	<b>Privát Plusz</b>	<b>Fix</b>	
Direct debit	0,62%, min. 21 HUF, max. 26274 HUF	1,015%, max. 200000 HUF	
In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,62%, min. 81 HUF, max. 26274 HUF	1,015%, max. 200000 HUF	
In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges	
Commission on in-bank <sup>k3</sup>	Transfer orders between the accounts of the same Client <sup>k8</sup>	Free of charges	
	by UniCredit eBanking	0,669%, min. 205 HUF, max 27821 HUF	1,015%, max. 200000 HUF
	by UniCredit mBanking	0,669%, min. 205 HUF, max 27821 HUF	1,015%, max. 200000 HUF
	by Telephone Banking	0,669%, min. 317 HUF, max 27821 HUF	1,015%, max. 200000 HUF
	by original bank form	1,049%, min. 1185 HUF, max 43478 HUF	1,015%, max. 200000 HUF
	by non-original form <sup>k9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
Commission on bank-to-bank <sup>k3</sup>	by UniCredit eBanking	0,669%, min. 384 HUF, max 27821 HUF	1,015%, max. 200000 HUF
	by UniCredit mBanking	0,669%, min. 384 HUF, max 27821 HUF	1,015%, max. 200000 HUF
	by Telephone Banking	0,902%, min. 358 HUF, max 41215 HUF	1,015%, max. 200000 HUF
	by original bank form	1,265%, min. 1286 HUF, max 56379 HUF	1,015%, max. 200000 HUF
	by non-original form <sup>k10</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	EFER transfers	0,62%, min. 384 HUF, max 25210 HUF	0,62%, min. 384 HUF, max 25210 HUF
	VIBER transfers	1,355%, min. 15065 HUF, max 166619 HUF	1,355%, min. 15065 HUF, max 166619 HUF
Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges	



Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Privát Plusz	Fix
in-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,669%, min. 205 HUF, max. 27821 HUF	1,015%, max. 200000 HUF
	by UniCredit mBanking	0,669%, min. 205 HUF, max. 27821 HUF	1,015%, max. 200000 HUF
	by Telephone Banking	0,669%, min. 317 HUF, max. 27821 HUF	1,015%, max. 200000 HUF
	by original bank form	1,049%, min. 1185 HUF, max. 43478 HUF	1,049%, min. 1354 HUF, max. 43478 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,669%, min. 384 HUF, max. 27821 HUF	1,015%, max. 200000 HUF
	by UniCredit mBanking	0,669%, min. 384 HUF, max. 27821 HUF	1,015%, max. 200000 HUF
	by Telephone Banking	0,902%, min. 358 HUF, max. 41215 HUF	1,015%, max. 200000 HUF
	by original bank form	1,265%, min. 1286 HUF, max. 56379 HUF	1,265%, min. 1632 HUF, max. 49499 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	Urgent EUR payment orders	1,131%, min. 3523 HUF, max. 166619 HUF <sup>K5</sup>	1,131%, min. 3523 HUF, max. 166619 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,62%, min. 81 HUF, max. 26274 HUF	0,62%, min. 81 HUF, max. 26274 HUF
Transfer orders with missing data/errors <sup>K10</sup>		11,16 EUR <sup>K6</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		11,16 EUR <sup>K6</sup>	
<b>CASH OUT</b>			
		Privát Plusz	Fix
Cash out in HUF from HUF account		2,781%, min. 1975 HUF, max. 86011 HUF	2,781%, min. 1975 HUF, max. 86011 HUF
Cash out in FCY from HUF account		1,399%, max. 86011 HUF (at buying and selling rates of exchange)	1,399%, max. 86011 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary		1,416%, min. 407 HUF	1,17% <sup>K3*</sup>
On UniCredit ATM in Hungary using mCash service		1,416%, min. 407 HUF	1,416%, min. 407 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



<b>On other ATM in Hungary</b>	2,086% + 889 HUF, min. 1189 HUF	1,17% <sup>K38</sup>
<b>On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	<b>Privát Plusz</b>	<b>Fix számlacsomag</b>
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 300.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote K7)	
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charge
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charge
SMS Information 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
eBanking and UniCredit mBanking Daily maximum limit amount in case of:		
- Authentication with password sent in SMS text message	10 000 000 HUF/day	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day

**IV. CONDITIONS OF NON-MARKETED TRIPLA AND SUPERIOR GOLD ACCOUNT PACKAGES**

	<b>Tripla not available from 01.08.2019</b>	<b>Superior Gold not available from 01.08.2019</b>
Monthly account-handling fee	In the first 12 months 0 HUF / month / account From 13th month 2577 HUF / month / account <sup>8)K19</sup>	0 HUF / month / account <sup>9</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



» LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -  
NOT AVAILABLE ACCOUNT PACKAGES



Issuer fee of Mastercard Standard card / Visa Classic <sup>k2</sup> bank card / Membership fee <sup>k1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	Free of charges <sup>k20</sup> / Free of charges <sup>k20</sup>	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>k2</sup> supplementary card / Membership fee <sup>k1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>k1</sup>	According to the Bank Card List of Conditions – For Private Clients	0 HUF
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>k1</sup>	According to the Bank Card List of Conditions – For Private Clients	50 % discount according to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges
	<b>Tripla</b>	<b>Superior Gold</b>
Direct debit	Monthly the first 3 transaction is free of charges <sup>10</sup>	0,62%, max. 15187 HUF
In-bank or bank-to-bank standing orders from HUF account to another customer's account	Monthly the first 3 transaction is free of charges <sup>k31</sup>	0,62%, max. 26274 HUF
In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on In-bank <sup>k3</sup>	Transfer orders between the accounts of the same Client <sup>k8</sup>	Free of charges
	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>k29</sup>
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>k29</sup>
	by Telephone Banking	0,62%, min. 270 HUF, max. 26274HUF
	by original bank form	1,049%, min. 1354 HUF, max. 43478HUF
Commission on bank-to-bank <sup>k3</sup>	by non-original form <sup>k9</sup>	1,529%, min. 2574HUF
	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>k30</sup>
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>k30</sup>
	by Telephone Banking	0,62%, min. 305 HUF, max. 26274 HUF
	by original bank form	1,265%, min. 1632 HUF, max. 49499 HUF
	by non-original form <sup>k10</sup>	1,529%, min. 2574 HUF
	EFER transfers	0,615%, min. 384 HUF, max. 25210 HUF
VIBER transfers	1,355%, min. 15065 HUF, max. 166619 HUF	
Cancellation fee of HUF domestic transfer order	Free of charges	Free of charges



Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Tripla	Superior Gold
n-bank EURO payment orders <sup>9</sup>	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>K29</sup>	0,62%, max. 26274 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>K29</sup>	0,62%, max. 26274 HUF
	by Telephone Banking	0,62%, min. 270 HUF, max. 26274 HUF	0,62%, min. 302 HUF, max. 26274 HUF
	by original bank form	1,049%, min. 1354 HUF, max. 43478 HUF	1,049%, min. 1354 HUF, max. 43478 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
Bank-to-bank SEPA payment orders <sup>9</sup>	by UniCredit eBanking	Monthly the first 3 transaction is free of charges <sup>K30</sup>	0,62%, max. 26274 HUF
	by UniCredit mBanking	Monthly the first 3 transaction is free of charges <sup>K30</sup>	0,62%, max. 26274 HUF
	by Telephone Banking	0,62%, min. 305 HUF, max. 26274 HUF	0,62%, min. 340 HUF, max. 26274 HUF
	by original bank form	1,265%, min. 1632 HUF, max. 49499 HUF	1,265%, min. 1614 HUF, max. 49499 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	Urgent EUR payment orders	1,131%, min. 3523 HUF, max. 166619 HUF <sup>K5</sup>	1,131%, min. 3525 HUF, max. 166619 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		Monthly the first 3 transaction is free of charges <sup>K31</sup>	0,62%, max. 26274 HUF
Transfer orders with missing data/errors <sup>K10</sup>		11,16 EUR <sup>K6</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		11,16 EUR <sup>K6</sup>	
CASH OUT			
		Tripla	Superior Gold
Cash out in HUF from HUF account		2,781%, min. 1975 HUF, max. 86011 HUF	2,781%, min. 1975 HUF, max. 86011 HUF
Cash out in FCY from HUF account		1,399%, max. 86011 HUF (at buying and selling rates of exchange)	1,399%, max. 86011 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary		Monthly the first 2 transaction is free of charges <sup>11</sup>	1,416%, min. 347 HUF
On UniCredit ATM in Hungary using mCash service		Monthly the first 2 transaction is free of charges <sup>11</sup>	1,416%, min. 347 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary		Monthly the first transaction is free of charges <sup>12</sup>	2,151% + 925 HUF, min. 1234 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	<b>Tripla</b>	<b>Superior Gold</b>
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Free of charge HUF cash withdrawal (from domestic ATM)</b>	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 300.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote K7)	



	<b>Tripla</b>	<b>Superior Gold</b>
<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b>		
- Authentication with password sent in SMS text message	10 000 000 HUF/day	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
<b>mCash transaction limit</b>	150 000 HUF/transaction	150 000 HUF/transaction
<b>mCash daily limit</b>	150 000 HUF/day	150 000 HUF/day
<b>V. CONDITIONS OF NON-MARKETED OTTHON AND PRAKTIKUS ACCOUNT PACKAGES</b>		
	<b>Otthon not available from 01.11.2015.</b>	<b>Praktikus not available from 01.11.2015.</b>
<b>Monthly account-handling fee</b>	1885 HUF / month / account <sup>13 1</sup> K <sup>39</sup>	939 HUF / month / account <sup>14 K</sup> K <sup>39</sup>
<b>Account opening and closing fee</b>	0 HUF	0 HUF
<b>Booking entry fee</b>	Free of charges	Free of charges
<b>Default statement</b>	Postal or Electronic	Postal or Electronic
<b>Credit entries in HUF to HUF accounts</b>	0 HUF	0 HUF
<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>K1</sup></b> (not available from 1st January 2021)	4144 HUF / 5470 HUF	4144 HUF / 5470 HUF
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>K2</sup> bank card / Membership fee<sup>K1</sup></b> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	6906 HUF <sup>K11</sup> , / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> , / According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>K2</sup> supplementary card / Membership fee<sup>K1</sup></b> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>K1</sup></b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients



		Otthon	Praktikus
<b>Direct debit</b>		0,669%, min. 80 HUF, max. 26274 HUF	0,62%, min. 49 HUF, max. 26274 HUF
<b>In-bank or bank-to-bank standing orders from HUF account to another customer's account</b>		0,669%, min. 149 HUF, max. 26274 HUF	0,62%, min. 81 HUF, max. 26274 HUF
<b>In-bank standing order of HUF transfer between customer's own accounts</b>		Free of charges	Free of charges
<b>Commission on in-bank<sup>K3</sup></b>	<b>Transfer orders between the accounts of the same Client<sup>K8</sup></b>	Free of charges	Free of charges
	<b>by UniCredit eBanking</b>	0,669%, min. 167 HUF, max 26274 HUF <sup>K5</sup>	0,62%, min. 167 HUF, max 26274 HUF
	<b>by UniCredit mBanking</b>	0,669%, min. 167 HUF, max 26274 HUF <sup>K6</sup>	0,62%, min. 167 HUF, max 26274 HUF
	<b>by Telephone Banking</b>	0,62%, min. 270 HUF, max 26274 HUF	0,62%, min. 270 HUF, max 26274 HUF
	<b>by original bank form</b>	1,049%, min. 1354 HUF, max 43478 HUF	1,049%, min. 1354 HUF, max 43478 HUF
	<b>by non-original form<sup>K9</sup></b>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
<b>Commission on bank-to-bank<sup>K3</sup></b>	<b>by UniCredit eBanking</b>	0,669%, min. 299 HUF, max 26274 HUF	0,62%, min. 299 HUF, max 26274 HUF
	<b>by UniCredit mBanking</b>	0,669%, min. 299 HUF, max 26274 HUF	0,62%, min. 299 HUF, max 26274 HUF
	<b>by Telephone Banking</b>	0,62%, min. 305 HUF, max 26274 HUF	0,62%, min. 305 HUF, max 26274 HUF
	<b>by original bank form</b>	1,265%, min. 1632 HUF, max 49499 HUF	1,265%, min. 1632 HUF, max 49499 HUF
	<b>by non-original form<sup>K10</sup></b>	1,529%, min. 2574 HUF	1,529%, min. 1692 HUF
	<b>EFER transfers</b>	0,615%, min. 384 HUF, max 25210 HUF	0,615%, min. 384 HUF, max 25210 HUF
	<b>VIBER transfers</b>	1,355%, min. 15065 HUF, max 166619 HUF	1,355%, min. 15065 HUF, max 166619 HUF
<b>Cancellation fee of HUF domestic transfer order</b>		Free of charges	Free of charges
<b>Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders</b>			
<b>n-bank EURO payment orders<sup>K3</sup></b>	<b>by UniCredit eBanking</b>	0,669%, min. 167 HUF, max 26274 HUF	0,62%, min. 167 HUF, max 26274 HUF
	<b>by UniCredit mBanking</b>	0,669%, min. 167 HUF, max 26274 HUF	0,62%, min. 167 HUF, max 26274 HUF
	<b>by Telephone Banking</b>	0,62%, min. 270 HUF, max 26274 HUF	0,62%, min. 270 HUF, max 26274 HUF
	<b>by original bank form</b>	1,049%, min. 1354 HUF, max 43478 HUF	1,049%, min. 1354 HUF, max 43478 HUF
	<b>by non-original form<sup>K9</sup></b>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	<b>Bank-to-bank SEPA payment orders<sup>K3</sup></b>	<b>by UniCredit eBanking</b>	0,669%, min. 299 HUF, max 26274 HUF
<b>by UniCredit mBanking</b>		0,669%, min. 299 HUF, max 26274 HUF	0,62%, min. 299 HUF, max 26274 HUF
<b>by Telephone Banking</b>		0,62%, min. 305 HUF, max 26274 HUF	0,62%, min. 305 HUF, max 26274 HUF
<b>by original bank form</b>		1,265%, min. 1632 HUF, max 49499 HUF	1,265%, min. 1632 HUF, max 49499 HUF
<b>by non-original form<sup>K9</sup></b>		1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
<b>Urgent EUR payment orders</b>		1,131%, min. 15065 HUF, max 166619 HUF <sup>K5</sup>	1,131%, min. 15065 HUF, max 166619 HUF <sup>K5</sup>
<b>Bank-to-bank and in-bank EURO Standing Orders</b>		0,669%, min. 149 HUF, max 26274 HUF	0,62%, min. 81 HUF, max 26274 HUF
<b>Transfer orders with missing data/errors<sup>K10</sup></b>		11,16 EUR <sup>K6</sup>	11,16 EUR <sup>K6</sup>
<b>Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates</b>		11,16 EUR <sup>K6</sup>	11,16 EUR <sup>K6</sup>
<b>CASH OUT</b>			
<b>Cash out in HUF from HUF account</b>		2,781%, min. 1975 HUF, max 86011 HUF	2,781%, min. 1975 HUF, max 86011 HUF



<b>Cash out in FCY from HUF account</b>	1,399%, max. 86011 HUF (at buying and selling rates of exchange)	1,399%, max. 86011 HUF (at buying and selling rates of exchange)
<b>On UniCredit ATM in Hungary</b>	1,416%, min, 407 HUF	1,416%, min, 407 HUF
<b>On UniCredit ATM in Hungary using mCash service</b>	1,416%, min, 407 HUF	1,416%, min, 407 HUF
<b>On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM in Hungary</b>	2,151% + 925 HUF, max 1234 HUF	2,151% + 925 HUF, max 1234 HUF
<b>On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	<b>Otthon</b>	<b>Praktikus</b>
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to <b>HUF 300,000</b> (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote K7)	
	<b>Otthon</b>	<b>Praktikus</b>
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information 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
eBanking and UniCredit mBanking Daily maximum limit amount in case of: - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
<b>VI. CONDITIONS OF NON-MARKETED PÁR-HOZAM AND HASZONKOKTÉL ACCOUNT PACKAGES</b>		
	<b>Pár-hozam not available from 01.11.2015</b>	<b>Haszonkottél not available from 01.11.2015</b>
Monthly account-handling fee	0,012% 329 HUF / month <sup>K12,K13</sup> / account <sup>K24</sup>	0 HUF / month <sup>K17,K13</sup> / account <sup>K25</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges <sup>K26</sup>
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF



Issuer fee of Mastercard Unembossed card / Membership fee <sup>k1</sup> (not available from 1st January 2021)	4144HUF <sup>k11</sup> / According to the Bank Card List of Conditions – For Private Clients	Free of charges / Free of charges <sup>18</sup>
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>k1</sup> (not available from 1st January 2021)	4144 HUF / 5470HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>k2</sup> bank card / Membership fee <sup>k1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>k2</sup> supplementary card / Membership fee <sup>k1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>k1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>k1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
	<b>Pár-hozam</b>	<b>Haszonkocktél</b>
Direct debit	0,62%, min. 49 HUF, max. 26274 HUF	0,755%, min. 48 HUF, max. 26274 HUF
In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,62%, min. 118 HUF, max. 26274 HUF	0,755%, min. 48 HUF, max. 26274 HUF
In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Commission on in- bank <sup>k3</sup>	Transfer orders between the accounts of the same Client <sup>k8</sup>	Free of charges
	by UniCredit eBanking	0,608%, min. 213 HUF, max 26031 HUF
	by UniCredit mBanking	0,608%, min. 213 HUF, max 26031 HUF
	by Telephone Banking	0,608%, min. 298 HUF, max 26031 HUF
	by original bank form	1,049%, min. 1.185 HUF, max 43478 HUF
	by non-original form <sup>k9</sup>	1,529%, min. 2574 HUF
Commission on bank- to bank <sup>k3</sup>	by UniCredit eBanking	0,608%, min. 340 HUF, max 26031 HUF
	by UniCredit mBanking	0,608%, min. 340 HUF, max 26031 HUF
	by Telephone Banking	0,805%, min. 330 HUF, max 37792 HUF
	by original bank form	1,265%, min. 1286 HUF, max 56379 HUF
	by non-original form <sup>k10</sup>	1,529%, min. 2574 HUF
	EFER transfers	0,615%, min. 384 HUF, max 25210 HUF
	VIBER transfers	1,355%, min. 15065 HUF, max 166619 HUF



Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		Pár-hozam	Haszonkottél
n-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,608%, min. 213 HUF, max. 26031 HUF	0,755%, max. 26274 HUF
	by UniCredit mBanking	0,608%, min. 213 HUF, max. 26031 HUF	0,755%, max. 26274 HUF
	by Telephone Banking	0,608%, min. 298 HUF, max. 26031 HUF	0,755%, min. 48 HUF, max. 26274 HUF
	by original bank form	1,049%, min. 1185 HUF, max. 43478 HUF	1,101%, min. 1217 HUF, max. 43478 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,608%, min. 340 HUF, max. 25103 HUF	0,755%, max. 26274 HUF
	by UniCredit mBanking	0,608%, min. 340 HUF, max. 25103 HUF	0,755%, max. 26274 HUF
	by Telephone Banking	0,805%, min. 330 HUF, max. 36444 HUF	0,755%, min. 80 HUF, max. 26274 HUF
	by original bank form	1,265%, min. 1286 HUF, max. 54368 HUF	1,314%, min. 1664 HUF, max. 49499 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
Urgent EUR payment orders		1,131%, min. 15065 HUF, max. 160675 HUF <sup>K5</sup>	1,131%, min. 3523 HUF, max. 166619 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,62%, min. 118 HUF, max. 25337 HUF	0,755%, min. 48 HUF, max. 26274 HUF
Transfer orders with missing data/errors <sup>K10</sup>		11,16 EUR <sup>K6</sup>	11,16 EUR <sup>K6</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		11,16 EUR <sup>K6</sup>	11,16 EUR <sup>K6</sup>
CASH OUT			
		Pár-hozam	Haszonkottél
Cash out in HUF from HUF account		2,781%, min. 1975 HUF, max. 86011 HUF	2,781%, min. 1975 HUF, max. 86011 HUF
Cash out in FCY from HUF account		1,399%, max. 86011 HUF (at buying and selling rates of exchange)	1,399%, max. 86011 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary		1,393%, min. 397 HUF	1,416%, min. 407 HUF first two withdrawal/month are free of charges <sup>19/20</sup>
On UniCredit ATM in Hungary using mCash service		1,416%, min. 407 HUF	1,416%, min. 407 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary		2,107% + 902 HUF, min. 1207 HUF	2,151% + 925 HUF, min. 1234 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Uncredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	<b>Pár-hozam</b>	<b>Haszonoktétel</b>
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to <u>HUF 300.000</u> (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote K7)	
	<b>Pár-hozam</b>	<b>Haszonoktétel</b>
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information 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
eBanking and UniCredit mBanking Daily maximum limit amount in case of:		
- Authentication with password sent in SMS text message	10 000 000 HUF/day	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day

VII. CONDITIONS OF NON-MARKETED BEUGRÓ AND NONSTOP+ ACCOUNT PACKAGES		
	Beugró not available from 15.05.2015.	Nonstop+ not available from 15.05.2015.
Monthly account-handling fee	1542 HUF / month <sup>k12k13</sup> / account	2229 HUF / month K13 / account
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges <sup>k20</sup>	Free of charges <sup>k20</sup>
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>k1</sup> (not available from 1st January 2021)	50% discount <sup>k11</sup> / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>k11</sup> / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>k1</sup> (not available from 1st January 2021)	4144 HUF / 5470 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>k2</sup> bank card / Membership fee <sup>k1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	8121 HUF / 'According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>k11</sup> / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>k2</sup> supplementary card / Membership fee <sup>k1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>k1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>k1</sup>		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
		<b>Beugró</b>	<b>Nonstop+</b>
Direct debit		0,879%, min. 49 HUF, max. 26274 HUF	0,706%, min. 21 HUF, max. 26274 HUF
In-bank or bank-to-bank standing orders from HUF account to another customer's account		0,879%, min. 118 HUF, max. 23042 HUF	0,706%, min. 14 HUF, max. 26274 HUF
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank <sup>k3</sup>	Transfer orders between the accounts of the same Client <sup>k8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,879%, min. 203 HUF, max. 26274 HUF	0,706%, min. 14 HUF, max. 26274 HUF
	by UniCredit mBanking	0,879%, min. 203 HUF, max. 26274 HUF	0,706%, min. 14 HUF, max. 26274 HUF
	by Telephone Banking	0,879%, min. 218 HUF, max. 26274 HUF	0,706%, min. 0 HUF, max. 26274 HUF
	by original bank form	1,049%, min. 1185 HUF, max. 43478 HUF	1,049%, min. 1185 HUF, max. 43478 HUF
	by non-original form <sup>k9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
Commission on bank-to-bank <sup>k3</sup>	by UniCredit eBanking	0,879%, min. 340 HUF, max. 26274 HUF	0,706%, min. 64 HUF, max. 26274 HUF
	by UniCredit mBanking	0,879%, min. 340 HUF, max. 26274 HUF	0,706%, min. 64 HUF, max. 26274 HUF
	by Telephone Banking	0,879%, min. 340 HUF, max. 26274 HUF	0,706%, min. 80 HUF, max. 26274 HUF
	by original bank form	1,265%, min. 1614 HUF, max. 49499 HUF	1,26%, min. 1614 HUF, max. 49499 HUF
	by non-original form <sup>k10</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	EFER transfers	0,615%, min. 384 HUF, max. 25210 HUF	0,615%, min. 384 HUF, max. 25210 HUF
	VIBER transfers	1,355%, min. 15065 HUF, max. 166619 HUF	1,355%, min. 15065 HUF, max. 166619 HUF
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		<b>Beugró</b>	<b>Nonstop+</b>
In-bank EURO payment orders <sup>k3</sup>	by UniCredit eBanking	0,879%, min. 203 HUF, max. 26274 HUF	0,706%, min. 14 HUF, max. 26274 HUF
	by UniCredit mBanking	0,879%, min. 203 HUF, max. 26274 HUF	0,706%, min. 14 HUF, max. 26274 HUF
	by Telephone Banking	0,879%, min. 218 HUF, max. 26274 HUF	0,706%, min. 0 HUF, max. 26274 HUF
	by original bank form	1,049%, min. 1185 HUF, max. 43478 HUF	1,049%, min. 1185 HUF, max. 43478 HUF
	by non-original form <sup>k9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF



Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,879%, min. 340 HUF, max. 26274 HUF	0,706%, min. 64 HUF, max. 26274 HUF
	by UniCredit mBanking	0,879%, min. 340 HUF, max. 26274 HUF	0,706%, min. 64 HUF, max. 26274 HUF
	by Telephone Banking	0,879%, min. 340 HUF, max. 26274 HUF	0,706%, min. 80 HUF, max. 26274 HUF
	by original bank form	1,265%, min. 1614 HUF, max. 49499 HUF	1,265%, min. 1614 HUF, max. 49499 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	Urgent EUR payment orders	1,131%, min. 3523 HUF, max. 166619 HUF <sup>K5</sup>	1,131%, min. 3523 HUF, max. 162964 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,879%, min. 118 HUF, max. 26274 HUF	0,706%, min. 14 HUF, max. 26274 HUF
Transfer orders with missing data/errors <sup>K10</sup>		11,16 EUR <sup>K6</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		11,16 EUR <sup>K6</sup>	
<b>CASH OUT</b>			
		<b>Beugró</b>	<b>Nonstop+</b>
Cash out in HUF from HUF account		2,781%, min. 1975 HUF, max. 86011 HUF	2,781%, min. 1975 HUF, max. 86011 HUF
Cash out in FCY from HUF account		1,399%, max. 86011 HUF (at buying and selling rates of exchange)	1,399%, max. 86011 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary		1,416%, min, 407 HUF	1,416%, min, 407 HUF
On UniCredit ATM in Hungary using mCash service		1,416%, min, 407 HUF	1,416%, min, 407 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary		2,151% + 925 HUF, min. 1234 HUF	2,151% + 925 HUF, min. 1234 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



	Beugró	Nonstop+
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Free of charge HUF cash withdrawal (from domestic ATM)</b>	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to <a href="#">HUF 300.000</a> (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote K7)	
	Beugró	Nonstop+
<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>SMS Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>SMS Information on credit transactions on the current account</b>	Free of charges	Free of charges



SMS Information 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
eBanking and UniCredit mBanking Daily maximum limit amount in case of:		
- Authentication with password sent in SMS text message	10 000 000 HUF/day	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
<b>VIII. CONDITIONS OF NON-MARKETED PRÍMA AND PRIVÁT NULLA ACCOUNT PACKAGES</b>		
	<b>Príma not available from 15.05.2015</b>	<b>Privát Nulla not available from 15.05.2015</b>
Monthly account-handling fee	1712 HUF / month <sup>K12</sup> K13 / account	0 HUF / month / account
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges <sup>K26</sup>	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	4144 HUF / 5470 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
UniCredit mBanking service fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
	<b>Príma</b>	<b>Privát Nulla</b>
Direct debit	0,879%, min. 49 HUF, max. 26274 HUF	0,62%, min. 49 HUF, max. 26274 HUF



In-bank or bank-to-bank standing orders from HUF account to another customer's account		0,879%, min. 118 HUF, max. 26274 HUF	0,62%, min. 203 HUF, max. 26274 HUF
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	1,355%, min. 376 HUF, max 32527 HUF
	by UniCredit eBanking	0,62%, min. 49 HUF, max 26274 HUF	0,791%, min. 302 HUF, max 200000 HUF
	by UniCredit mBanking	0,62%, min. 49 HUF, max 26274 HUF	0,791%, min. 302 HUF, max 200000 HUF
	by Telephone Banking	0,62%, min. 49 HUF, max 26274 HUF	0,791%, min. 302 HUF, max 200000 HUF
	by original bank form	1,049%, min. 1185 HUF, max 43478 HUF	1,134%, min. 1338 HUF, max 200000 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
Commission on bank-to bank <sup>K3</sup>	by UniCredit eBanking	0,62%, min. 80 HUF, max 26274 HUF	0,879%, min. 391 HUF, max 200000 HUF
	by UniCredit mBanking	0,62%, min. 80 HUF, max 26274 HUF	0,879%, min. 391 HUF, max 200000 HUF
	by Telephone Banking	0,62%, min. 80 HUF, max 26274 HUF	0,879%, min. 391 HUF, max 200000 HUF
	by original bank form	1,265%, min. 1614 HUF, max 49499 HUF	1,306%, min. 1682 HUF, max 200000 HUF
	by non-original form <sup>K10</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	EFER transfers	0,615%, min. 384 HUF, max 25210 HUF	0,615%, min. 384 HUF, max 25210 HUF
	VIBER transfers	1,355%, min. 15065 HUF, max 166619 HUF	1,355%, min. 15065 HUF, max 166619 HUF
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
<b>Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders</b>			
		<b>Príma</b>	<b>Privát Nulla</b>
n-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,62%, min. 49 HUF, max 26274 HUF	0,791%, min. 302 HUF, max 200000 HUF
	by UniCredit mBanking	0,62%, min. 49 HUF, max 26274 HUF	0,791%, min. 302 HUF, max 200000 HUF
	by Telephone Banking	0,62%, min. 49 HUF, max 26274 HUF	0,791%, min. 302 HUF, max 200000 HUF
	by original bank form	1,049%, min. 1185 HUF, max 43478 HUF	1,134%, min. 1338 HUF, max 200000 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,62%, min. 80 HUF, max 26274 HUF	0,879%, min. 391 HUF, max 200000 HUF
	by UniCredit mBanking	0,62%, min. 80 HUF, max 26274 HUF	0,879%, min. 391 HUF, max 200000 HUF
	by Telephone Banking	0,62%, min. 80 HUF, max 26274 HUF	0,879%, min. 391 HUF, max 200000 HUF
	by original bank form	1,265%, min. 1614 HUF, max 49499 HUF	1,306%, min. 1682 HUF, max 200000 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	Urgent EUR payment orders	1,131%, min. 3525 HUF, max 166619 HUF <sup>K5</sup>	1,131%, min. 3523 HUF, max 166619 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,879%, min. 118 HUF, max 26274 HUF	0,62%, min. 203 HUF, max 26274 HUF
Transfer orders with missing data/errors <sup>K10</sup>			11,16 EUR <sup>K6</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates			11,16 EUR <sup>K6</sup>
<b>CASH OUT</b>			
		<b>Príma</b>	<b>Privát Nulla</b>
Cash out in HUF from HUF account		2,781%, min. 1975 HUF, max. 86011 HUF	2,781%, min. 1975 HUF, max. 86011 HUF
Cash out in FCY from HUF account		1,399%, max. 70530 HUF (at buying and selling rates of exchange)	1,399%, max. 70530 HUF (at buying and selling rates of exchange)



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<b>On UniCredit ATM in Hungary</b>	1,416%, min, 407 HUF first withdrawal / month are free of charges <sup>20'21</sup>	1,416%, min, 407 HUF
<b>On UniCredit ATM in Hungary using mCash service</b>	1,416%, min, 407 HUF first withdrawal / month are free of charges <sup>20'21</sup>	1,416%, min, 407 HUF
<b>On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM in Hungary</b>	2,151% + 925 HUF, min. 1234 HUF	2,151% + 925 HUF, min. 1234 HUF
<b>On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	<b>Príma</b>	<b>Privát Nulla</b>
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to <a href="#">HUF 300 000</a> (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote K7)	
	<b>Príma</b>	<b>Privát Nulla</b>
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	Free of charges	According to the Bank Card List of Conditions – For Private Clients
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	Free of charges	According to effective Electronic Banking List of Conditions – For Private Clients
eBanking and UniCredit mBanking Daily maximum limit amount in case of: - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
<b>IX. CONDITIONS OF NON-MARKETED PRIVÁT AND ÉN ACCOUNT PACKAGES</b>		
	<b>Privát not available from 01.02.2013.</b>	<b>ÉN not available from 01.02.2013.</b>
Monthly account-handling fee	957 HUF / month <sup>K12</sup> K13 / account	1251 HUF / month <sup>K12</sup> K13 / account <sup>25</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	22 HUF	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF



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<b>Issuer fee of Mastercard Unembossed card / Membership fee<sup>k1</sup></b> (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>k11</sup> / According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Unembossed supplementary card / Membership fee<sup>k1</sup></b> (not available from 1st January 2021)		4144 HUF / 5470 HUF	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard card / Visa Classic<sup>k2</sup> bank card / Membership fee<sup>k1</sup></b> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Standard supplementary card and VISA Classic<sup>k2</sup> supplementary card / Membership fee<sup>k1</sup></b> (VISA classic bank card cannot be applied in case of Mobil Aktiv account package) (Visa Classic not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold card / Membership fee<sup>k1</sup></b>		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>Issuer fee of Mastercard Gold supplementary card / Membership fee<sup>k1</sup></b>		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>UniCredit mBanking service fee</b>		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>UniCredit eBanking monthly fee</b>		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
<b>Watching among EN account discounts<sup>22</sup></b>		-	1395 HUF
<b>Direct debit</b>		0,62%, min. 21 HUF, max. 26274 HUF <sup>27</sup>	0,62%, min. 49 HUF, max. 26274 HUF <sup>K27</sup>
<b>In-bank or bank-to-bank standing orders from HUF account to another customer's account</b>		0,62%, min. 167 HUF, max. 26274 HUF <sup>28</sup>	0,62%, min. 118 HUF, max. 26274 HUF
<b>In-bank standing order of HUF transfer between customer's own accounts</b>		Free of charges	Free of charges
<b>Commission on in-bank<sup>k3</sup></b>	<b>Transfer orders between the accounts of the same Client<sup>k8</sup></b>	Free of charges	Free of charges
	<b>by UniCredit eBanking</b>	0,757%, min. 317 HUF, max. 200000 HUF	0,669%, min. 254 HUF, max. 27821 HUF <sup>K27</sup>
	<b>by UniCredit mBanking</b>	0,757%, min. 317 HUF, max. 200000 HUF	0,669%, min. 254 HUF, max. 27821 HUF <sup>K27</sup>
	<b>by Telephone Banking</b>	0,757%, min. 317 HUF, max. 200000 HUF	0,669%, min. 349 HUF, max. 27821 HUF <sup>K27</sup>
	<b>by original bank form</b>	1,049%, min. 1185 HUF, max. 200000 HUF	1,049%, min. 1185 HUF, max. 43478 HUF
	<b>by non-original form<sup>k9</sup></b>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
<b>Commission on bank-to-bank<sup>k3</sup></b>	<b>by UniCredit eBanking</b>	0,884%, min. 358 HUF, max. 200000 HUF	0,669%, min. 400 HUF, max. 27821 HUF <sup>K27</sup>
	<b>by UniCredit mBanking</b>	0,884%, min. 358 HUF, max. 200000 HUF	0,669%, min. 400 HUF, max. 27821 HUF <sup>K27</sup>
	<b>by Telephone Banking</b>	0,884%, min. 358 HUF, max. 200000 HUF	0,902%, min. 391 HUF, max. 41669 HUF <sup>K27</sup>
	<b>by original bank form</b>	1,259%, min. 1286 HUF, max. 200000 HUF	1,265%, min. 1286 HUF, max. 56379 HUF
	<b>by non-original form<sup>k10</sup></b>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	<b>EFER transfers</b>	0,615%, min. 384 HUF, max. 25210 HUF	0,615%, min. 384 HUF, max. 25210 HUF
	<b>VIBER transfers</b>	1,355%, min. 15065 HUF, max. 166619 HUF	1,355%, min. 15065 HUF, max. 166619 HUF
<b>Cancellation fee of HUF domestic transfer order</b>		Free of charges	Free of charges
<b>Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders</b>			



		Privát	Én
n-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,757%, min. 317 HUF, max. 200000HUF	0,669%, min. 254 HUF, max. 27821 HUF <sup>K27</sup>
	by UniCredit mBanking	0,757%, min. 317 HUF, max. 200000HUF	0,669%, min. 254 HUF, max. 27821 HUF <sup>K27</sup>
	by Telephone Banking	0,601%, min. 317 HUF, max. 200000HUF	0,669%, min. 349 HUF, max. 27821 HUF <sup>K27</sup>
	by original bank form	1,049%, min. 1185 HUF, max. 200000HUF	1,049%, min. 1185 HUF, max. 43478HUF
	by non-original form <sup>K9</sup>	1,529%, min. 1228 HUF	1,529%, min. 2574 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,884%, min. 358 HUF, max. 200000HUF	0,669%, min. 400 HUF, max. 27821 HUF <sup>K27</sup>
	by UniCredit mBanking	0,884%, min. 358 HUF, max. 200000HUF	0,669%, min. 400 HUF, max. 27821 HUF <sup>K27</sup>
	by Telephone Banking	0,884%, min. 358 HUF, max. 200000HUF	0,902%, min. 391 HUF, max. 41669 HUF <sup>K27</sup>
	by original bank form	1,259%, min. 1286 HUF, max. 200000HUF	1,265%, min. 1286 HUF, max. 56379HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
Urgent EUR payment orders		1,131%, min. 3523 HUF, max. 166619 HUF <sup>K5</sup>	1,131%, min. 3523 HUF, max. 166619 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,62%, min. 167 HUF, max. 26274 HUF <sup>29</sup>	0,62%, min. 203 HUF, max. 26274 HUF
Transfer orders with missing data/errors <sup>K10</sup>		11,16 EUR <sup>K6</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		11,16 EUR <sup>K6</sup>	
<b>CASH OUT</b>		<b>Privát</b>	<b>Én</b>
Cash out in HUF from HUF account		2,781%, min. 1975 HUF, max. 86011 HUF	2,781%, min. 1975 HUF, max. 86011 HUF
Cash out in FCY from HUF account		1,399%, max. 86011 HUF (at buying and selling rates of exchange)	1,399%, max. 86011 HUF (at buying and selling rates of exchange)
On UniCredit ATM in Hungary		1,416%, min, 407 HUF	1,416%, min, 407 HUF
On UniCredit ATM in Hungary using mCash service		1,416%, min, 407 HUF	1,416%, min, 407 HUF
On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM in Hungary		2,151% + 925 HUF, min. 1234 HUF	2,151% + 925 HUF, min. 1234 HUF
On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card (not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)		According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	<b>Privát</b>	<b>Én</b>
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to <u>HUF 300,000</u> (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote K7)	
	<b>Privát</b>	<b>Én</b>
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information 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
eBanking and UniCredit mBanking Daily maximum limit amount in case of: - Authentication with password sent in SMS text message - Authentication with mToken	10 000 000 HUF/day 20 000 000 HUF/day	10 000 000 HUF/day 20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day
<b>X. CONDITINS OF NON-MARKETED NONSTOP AND DUPLA ACCOUNT PACKAGES</b>		
	<b>Nonstop not available from 15.07.2011.</b>	<b>Dupla not available from 31.12.2008.</b>
Monthly account-handling fee	1663 HUF / month <sup>K12</sup> K13 / account <sup>30</sup>	0 HUF / month / account <sup>31</sup>
Account opening and closing fee	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges
Default statement	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	0 HUF	0 HUF
Issuer fee of Mastercard Unembossed card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients	50% discount <sup>K11</sup> / According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>K1</sup> (not available from 1st January 2021)	4144 HUF / 5470 HUF	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard card / Visa Classic <sup>K2</sup> bank card / Membership fee <sup>K1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Standard supplementary card and VISA Classic <sup>K2</sup> supplementary card / Membership fee <sup>K1</sup> (VISA classic bank card cannot be applied in case of Mobil Aktív account package) (Visa Classic not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>K1</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



» LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK -  
NOT AVAILABLE ACCOUNT PACKAGES



UniCredit mBanking service fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
UniCredit eBanking monthly fee		According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
		<b>Nonstop</b>	<b>Dupla</b>
Direct debit		0,62%, min. 21 HUF, max. 26274 HUF	0,62%, min. 21 HUF, max. 26274 HUF
In-bank or bank-to-bank standing orders from HUF account to another customer's account		0,62%, min. 81 HUF, max. 26274 HUF	0,62%, min. 81 HUF, max. 26274 HUF
In-bank standing order of HUF transfer between customer's own accounts		Free of charges	Free of charges
Commission on in-bank <sup>K3</sup>	Transfer orders between the accounts of the same Client <sup>K8</sup>	Free of charges	Free of charges
	by UniCredit eBanking	0,669%, min. 221 HUF, max 27821 HUF	0,669%, min. 221 HUF, max 27821 HUF
	by UniCredit mBanking	0,669%, min. 221 HUF, max 27821 HUF	0,669%, min. 221 HUF, max 27821 HUF
	by Telephone Banking	0,669%, min. 317 HUF, max 27821 HUF	0,669%, min. 317 HUF, max 27821 HUF
	by original bank form	1,033%, min. 1354 HUF, max 43478 HUF	1,033%, min. 1354 HUF, max 43478 HUF
Commission on bank-to-bank <sup>K3</sup>	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	by UniCredit eBanking	0,669%, min. 231 HUF, max 27821 HUF	0,669%, min. 231 HUF, max 27821 HUF
	by UniCredit mBanking	0,669%, min. 231 HUF, max 27821 HUF	0,669%, min. 231 HUF, max 27821 HUF
	by Telephone Banking	0,669%, min. 231 HUF, max 27821 HUF	0,669%, min. 231 HUF, max 27821 HUF
	by original bank form	1,265%, min. 1614 HUF, max 49499 HUF	1,265%, min. 1614 HUF, max 49499 HUF
	by non-original form <sup>K10</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
	EFER transfers	0,615%, min. 384 HUF, max 25210 HUF	0,615%, min. 357 HUF, max 25210 HUF
	VIBER transfers	1,355%, min. 15065 HUF, max 166619 HUF	1,355%, min. 15065 HUF, max 166619 HUF
Cancellation fee of HUF domestic transfer order		Free of charges	Free of charges
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
		<b>Nonstop</b>	<b>Dupla</b>
in-bank EURO payment orders <sup>K3</sup>	by UniCredit eBanking	0,669%, min. 221 HUF, max 27821 HUF	0,669%, min. 221 HUF, max 27821 HUF
	by UniCredit mBanking	0,669%, min. 221 HUF, max 27821 HUF	0,669%, min. 221 HUF, max 27821 HUF
	by Telephone Banking	0,669%, min. 371 HUF, max 27821 HUF	0,669%, min. 371 HUF, max 27821 HUF
	by original bank form	1,033%, min. 1354 HUF, max 43478 HUF	1,033%, min. 1354 HUF, max 43478 HUF
	by non-original form <sup>K9</sup>	1,529%, min. 2574 HUF	1,529%, min. 2574 HUF
Bank-to-bank SEPA payment orders <sup>K3</sup>	by UniCredit eBanking	0,669%, min. 231 HUF, max 27821 HUF	0,669%, min. 231 HUF, max 27821 HUF
	by UniCredit mBanking	0,669%, min. 231 HUF, max 27821 HUF	0,669%, min. 231 HUF, max 27821 HUF
	by Telephone Banking	0,669%, min. 231 HUF, max 27821 HUF	0,669%, min. 231 HUF, max 27821 HUF
	by original bank form	1,265%, min. 1614 HUF, max 49499 HUF	1,265%, min. 1614 HUF, max 49499 HUF
	by non-original form <sup>K9</sup>	1,703%, min. 2574 HUF	1,529%, min. 2574 HUF
Urgent EUR payment orders		1,131%, min. 3523 HUF, max 166619 HUF <sup>K5</sup>	1,131%, min. 3523 HUF, max 166619 HUF <sup>K5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,62%, min. 81 HUF, max 26274 HUF	0,62%, min. 81 HUF, max 26274 HUF
Transfer orders with missing data/errors <sup>K10</sup>		11,16 EUR <sup>K6</sup>	



Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	11,16 EUR <sup>K6</sup>	
<b>CASH OUT</b>	<b>Nonstop</b>	<b>Dupla</b>
<b>Cash out in HUF from HUF account</b>	2,781%, min. 1975 HUF, max. 86011 HUF	2,781%, min. 1975 HUF, max. 86011 HUF
<b>Cash out in FCY from HUF account</b>	1,399%, max. 86011 HUF (at buying and selling rates of exchange)	1,399%, max. 86011 HUF (at buying and selling rates of exchange)
<b>On UniCredit ATM in Hungary</b>	1,416%, min, 407 HUF	1,416%, min, 407 HUF
<b>On UniCredit ATM in Hungary using mCash service</b>	1,416%, min, 407 HUF	1,416%, min, 407 HUF
<b>On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM in Hungary</b>	2,151% + 925HUF, min. 1234 HUF	2,151% + 925HUF, min. 1234 HUF
<b>On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On Unicredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
	<b>Nonstop</b>	<b>Dupla</b>
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards</b> (cash withdrawal was initiated inside EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients



Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was initiated inside EEA) Condition is effective from 10th December (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
Free of charge HUF cash withdrawal (from domestic ATM)	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to <u>HUF 300,000</u> (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote K7).	
	<b>Nonstop</b>	<b>Dupla</b>
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
SMS Information on debit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information on credit transactions on the current account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS Information 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
eBanking and UniCredit mBanking Daily maximum limit amount in case of:		
- Authentication with password sent in SMS text message	10 000 000 HUF/day	10 000 000 HUF/day
- Authentication with mToken	20 000 000 HUF/day	20 000 000 HUF/day
mCash transaction limit	150 000 HUF/transaction	150 000 HUF/transaction
mCash daily limit	150 000 HUF/day	150 000 HUF/day



XI. The charges and fees of these services have the same price for all the non marketed account packages listed in current List of Conditions			
<b>Secondary identifier assignment<sup>k15</sup>, modification<sup>k16</sup>, confirmation<sup>k16</sup>, deletion<sup>k17</sup></b>			
- in Branch	2792 HUF		
- by UniCredit eBanking or in Giro message and by mBanking	Free of charge**		
	The normal fee is HUF 1395 It is not charged by Bank during the promotion** period. The promotion period is valid until revoke, but at least until the promotion** period.		
	The promotion for the Otthon and Pár-Hozam packages expires on 30.11.2023		
Services	Charges		
<b>Change of Account packages</b>			
to an account with higher handling fee	1395 HUF <sup>k28</sup> (Normal fee: 4188 HUF)		
to a Partner account with higher handling fee	Free of charges <sup>k28</sup> (Normal fee: 4188 HUF)		
to an account with lower handling fee	4188 HUF		
to a Partner account with lower handling fee	Free of charges <sup>k28</sup> (Normal fee: 4188 HUF)		
<b>Postal charges (charged for each statement and other postal consignments to the Customer)</b>			
Sending monthly 1 statement free of charges <sup>32</sup>			
<b>Credit entries (HUF)</b>			
Credit entries to HUF accounts	Free of charges		
Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.		
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge <sup>23</sup> ) <sup>z4</sup>	Privát, Privát Nulla, Nonstop, Én package 696 HUF/item	Beugró, Nonstop+, Príma, Privát Plusz, Bónusz, Superior Gold package 696 HUF/item <sup>35</sup>	
<b>Debit items (HUF)</b>			
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7.+ HUF 69/payment order		
Postal payment orders by Home Banking or Spectranet Internet Banking / eBanking	According to the conditions detailed in Addendum No. 7.+ HUF 69/payment order		
<b>Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA , on HUF account)</b>			
Transfer orders with missing data/errors <sup>k10</sup>	11,16 EUR <sup>k6</sup>		
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	11,16 EUR <sup>k6</sup>		
<b>Commission on bank-to-bank payment orders<sup>k3</sup></b>	Privát Plusz, Bónusz, Aktív v and other packages	Mobil Aktív package	Ikon package
by UniCredit eBanking and Telephone Bank	0,908%, min. 8,54 EUR <b>max. EUR 800</b>	0,88%, min. 8,19 EUR <b>max. EUR 800</b>	0,584%, min. 8,54 EUR* <b>max. EUR 800</b>
by original bank form	1,075%, min. 17,15 EUR <b>max. EUR 800</b>	1,047%, min. 16,39 EUR <b>max. EUR 800</b>	0,752%, min. 17,15 EUR* <b>max. EUR 800</b>
by not original bank form or by special processing <sup>k9</sup>	1,144%, min. 25,74 EUR <b>max. EUR 800</b>	1,118%, min. 24,6 EUR <b>max. EUR 800</b>	0,822%, min. 25,74 EUR* <b>max. EUR 800</b>
Bank-to-bank Standing Orders	0,908%, min. 8,54 EUR <b>max. EUR 800</b>	0,88%, min. 8,19 EUR <b>max. EUR 800</b>	0,584%, min. 8,54 EUR* <b>max. EUR 800</b>



Commission on in-bank payment orders <sup>K3</sup>			
by UniCredit eBanking and Telephone Bank	0,81%, min. 8,54 EUR max. EUR 800	0,796%, min. 8,19 EUR max. EUR 800	0,501%, min. 8,54 EUR* max. EUR 800
by original bank form	0,977%, min. 17,15 EUR max. EUR 800	0,949%, min. 16,39 EUR max. EUR 800	0,655%, min. 17,15 EUR* max. EUR 800
by not original bank form or by special processing <sup>K9</sup>	1,075%, min. 25,74 EUR max. EUR 800	1,047%, min. 24,6 EUR max. EUR 800	0,752%, min. 25,74 EUR* max. EUR 800
Bank-to-bank Standing Orders	0,81%, min. 8,54 EUR max. EUR 800	0,796%, min. 8,19 EUR max. EUR 800	0,501%, min. 8,54 EUR* max. EUR 800

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.

Fees for immediate transfer orders initiated using the unified data entry solution		
Immediate transfer initiated using a QR code	Free of Charge <sup>36</sup>	Free of Charge <sup>36</sup>
Immediate transfer initiated using deep linking	Free of Charge <sup>36</sup>	Free of Charge <sup>36</sup>
Immediate transfer initiated using NFC	Free of Charge <sup>36</sup>	Free of Charge <sup>36</sup>
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 <sup>37</sup>	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking <sup>37</sup>
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 <sup>37</sup>	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking <sup>37</sup>
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of Charge <sup>38</sup>	Free of Charge <sup>38</sup>
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of Charge <sup>38</sup>	Free of Charge <sup>38</sup>
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of Charge <sup>39</sup>	Free of Charge <sup>39</sup>

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

\*\* The promotion is valid until 30.06.2026.

K1: Charged one time per year subsequently.

K2: 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

K3: 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).

K5: The above fee is charged by the Bank as Promotion\*\*. The promotion for the Otthon and Pár-Hozam packages expires on 30.11.2023, for the other packages included in this list of conditions, the promotion is valid until the promotion\*\* period. The normal fee is 1,131 %, min. 15065 HUF, max. 166619 HUF.

K6: Calculation of charges: 0,012 % of the transaction but minimum the amount indicated above. As a special offer\*\* the Bank will not charge the minimum amount indicated above. The promotion\*\* for the Otthon and Pár-Hozam packages expires on 30.11.2023, for the other packages included in this list of conditions, the promotion is valid until the promotion\*\* period.



- 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 is provided to the Client from the second month following. The Client is entitled for free of charge cash withdrawal and Cash-back 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 free cash withdrawal is also available in Branch Cashier until 31.12.2014 for those clients who had no bankcard linked on 22.11.2013 to the account which had been set in the submitted statement.
- K7: 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. 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 and Cash-back retrospectively in one amount on the Clients account.
- K8: 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.
- K9: 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.
- K10: It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.
- K11: The normal fee is as indicated in addendum 3. The discounted fee will be charged by the Bank as a special offer\*\*. The action can be qualified for only the first primary card. The promotion\*\* for the Otthon and Pár-Hozam packages expires on 30.11.2023, for the other packages included in this list of conditions, the promotion is valid until the promotion\*\* period.
- K12: 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. The promotion for the Otthon and Pár-Hozam packages expires on 30.11.2023, for the other packages included in this list of conditions, the promotion is valid until the promotion\*\* period.
- K13: The basic account-handling fee is charged for each started month
- K14: The basic account-handling fee is charged for each started month. In case of active account management, the Clients having "Páros Plusz" mortgage loan, receive reduction of HUF 100 (i.e. hundred Hungarian Forints) account-handling fee. Active account management shall mean HUF 60 000 credit on the account, and 2 bankto-bank standing orders, or 2 in-bank standing orders execution from the account in the given month.
- K15: According to point of General Terms and Conditions III.1.51/B.1.
- K16: According to point of General Terms and Conditions III.1.51/B.11.
- K17: According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13
- K18: The fee of cash withdrawal on domestic ATM is different in case of Premium Banking Embossed Mastercard bank card, which is included in the effective Debit Bankcard List of Conditions for Private Clients
- K19: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Bónusz account package will be applied.
- K20: Calculation of charges: 0,138 % of the sum of the transactions but minimum the amount indicated above. As a special offer\*\* the Bank will not charge the minimum amount indicated above.
- K22: The above fee is charged by the Bank as Promotion\*\*. 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. The normal fee for cash withdrawal initiated with debit card on UniCredit ATM in Hungary is 0,825 %, min. 356 HUF in case of using Maestro, Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,48 %, min. HUF 164 in case of using Premium Banking Embossed Mastercard bankcard. 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 Unembossed, 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. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 1,416 %, min. HUF 407 .
- K23: According to effective Electronic Banking List of Conditions – For Private Clients
- K24: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Privát Plusz account package will be applied.
- K25: In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Nonstop+ account package will be applied.
- K26: The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,278 % of the transaction max. HUF 8377 . As promotion\*\* the Bank will not charge the fee above.



- K27: The Accountholder is mandated to select 2 from the below listed services (contracting for related services is also required). The selected services are free of charge according to ÉN account.
- 1 piece of Mastercard Unembossed supplementary card free of card issuer and membership fees applied from 18.03.2013.
  - In case of accounts opened or changed before 2013.02.01. Free of charge commission on Bank – to – Bank and in Bank payment orders by SpectraNet Internet Banking / Mobile Banking and Home Banking and Telephone Bank, in case of accounts opened or changed after 2013.02.01.: Free of charge commission on direct debit transactions.
  - 1 free of charge Hungarian ATM cash withdrawal. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge. The Bank applies free of charge ATM transactions – their number is stipulated for each account package – for transaction according to their booking date. The transaction is taken into account in the month it is booked in.
  - Free of charge SMS notifications on bank account credits and debits, Notifications on group collections received and on the actual debiting of debit card transactions. The condition of having the above free of charge services is to that the client signs the related contracts (Bankcard contract/ Spektranet Internet Banking/Mobil Banking/Home Banking/ Telefonbank/SMS service contract).
- K28: The charge indicated above is a special offer\*\* of the Bank. Partner accounts are the followings: Partner Aktív Plusz, Partner Ikon Plusz, Partner Prestige, Partner Prestige Speciális, Partner Aktív Top, and Partner Aktív Zéró accounts.
- K29: Normal fee is 0,669%, min. HUF 253 max. HUF 26274, it is not charged by the Bank during the promotion period\*\*. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee.
- K30: Normal fee is 0,669%, min. HUF 375 max. HUF 26274, it is not charged by the Bank during the promotion period\*\*. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee.
- K31: Normal fee is 0,669%, min. HUF 150 max. HUF 26274, it is not charged by the Bank during the promotion period\*\*. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee.
- 1 Normal account handling fee of Mobil Aktív account package is 2781 HUF / month / account. It is debited on the account every month. If during the given calendar month:
- minimum 75 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1237 HUF will be credited on the account in following month.
  - minimum 150 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 2010 HUF will be credited on the account in following month.
  - minimum 300 000 HUF is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 2399 HUF will be credited on the account in following month.
- Any part of the account handling fee is credited if one of the above credit conditions is met.  
In case of new account opening of Mobil Aktív package 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.
- 2 The normal monthly account handling fee of Ikon account is 6878 HUF. It is debited on the account every month. 3463 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:
- at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month,
  - overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million
  - If in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000, the handling fee is fully credited on the following month as a promotion\*\*.
- All promotion is valid until the promotion \*\* period. (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).
- 3 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 6870. As promotion\*\* the Bank will not charge the fee above.
- 4 The normal issuer fee of Mastercard Standard or VISA Classic primary bankcard is HUF 8121 , which will not be charged by the Bank as a special offer\*\*. The action can be qualified for only the first primary card.
- 5 The normal account handling fee of Bónusz account is HUF 1954 / month / account, of which HUF 946 will be credited if a HUF 75.000 credit is received from the transfer to the account in the relevant month. It is debited on the account every month. HUF 946 is credited on the account if minimum 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 by the Bank) Any part of the account handling fee is credited if the above credit conditions is met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met, HUF 946 will not be credited on the account. The promotion is valid until the promotion \*\* period.



6 The normal account handling fee of Aktiv account is HUF 1885/ month / account. It is debited on the account every month. HUF is credited on the account if minimum 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 by the Bank) Any part of the account handling fee is credited if the above credit conditions is met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met, HUF 946 will not be credited on the account. The promotion is valid until 30.06.2026.

7 Normal fee is 208 HUF / month which is not charged as a promotion\*\*.

8 The normal account handling fee of Partner Tripla Account Package is HUF 8599 / month/account, which is to be debited on the client's account every month. In the first 12 month (calculated from the date of account opening) the full amount of the account handling fee – HUF 8599 - 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). In a 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. From the 13th month (calculated from the date of account opening) HUF 6021 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).

9 The normal account handling fee of Superior Gold account is HUF 6878/month/account. It is debited on the account every month. 6878 HUF is credited on to the account fee during the following month as a promotion\*\* if the Client is fulfilling at least one of the below conditions during the given calendar month:

- at least 400.000 HUF 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 by the Bank),
- in case of New Client\*\*\*: minimum HUF 5 million overall savings held with our bank in the given calendar month, calculated as an average of the daily closing balances,
- in case of Existing Client\*\*\*\*: minimum HUF 10 million overall savings held with our bank in the given calendar month, calculated as an average of the daily closing balances.

\*\*\* New Client: The Bank considers as new customers those who did not have a bank account at the Bank on 01.05.2019 and during the previous one year

\*\*\*\* Existing Client: The Bank considers as existing customers those who have or had a bank account or any types of savings account at the Bank on 01.05.2019 or in the previous one year. The Bank considers the following products as savings account: Client Account, Long-term Investment Account, Retirement Savings Account, Stability Savings Account, Savings Account, Regular Savings Program. 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.

The promotion is valid until the promotion \*\* period.

In the promotional\*\* period, in case of new Client\*\*\*\* 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.

10 Normal fee is 0,669%, min. HUF 80, max. HUF 26274, it is not charged by the Bank during the promotion\*\* period. 4th and subsequent transaction orders in the given calendar month will be executed for normal fee.

11 The fee defined above is provided by the Bank as promotion\*\*.

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. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,822%, min. 303HUF in case of using Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold card. Fee is 0,169%, min. 164HUF 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 1,105%, min. 407HUF.



- 12 The fee defined above is provided by the Bank as promotion\*\*. When determining the ATM transactions 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. The normal fee for cash withdrawal on other ATM in Hungary is 2,151% + 925 HUF, min 1049 HUF in case of using Mastercard Unembossed, Mastercard Standard, VISA Classic, MasterCard Gold and VISA Gold bankcards. Fee is 0,998% + 681 HUF, min. 770 HUF in case of using Premium Banking Embossed MasterCard bankcard.
- 13 The normal account handling fee of Otthon account is HUF 1885/month/account. It is debited on the account every month. 946 HUF is credited on the account if minimum 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 by the Bank) If the credit conditions are not met, The closing fee of the Otthon account package will be debited from the client's bank account for the given month in any case, if at least 75 000 HUF is credited to the client's account in the month in question. 946 HUF will not be credited on the account.
- 14 The normal account handling fee of Praktikus account is HUF 1885/month/account. It is debited on the account every month. 946 HUF is credited on the account if minimum 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 by the Bank) If the credit conditions are not met, 775 HUF will not be credited on the account.
- 15 Normal fee is 0,669%, min 167 HUF, max. 26274 HUF. The Bank will charge the promotional\*\* minimum fee specified in the List of Conditions instead of the normal minimum fee. The special offer\*\* expires on 30.11.2023 for the Home and Pair-Hozam account packages.
- 16 Normal fee is 0,669%, min 167 HUF, max. 26274 HUF. The Bank will charge the promotional\*\* minimum fee specified in the List of Conditions instead of the normal minimum fee. The special offer\*\* expires on 30.11.2023 for the Home and Pair-Hozam account packages. F30.06.2026.
- 17 The normal monthly closing fee for the Haszonkötél account package is 1715 HUF/month, which will be debited from the Account Holder's bank account for the given month. In case the 100 000 HUF or more is credited to the account by transfer (not including transfers between own accounts) during the month in question, the following 1715 HUF will be credited to the bank account in the following month as part of a promotion\*\*.
- 18 Normal fee is calculated according to the „Debit Bank Card List of Conditions for Private clients”, but it is not charged as promotional\*\* offer. Promotional\*\* offer regarding issuer fee is valid in case of Mastercard Standard of VISA card when first main card applied. In case of Mastercard Unembossed client is eligible for promotional offer regarding issuer fee and membership fee when first main card is applied.
- 19 The Bank does not charge fee in case of transactions indicated above as promotional\*\* offer.  
In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions 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.
- 20 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 K7).
- 21 The Bank does not charge fee in case of transactions indicated above as promotional offer\*\*. In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions 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.
- 22 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 K7).
- 23 The Bank does not charge fee in case of transactions indicated above as promotional\*\* offer. In case of transactions – which exceed the number defined in the promotional offer- the Bank charges normal fees according to the „Debit Bank Card List of Conditions for Private clients” When determining the ATM transactions 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.
- 24 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 K7).



- 25 The monthly closing fee for the Én account package is 1249 HUF/month, provided that at least HUF 50 000 is credited to the account by transfer (not including transfers between own accounts) in the current month. If the crediting condition is not met, the monthly closing fee for the account package is 1843 HUF. The monthly closing fee for the account package ÉN for the month in question will be debited from the Customer's bank account in each case and, if the crediting condition is met, 594 HUF will be credited to the Customer's account the following month.
- 26 The switching among ÉN account discounts can be requested one time per month. Switching between discounts does not mean the termination of contract for the waived discount. If the Client does not terminate the contract for the service, it will remain and be charged by the Bank according to the List of Conditions.
- 27 In the case of the Privát Account package, the Bank will waive the accounting fee for group collection on a promotional\*\* basis.
- 28 In the case of the Privát Account package, the Bank waives the accounting fee for standing transfers on a promotional\*\* basis.
- 29 In the case of the Privát Account package, the Bank waives the accounting fee for standing transfers on a promotional\*\* basis.
- 30 The basic account-handling fee is charged for each started month. In case of active account management, the Clients having "Páros Plusz" mortgage loan, receive reduction of 100 HUF (i.e. hundred Hungarian Forints) account-handling fee. Active account management shall mean HUF 60 000 credit on the account, and 2 bank-to-bank standing orders, or 2 in-bank standing orders execution from the account in the given month.
- 31 Offer described above is provided as a promotion\*\*. In case of normal fees and any other fee items related to Dupla account package conditions of „Nonstop account” will be applicable.
- 32 The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7.
- 33 In case of EURO credit entries within EEA booking fee is 822 HUF which will not be charged as a promotion\*\*. The promotion is valid until recalled or until the promotion\*\* period.
- 34 International HUF credit entry shall be considered as FCY credit entry.
- 35 In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.
- 36 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.
- 37 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.
- 38 The normal fee is HUF 62. As a promotion\*\* the Bank will not charge this fee.
- 39 The normal fee is HUF 611. As a promotion\*\* the Bank will not charge this fee.

