



LIST OF CONDITIONS AND ANNOUNCEMENT FOR TOP AFFLUENT CUSTOMERS OF THE BANK - NOT AVAILABLE ACCOUNT PACKAGES



PREVIOUS NAME OF THE ANNOUNCEMENT: LIST OF CONDITIONS AND ANNOUNCEMENT FOR TOP AFFLUENT CUSTOMERS)

Effective from: 1st of March 2026 - Published on: 13th of February 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) 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 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.](#)

[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.](#)

THE CURRENT LIST OF TERMS AND CONDITIONS APPLIES TO CUSTOMERS WITH PREMIUM BANKING CONTRACTS CONCLUDED AFTER 1 JANUARY 2010, WHO HAVE SAVINGS BETWEEN A MINIMUM OF HUF 30 MILLION AND A MAXIMUM OF HUF 100 MILLION HELD AT UNICREDIT BANK HUNGARY ZRT. AND WHO SIGNED AN AGREEMENT WITH THE BANK FOR THE APPLICATION OF THIS LIST OF TERMS OF CONDITIONS. THIS CURRENT LIST OF TERMS AND CONDITIONS ALSO APPLIES TO CUSTOMERS WHO WERE INFORMED BY MAIL BY THE BANK IN JANUARY 2010 ABOUT BEING CLASSIFIED AS A PREMIUM BANKING CUSTOMER. IF THE CONTRACT ON THE USE OF THE SPECIAL PREMIUM BANKING SERVICES IS TERMINATED, THE CONDITIONS OF THE BÓNUSZ ACCOUNT PACKAGE SHALL APPLY FROM THE FIRST DAY OF THE MONTH FOLLOWING THE TERMINATION, AS SPECIFIED IN THE BANK'S LIST OF CONDITIONS VALID FOR PRIVATE INDIVIDUALS.

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 FULFILMENT OF SEGMENT CRITERIA IS REVIEWED ON AN ANNUAL BASIS, WHEREUPON THE BANK VERIFIES WHETHER OR NOT CUSTOMERS ACTUALLY MEET THE ELIGIBILITY CRITERIA. IF UPON THE ANNUAL REVIEW THE BALANCE OF SAVINGS CALCULATED AS DESCRIBED ABOVE FAILS TO REACH HUF 30 MILLION, ANY CUSTOMER HAVING A TOP AFFLUENT CUSTOMER STATUS WILL BE SERVED AS A RETAIL OR AFFLUENT CUSTOMER AS OF THE NEXT YEAR, DEPENDING ON HIS/HER SAVINGS BALANCE, AND THE BANK'S LIST OF CONDITIONS APPLYING TO PRIVATE INDIVIDUALS SHALL HENCEFORTH APPLY TO HIM/HER. ANY CHANGE IN THE CUSTOMER'S STATUS SHALL NOT BE RETROACTIVE IN ITS EFFECT; THUS THE TERMS AND CONDITIONS OF ANY INVESTMENT AND CREDIT PRODUCTS REGULATED BY ANY PRIOR AGREEMENTS SHALL REMAIN UNCHANGED UNTIL THE EXPIRY OF THESE AGREEMENTS, WHEREAS ACCOUNT TERMS AND CONDITIONS SHALL CHANGE ONCE THE BANK PERFORMS ITS OBLIGATION TO INFORM THE CUSTOMER AS PER ACT CXII OF 1996. AFTER THE CHANGE IN STATUS, THE CUSTOMER MAY NO LONGER BENEFIT FROM THE TOP AFFLUENT TERMS AND CONDITIONS.

The conditions of securities distribution for Top Affluent customers can be found from the 17th of June 2013 on in the valid 'List of Conditions for Top Affluent Customers - Securities Trading and Announcement on the Execution Order of Security Related Orders'. Conditions for Top Affluent Customers.

1. This List of Conditions is an inseparable part of the General Business Conditions.
2. The Bank will debit the customer's bank or customer account with the fees charged for HUF transfers, in bank EUR transfers, EUR transfers within EEA and account management on the last Banking Day of the month, while fees for HUF transfers from foreign currency accounts and foreign currency or international transfers will be charged parallel to performing the order. Fees described in related to securities trading, along with the pro rata temporis portion of the deposit fee, will become due on a quarterly basis or upon the termination of the contract. The customer's bank or customer account will be charged by the Bank with any other occasional fees, commissions and charges as they are incurred, while with regard to commitments, these are charged for the whole period in advance.
3. In addition to the commission items described in this List of Conditions, the Bank's expenses, such as postal forwarding, courier services, telex, telegrams and phone charges, as well as SWIFT costs, potential duties and any other expenses, along with the commissions and costs charged by partner banks participating in the performance of the order, will be borne by the customer.
4. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0.50) or upwards (for numbers larger than or equal to 0.51).





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5. The smallest amount that can be placed on HUF or foreign currency deposits:

Sight deposits (HUF and foreign currency) **0**

Fixed deposits:

Currency		Amount
Forint	(HUF)	250.000
US dollar	(USD)	1.000
British pound	(GBP)	1.500
Swiss franc	(CHF)	3.00
Japanese yen	(JPY)	5.000.000
Swedish crown	(SEK)	250.000
Euro	(EUR)	1.000

The shortest term for deposits: 1 month

6. In each case when UniCredit Bank Zrt. acts as a payer, it calls attention to the fact that it performs all payments charged with tax and contribution liabilities according to the currently valid legal regulations after charging the appropriate amount of personal income tax (tax advance) and health contribution, and if the condition of the payment is knowing the customer's tax number, the Bank will deny payment until the authentic verification of the tax number.

7. 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.

8. In this List of Conditions the name "Home Banking" means Spectra, Spectra Light and Multicash electronic banking services.

9. 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, the costs of which 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.

10. As for the charges, fees, due date of fees and commissions pertaining to additional services, the conditions of the Retail Condition Lists (Debit Bankcard List of Conditions – for Private Clients, Electronic Banking List of Conditions – for Private Clients, List of Conditions for Private Customers of the Bank – Fees of Other Services), shall apply.

INTEREST AND FEES RELATED TO HUF BANK ACCOUNT MANAGEMENT¹

	Top Premium Banking account package non-marketed from 17.06.2013	Top Premium Banking Ikon Extra account package non-marketed from 15.05.2015
Basic account package	Bónusz package	Premium Banking Ikon package
Monthly account-handling fee	HUF 0 ² /month/account	HUF 0 ³ /month/account
Account opening and closing fee	0 HUF	0 HUF
Credit entries to HUF accounts	Free of charge	Free of charge
Direct Debit	0,598 % min. HUF 83, max. HUF 27430	Free of charge
In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,598 % min. HUF 156, max. HUF 27430	Free of charge
In-bank standing order of HUF transfer between customer's own accounts	Free of charge	Free of charge



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Fees for immediate transfer orders initiated using the unified data entry solution		
Immediate transfer initiated using a QR code	Free of Charge ²⁵	Free of Charge ²⁵
Immediate transfer initiated using deep linking	Free of Charge ²⁵	Free of Charge ²⁵
Immediate transfer initiated using NFC	Free of Charge ²⁵	Free of Charge ²⁵
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 ²⁶	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ²⁶
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 ²⁶	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ²⁶
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of Charge ²⁷	Free of Charge ²⁷
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of Charge ²⁷	Free of Charge ²⁷
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of Charge ²⁸	Free of Charge ²⁸
Issuer fee / Membership fee for Mastercard Unembossed bankcard ⁵ (not available from 1st January 2021)	HUF 4326/ HUF 5017^{K2}	Free of charge⁶/ HUF 4838 Ft^{K2}
Issuer fee / Membership fee for Mastercard Standard and Visa Classic bankcard ⁵ (Visa Classic not available from 1st January 2021)	HUF 4326 / HUF 5017^{K2}	Free of charge ⁶
Issuer fee / Membership fee ⁷ for Mastercard Standard and Visa Classic ^{K1} bankcard (Visa Classic not available from 1st January 2021)	HUF 8478 / HUF 9695^{K2}	HUF 8478 / HUF 9695^{K2}
Issuer fee / Membership fee ⁷ for Mastercard Standard and Visa Classic ^{K1} supplementary bankcard (Visa Classic not available from 1st January 2021)	HUF 8478 / HUF 9695^{K2}	HUF 8478 / HUF 9695^{K2}
Issuer fee / Membership fee ⁷ of Mastercard Gold and VISA Gold ^{K1} bankcard (Visa Gold not available from 1st January 2021)	Free of charge ⁷	Free of charge ⁷
Issuer fee / Membership fee ⁷ of Mastercard Gold and VISA Gold ^{K1} bankcard (Visa Gold not available from 1st January 2021)	HUF 31171 / HUF 36365^{K2}	HUF 31171 / HUF 36365^{K2}
Issuer fee / Membership fee of Premium Banking Embossed Mastercard bankcard ⁵ (not available from 1st January 2021)	Free of charge / HUF 10369^{K2}	Free of charge / HUF 10369^{K2}





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Issuer fee / Membership fee of Premium Banking Embossed Mastercard supplementary bankcard⁶ (not available from 1st January 2021)		Free of charge / HUF 10369 K ²	Free of charge / HUF 10369 K ²
Commission in-bank payment orders^{2,2}	Transfer orders between the accounts of the same Client	Free of charge	Free of charge
	by SpectraNet Internet Banking	<u>0,598%, min. HUF 264 max. HUF 27430</u>	Free of charge
	by eBanking	<u>0,598%, min. HUF 391 max. HUF 27430</u>	Free of charge
	by UniCredit mBanking	<u>0,598%, min. HUF 391 max. HUF 27430</u>	Free of charge
	by Telephone Bank	<u>0,598%, min. HUF 351 max. HUF 27430</u>	Free of charge
	by original bank form	<u>0,969%, min. HUF 1450 max. HUF 45391</u>	<u>0,969%, min. HUF 1270, max. HUF 45391</u>
	by not original bank form or by special processing⁹	<u>1,729%, min. HUF 2687</u>	<u>1,416%, min. HUF 2687</u>
Commission on bank-to-bank^{2,2}	by SpectraNet Internet Banking	<u>0,598%, min. HUF 391 max. HUF 27430</u>	Free of charge
	by eBanking	<u>0,598%, min. HUF 391 max. HUF 27430</u>	Free of charge
	by UniCredit mBanking	<u>0,598%, min. HUF 391 max. HUF 27430</u>	Free of charge
	by Telephone Bank	<u>0,598%, min. HUF 391 max. HUF 27430</u>	Free of charge
	by original bank form	<u>1,193%, min. HUF 1737 max. HUF 51676</u>	<u>1,193%, min. HUF 1737, max. HUF 51676</u>
Commission on bank-to-bank	by not original bank form or by special processing⁹	<u>1,416%, min. HUF 2687</u>	<u>1,416%, min. HUF 2687</u>
	EFER transfers	<u>0,642%, min. HUF 400 max. HUF 26319</u>	<u>0,642%, min. HUF 400, max. HUF 26319</u>
	VIBER transfers	<u>1,269%, min. HUF 15727 max. HUF 173950</u>	<u>1,269%, min. HUF 15727, max. HUF 173950</u>
Cash out	Cash out in HUF from HUF account	<u>1,984%, min. HUF 1790 max. HUF 35018</u>	<u>2,072%, min. HUF 1790, max. HUF 35916</u>
	Cash out in FCY from HUF account	<u>0,833%, max. HUF 10773 (at buying and selling rates of exchange)</u>	<u>0,833%, max. HUF 10773 (at buying and selling rates of exchange)</u>
Cash withdrawal fee on UniCredit ATM in Hungary	In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>0,861%, min. HUF 371</u>	Free of charge ¹¹
	On UniCredit ATM in Hungary using mCash service	<u>1,478%, min. HUF 424</u>	Free of charge ¹¹
	In case of Premium Banking Embossed Mastercard cards (not available from 1st January 2021)	<u>0,501%, min. HUF 171</u>	Free of charge ¹¹





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Cash withdrawal fee on other ATM in Hungary	In case of or Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>1,524% + HUF 839, min. HUF 1125</u>	Free of charge ¹¹
	In case of Premium Banking Embossed Mastercard cards (not available from 1st January 2021)	<u>1,041% + HUF 710, min. HUF 803</u>	Free of charge ¹¹
Cash withdrawal fee on foreign UniCredit ATM	In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>1., For transactions made from 01.07.2014.to 31.08.2014. with Maestro and MasterCard cards - Free of Charge²⁰</u> <u>2., For transactions made from 01.09.2014., or with Visa cards in period set in point 1. 2,656% + 5,36 EUR</u>	
	In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>0,861%, min. HUF 371</u>	<u>0,861%, min. HUF 371</u>
Cash withdrawal fee on foreign UniCredit ATM	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated outside EEA) (not available from 1st January 2021)	<u>1., For transactions made from 01.07.2014.to 31.08.2014. - Free of Charge²²</u> <u>2., For transactions made from 01.09.2014., 1,77% + 5,8 EUR</u>	
	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (not available from 1st January 2021)	<u>0,501%, min. HUF 171</u>	<u>0,501%, min. HUF 171</u>





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Cash withdrawal fee on other ATM abroad	In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>2,747% + 7,51 EUR</u>	<u>2,747% + 7,51 EUR</u>
	In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>1,524% + HUF 839 min. HUF 1125</u>	<u>1,524% + HUF 839 min. HUF 1125</u>
	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated outside EEA) (not available from 1st January 2021)	<u>2,119% + 5,8 EUR</u>	<u>2,119% + 5,8 EUR</u>
	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (not available from 1st January 2021)	<u>1,074% + HUF 710 min. HUF 803</u>	<u>1,074% + HUF 710 min. HUF 803</u>
Cash withdrawal fee in bank branches in Hungary (in post offices as well)	In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, contactless and VISA Gold cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>1,417% + HUF 729 min. HUF 1269</u>	<u>1,417% + HUF 698 min. HUF 1269</u>
	In case of Premium Banking Embossed Mastercard cards (not available from 1st January 2021)	<u>0,948% + HUF 624 min. HUF 927</u>	<u>0,948% + HUF 624 min. HUF 927</u>
Cash withdrawal fee in bank branches abroad	In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>2,747% + 10,32 EUR</u>	<u>2,747% + 10,32 EUR</u>
	In case of Mastercard Unembossed, MasterCard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	<u>1,417% + HUF 729 min. HUF 1269</u>	<u>1,417% + HUF 729 min. HUF 1269</u>





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Cash withdrawal fee in bank branches abroad	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated outside EEA) (not available from 1st January 2021)	<u>2,119% + 8,94 EUR</u>	<u>2,119% + 8,94 EUR</u>
	In case of Premium Banking Embossed Mastercard cards (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019 (not available from 1st January 2021)	<u>0,948% + HUF 624 min. HUF 927</u>	<u>0,948% + HUF 624 min. HUF 927</u>
Purchase commission	In case of Mastercard Unembossed, Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards (Mastercard Unembossed, VISA Classic and VISA Gold not available from 1st January 2021)	Free of charge	
	In case of Premium Banking Embossed Mastercard cards (not available from 1st January 2021)	Free of charge	
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation ¹⁹		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 21)	
Cash deposit fee on UniCredit ATM in Hungary ^{K3}		<u>Free of charge (Method of fee calculation: the normal fee is 0,278% which will be not charged by the Bank during the promotion ** period.</u>	
SMS Notification of debits to the bank account		According to the effective Electronic Banking List of Conditions	According to the effective Electronic Banking List of Conditions
SMS Notification of debits to the bank account		According to the effective Electronic Banking List of Conditions	According to the effective Electronic Banking List of Conditions
SMS Notification of credits to the bank account		According to the effective Electronic Banking List of Conditions	According to the effective Electronic Banking List of Conditions

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders

		Top Premium Banking account package non-marketed from 17.06.2013	Top Premium Banking Ikon Extra account package non-marketed from 15.05.2015
In-bank EURO payment orders ²²	by mBanking	<u>0,598%, min. HUF 264, max. HUF 27430</u>	Free of charge
	by eBanking	<u>0,598%, min. HUF 264, max. HUF 27430</u>	Free of charge
	by Telephone Bank	<u>0,598%, min. HUF 351, max. HUF 27430</u>	Free of charge
	by original bank form	<u>0,969%, min. HUF 1450, max. HUF 45391</u>	<u>0,969%, min. HUF 1270, max. HUF 45391</u>
	by non-original form ¹¹	<u>1,416%, min. HUF 2687</u>	<u>1,416%, min. HUF 2687</u>





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Bank-to-bank SEPA payment orders²²	by mBanking	<u>0,598%, min. HUF 391, max. HUF 27430</u>	Free of charge
	by eBanking	<u>0,598%, min. HUF 391, max. HUF 27430</u>	Free of charge
	by Telephone Bank	<u>0,598%, min. HUF 391, max. HUF 27430</u>	Free of charge
	by original bank form	<u>1,193%, min. HUF 1737, max. HUF 51676</u>	<u>1,193%, min. HUF 1737, max. HUF 51676</u>
	by non-original form ¹¹	<u>1,386%, min. HUF 2687</u>	<u>1,386%, min. HUF 2687</u>
	urgent EUR payment orders	<u>1,18%, min. HUF 3678, max. HUF 173950²³</u>	<u>1,18%, min. HUF 3678, max. HUF 173950²³</u>
Bank-to-bank and in-bank EURO Standing Orders	<u>0,598%, min. HUF 156, max. HUF 27430</u>	Free of charge	

The charges and fees of following services have the same price for all the packages listed in current List of Conditions

Services	Charges
Change of Account packages	
to an account with higher handling fee	<u>Free of charge¹³ (Normal fee: HUF 4372)</u>
to an account with lower handling fee	<u>HUF 4372</u>
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges ¹⁴
Fee for statements held at the branch	<u>HUF 726/statement¹⁵</u>
Replacement bank statements	<u>HUF 654 each¹⁵</u>
Account balance verification and other verification fees related to account management	<u>HUF 1310 each¹⁵</u>
Coverage verification (based on pledging)	<u>0,144% / per month min. HUF 1456 /month</u>
Credit entries (HUF)	
Credit entries to HUF accounts	Free of charges
Credit entries to HUF accounts in giro cheque	according to the current conditions of the Hungarian Post
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge ^{24,16})	<u>726 HUF /item</u>
Debit items (HUF)	
Postal payment order by paper form	Relevant conditions of the Hungarian Post+ HUF 72/payment order
Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking	Relevant conditions of the Hungarian Post+ HUF 72/payment order
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)	
Commission on bank-to-bank payment orders^{21,22}	
by eBanking and Telephone Bank	<u>0,772%, min. 8,91 EUR</u> <u>max EUR 800</u>
by original bank form	<u>0,947%, min. 17,9 EUR</u> <u>max EUR 800</u>
by not original bank form or by special processing ¹¹	<u>1,019%, min. 26,87 EUR</u> <u>max EUR 800</u>
Commission on in-bank payment orders²²	
by eBanking and Telephone Bank	<u>0,685%, min. 8,91 EUR</u> <u>max EUR 800</u>
by original bank form	<u>0,845%, min. 17,9 EUR</u> <u>max EUR 800</u>
by not original bank form or by special processing	<u>0,947%, min. 26,87 EUR</u> <u>max EUR 800</u>
Bank-to-bank Standing Orders	<u>0,772%, min. 8,91 EUR</u> <u>max EUR 800</u>
In-bank Standing Orders	<u>0,685%, min. 8,91 EUR</u> <u>max EUR 800</u>
Transfer orders with missing data/errors¹⁷	<u>11,65 EUR¹⁸</u>





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Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	<u>11.65 EUR¹⁵</u>
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* From 15 July 2015, the bank will discontinue the sale of retail Maestro debit bank cards.

After this date, a new retail Maestro debit card cannot be applied for, nor will the bank issue it as a replacement or renewed card.

Starting with Maestro type bank cards expiring in the month of July 2015, Maestro cards will be renewed for MasterCard Unembossed PayPass between July 2015 and August 2016. Renewal of Maestro bank cards with an expiration date after this period will also be made in advance for this period, in the same month as the expiration month on the card between July 2015 and August 2016, regardless of the expiration year (e.g. expiring cards will be renewed and so on every month until August 2016).

If a MasterCard Unembossed PayPass card is issued instead of a Maestro card as a renewed card as described above, the type of bank card in the customer's bank card contract will change to a MasterCard Unembossed PayPass card as of the date of issue. A pre-renewed Maestro credit card will be closed at the end of the 2nd month following the (pre-) expiration month. During the renewal, the membership fee of the Maestro bank card will be charged according to the provisions of this List of Conditions, the issuance fee of the bank card affecting the Unembossed MasterCard PayPass will not be charged. After 15 July 2015, the bank will issue an Unembossed Paypass bank card in case of a replacement card request following the ban of the Maestro bank card.

After 15 July 2015, the Bank will issue MasterCard Standard, MasterCard Gold and Premium Banking Embossed MasterCard cards with PayPass function, so the name of these cards will change to MasterCard Standard PayPass card, MasterCard Gold PayPass card and Premium Banking Embossed MasterCard PayPass card.

Starting with the bank cards of the above types expiring in the 7th month of 2015, the cards listed above will be renewed for the same type of touch bank card between July 2015 and August 2016. Renewal of credit cards listed above with an expiration date after this period will also be made in advance for this period, in the same month as the expiration month on the card between July 2015 and August 2016, regardless of the expiration year (e.g. cards that expire in the month will be renewed, and so on every month until August 2016).

The pre-renewed bank cards listed above will be closed by the end of the 2nd month following the (pre-) expiration month. On 15 July 2015, the Bank will issue the same type of touch card with the Paypass touch function in the case of a replacement card received in the case of the bank cards listed above or a replacement card after the ban.

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.

** The promotion is valid until 30.06.2026.

¹ For international HUF payments (credits and debits), the Bank applies the conditions relevant for FX performance while for payments through foreign currency conversions, the (buying/selling) FX rates offered for private customers are applied.

² The charge indicated above is a special offer by the Bank. The normal charge equals the charge as defined for the Privát account package, which will not be charged by the Bank as a special offer**. The normal fee is HUF 552

³ The normal monthly account handling fee of Top Premium Banking Ikon Extra account package is 8599 HUF. It is debited on the account every month. The handling fee is fully credited on the following month as a promotion**, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day).

⁴ The normal issuer fee of applied MasterCard PayPass bankcard is HUF 4144, the normal membership fee is HUF 4806 which will not be charged by the Bank as a special offer**. The action can be qualified for only the first supplementary card.

⁵ Charged one time per year subsequently.

⁶ The normal issuer fee of applied MasterCard PayPass supplementary bankcard is HUF 4144, the normal membership fee is HUF 4806 which will not be charged by the Bank as a special offer**. The action can be qualified for only the first supplementary card.

⁷ The normal issuer fee of applied MasterCard Gold PayPass or Visa Gold primary bankcard is HUF 29858 the normal membership fee is HUF 34833, which will not be charged by the Bank as a special offer**. The action can be qualified for only the first primary card.

⁹ 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.





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¹¹ The above fee is charged by the Bank as Promotion**. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,861%, min. HUF 371 in case of using Maestro, MasterCard PayPass, MasterCard Standard PayPass, VISA Classic, MasterCard Gold PayPass, VISA Gold bankcards, and 0,501%, min. HUF 171 in case of using Premium Banking Embossed MasterCard PayPass bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 1,478%, min. HUF 424. The normal fee for cash withdrawal on other ATM in Hungary is 1,524%, ±, HUF 839 min. HUF 1125 in case of using Maestro, MasterCard PayPass, MasterCard Standard PayPass, VISA Classic, MasterCard Gold PayPass, VISA Gold bankcards, and 1,041%, ± HUF 710 min. HUF 803 in case of using Premium Banking Embossed MasterCard PayPass bankcard.

¹² The normal fee is as indicated in Electronic Banking List of Conditions for Private Clients.

¹³ The above fee is charged by the Bank as Promotion**.

¹⁴ The bank waives the charge for the number of units specified above as a promotional offer**. The normal fee is based on the applicable postal tariff.

¹⁵ Calculation of charges: 0,012% of the monthly amounts credited and debited on the bank account but a minimum of the amount indicated above. As a special offer** the Bank will not charge the minimum amount indicated above.

¹⁶ In the case of incoming foreign currency transfers, the interbank conditions apply to the costs assumed by the payer.

¹⁷ It is charged when a wrong bank ID, IBAN account number or SWIFT/BIC code is given.

¹⁸ Calculation of charges: 0,012% of the sum of the transactions but a minimum of the amount indicated above. As a special offer** the Bank will not charge the minimum amount indicated above.

¹⁹ The bank is providing the free of charge cash withdrawal and Cash-back according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal and Cash-back can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via SpectraNet Internet Banking or eBanking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal and Cash-back the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal and Cash-back in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal and Cash-back is provided to the Client from the second month following. The Client is entitled for free of charge cash withdrawal primarily via ATM, while the Cash-back is only available from beneficiaries who provide the service in Hungary (Merchants) as part of the POS payment transaction.

The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds **HUF 300 000** within the monthly first two cash withdrawal, or HUF 40 000 within the monthly first two Cash-back, then the % and maximum element of the normal transaction fee will be applied on the above part. For Cash-back service, the provisions of the Bank Card Terms and Conditions and the Debit Bankcard List of Conditions are always applicable. The Cash-back is linked to POS purchases. 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 Client's account.

²⁰ The normal fee is according to 2nd point, that will be not applied for the transactions within the named period by Bank as promotion.

²¹ In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency transfer fee shall be applied.

²² 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).

²³ The above fee is charged by the Bank as Promotion**. The normal fee is 1,18 %, min. HUF 1395 max. HUF 173950.

²⁴ The settlement of an item arriving in foreign currency is HUF 0 as a special offer** in the case of EURO arriving from within an EEA member state, the normal fee is HUF 726 per item.

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

K1: 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.

K2: Fee calculation method: the 0,139% of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion** period.

K3: Service is available on appropriate UniCredit ATM's





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²⁵ 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.

²⁶ 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.

²⁷ The normal fee is HUF 64. As a promotion** the Bank will not charge this fee.

²⁸ The normal fee is HUF 637. As a promotion** the Bank will not charge this fee.

