

Effective from: 1st of March 2026 • Published on: 13th of February 2026

"DOBBANTÓ" and "TRENDY" ACCOUNT PACKAGES are not available from 15.05.2015

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



Amendments published on 13.02.2026 and entering into force on 01.03.2026. Changes are marked with red underline by the Bank:

- The annual fee increase in this List of Terms and Conditions based on the annual consumer price index published by the Hungarian Central Statistical Office (HCSO) which will not be enforced until 30.06.2026 due to the bank's voluntary commitments.

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.

	"Dobbantó" account package ¹	"TrendY" account package ²
Conditions for account eligibility	14 years of age	18 years of age
Monthly closing fee	<u>HUF 0³</u>	<u>HUF 150 /month⁶</u>
MasterCard Unembossed bank card (main card) issuer fee (No longer offered since 1 January 2021)	On the basis of the prevailing Retail List of Conditions – Debit cards ³	50% discount ³
MasterCard Unembossed bank card (main card) membership fee (No longer offered since 1 January 2021)	On the basis of the prevailing Retail List of Conditions – Debit cards ^{3,5}	On the basis of the prevailing Retail List of Conditions – Debit cards
SMS notification of debits and credits to bank account, direct debit orders received, bounced payments, the actual debiting of debit card transactions	On the basis of the prevailing Electronic Banking List of Conditions for Retail Clients.	On the basis of the prevailing Electronic Banking List of Conditions for Retail Clients. ⁴
SMS Notification of successful, failed or cancelled purchases and cash withdrawals with debit cards	On the basis of the prevailing Electronic Banking List of Conditions for Retail Clients.	On the basis of the prevailing Electronic Banking List of Conditions for Retail Clients.
Direct debits	<u>0,647%, min. HUF 51, max. HUF 27430</u>	
Bank-to-bank and intra-bank standing order (except for standing orders between the Client's own accounts with the Bank)	<u>0,647%, min. HUF 123, max. HUF 27430</u>	
Fees for immediate transfer orders initiated using the unified data entry solution		
Immediate transfer initiated using a QR code	Free of charge ¹⁰	Free of charge ¹⁰
Immediate transfer initiated using deep linking	Free of charge ¹⁰	Free of charge ¹⁰
Immediate transfer initiated using NFC	Free of charge ¹⁰	Free of charge ¹⁰
Fees relating to payment requests		
Submission of an instant transfer order (by the payer) with the approval of a payment request for an in-bank beneficiary	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ¹¹	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ¹¹
Submission of an instant transfer order (by the payer) with the approval of a payment request for a bank-to-bank beneficiary	The same as the fee of a single in-banktransfer launched with UniCredit eBanking,mBanking ¹¹	The same as the fee of a single in-banktransfer launched with UniCredit eBanking,mBanking ¹¹
Submission of a payment request addressed to an in-bank payer as a	Free of charge ¹²	Free of charge ¹²

Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of charge ¹²	Free of charge ¹²
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of charge ¹³	Free of charge ¹³
Intra-bank individual transfer⁸		
via eBanking	0,647%, min. HUF 227, max HUF 27430	
Via UniCredit mBanking	0,647%, min. HUF 227, max HUF 27430	
Via Telephone Bank	0,647%, min. HUF 300, max HUF 27430	
Using the original form	1,095%, min. HUF 1237, max HUF 45391	
Not using the original form ⁹	1,596%, min. HUF 2687	
Bank-to-bank individual transfer⁸		
via eBanking	0,647%, min. HUF 364, max. HUF 27430	
Via UniCredit mBanking	0,647%, min. HUF 364, max. HUF 27430	
Via Telephone Bank	1,002%, min. HUF 301, max. HUF 36408	
Using the original form	1,183%, min. HUF 1342, max. HUF 54370	
Not using the original form ⁹	1,596%, min. HUF 2687	
Other		
Modification Data Sheet	The service is not available	Free of charge ⁷

Fees for EUR and SEPA and intra-bank EUR transfer orders within EEA member states debited to the account

Intra-bank individual Euro transfer⁸		
via eBanking	0,647%, min. HUF 227, max. HUF 2791	
Via UniCredit mBanking	0,647%, min. HUF 227, max. HUF 27430	
Via Telephone Bank	0,647%, min. HUF 300, max. HUF 27430	
Using the original form	1,095%, min. HUF 1237, max. HUF 45391	
Not using the original form ⁹	1,596%, min. HUF 2687	
Bank-to-bank individual SEPA transfer⁸		
via eBanking	0,647%, min. HUF 364, max. HUF 27430	
Via UniCredit mBanking	0,647%, min. HUF 364, max. HUF 27430	
Via Telephone Bank	1,002%, min. HUF 301, max. HUF 36408	
Using the original form	1,183%, min. HUF 1342, max. HUF 54370	
Not using the original form ⁹	1,596%, min. HUF 2687	
Intra-bank and bank-to-bank standing order in EUR	0,647%, min. HUF 123, max. HUF 27430	

Regarding the "Dobbantó" and the "Trendy" account packages in case of all other fee items not listed above, the fees for the Privát Plusz Retail List of Conditions apply. The due date of fees is included in the UniCredit Bank Retail List of Conditions.

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



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

* The promotion is valid until 30.06.2026.

¹ The Account Holder is eligible to use the conditions of the "Dobbantó" account package until the age of 18, provided that the Bank shall, without any further notice sent to the Client, amend the conditions applicable to the Client on the first calendar day of the month following the month in which the Client reaches the age of 18, to the conditions of the Bonus account package for individuals* effective on the relevant date, and the Client is thereafter subject to the prevailing conditions of the "TrendY" account package.

² The Account Holder is entitled to the conditions of the "TrendY" account package until the age of 26, provided that the Bank shall, without any further notice sent to the Client, amend the conditions applicable to the Client on the first calendar day of the month following the month in which the Client reaches the age of 26, shall thereafter be subject to the terms and conditions of the Bonus account package in force at that time.

** As part of a promotion*, the Bank will amend the conditions applicable to the Client on the first calendar day of the calendar year following the Client's 26th birthday to the prevailing conditions of the Bónusz account package for individuals. nus account package for individuals** effective on the relevant date, and the Client is thereafter subject to the prevailing conditions of the Bonus account package for individuals.

³ The fee referred to above is charged by the Bank on a promotional* basis. The promotion for the Dobbantó package expires on 30.11.2023, for the TrendY package the promotion is valid until 30.06.2026. The standard rates of the promotional fee are set out in the conditions of the "Privát Plusz" account package, which fee is included in the prevailing Retail List of Conditions.

⁴ The fee referred to above is included in the prevailing Electronic Banking List of Conditions for Retail Clients.

⁵ Any Client under the age of 18 may only request an electronic bank card. A maximum of HUF 100,000 can be set as the Client's transaction and daily limit amount for bank cards applied for until 17 February 2014. For bank cards requested after 18 February 2014 the maximum transaction and daily limit amount that can be set is HUF 150,000. If an additional card is requested, the cardholder may only be the minor's lawful representative.

⁶ Method of fee calculation: 0,011% of the amount of the transactions, but at least the amount indicated. As part of a promotion* the Bank may surrender charging the amount exceeding the stated minimum.

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

⁸ A transfer may be an official transfer, a writ of payment or a collection order (collection order based on a letter of authorisation, collection on promissory note), in case of full and partial completion, for which the Bank will charge a fee depending on the method of submitting the order (electronically, or on paper not using the original form).

⁹ For the purposes of this List of Conditions, orders are considered to be transfer orders not using the original form where the order requires immediate confirmation and is submitted after the cut-off time** but is considered by the Bank as a same-day order; additionally, orders where costs are borne by the beneficiary.

**Cut-off time: the time limit for taking orders. The point in time up to which the Bank will consider an order as a same-day order.

¹⁰ Under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services, the Bank does not charge a fee while the provision is in effect.

¹¹ Pursuant to Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services (Payment Services Act) the Bank does not charge the fee during the effective term of this provision.

¹² The normal fee is HUF 64. As a promotion* the Bank will not charge this fee.

¹³ The normal fee is HUF 637. As a promotion* the Bank will not charge this fee.

