



RETAIL ANNOUNCEMENT AND LIST OF CONDITIONS - PREFERENTIAL TERMS FOR PREMIUM BANKING AND KEY PREMIUM BANKING CLIENTS



Former titles of the Announcements: “Retail Announcement and List of Conditions – for Clients with a Premium Banking Account Package” and “List of Conditions and Announcement for Key Premium Banking Clients”

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

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 in its branches.



Changes are marked with red underline by the Bank.

Amendments published on 13.02.2026 and entering into force on 01.03.2026.

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).

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.

This List of Conditions constitutes an inseparable annex to the General Business Conditions. Capitalised terms not otherwise defined in the List of Conditions carry the meaning defined in the General Business Conditions.

Criteria for Premium Banking client status: (new customers signing a payment account contract from 01.08.2023 who are not yet customers of the Bank at the time of signing the contract):

Premium Banking discounts/services are only available to our customers with Premium Banking client status. To obtain and maintain Premium Banking client status, your savings (deposits and securities, including current account balance) with our Bank must exceed HUF 17.5 million¹.

The review of the fulfilment of the criteria for the Premium Banking segment is carried out on a calendar year basis, during which the Bank verifies that the criteria are effectively met by the customers. If, during the annual review, the average annual daily savings balance (1 January - 31 December) calculated as described above does not reach HUF 17.5 million, the Premium Banking client will be treated as a retail client from the next calendar year and will be subject to the Bank's Retail Conditions List. The change in the status of the client is not retroactive and does not constitute a unilateral amendment of the contract by the Bank, the terms and conditions of the investment and loan products under the contracts already concluded shall remain unchanged until the expiry of the contracts. After the change of status, the client may not benefit from the Premium Banking conditions.

The criteria for the Premium Banking and Priority Premium Banking customer status segments for customers who have signed an account agreement before 01.08.2023 will not be changed:

Premium Banking customer status segment criteria:

Premium Banking discounts are only available to our customers with Premium Banking client status. To obtain and maintain Premium Banking client status, you must:

- have savings (deposits and securities, also including the balance on current accounts) in excess of HUF 5 million¹ or
- receive payments by bank transfer of at least HUF 300,000 a month to their account with our bank (transfers between the client's own accounts are excluded)²

Criteria for Key Premium Banking client status:

This List of Conditions applies to clients with a Premium Banking Agreement signed at any time since 1 January 2010 and having at least HUF 30 million but no more than HUF 100 million in savings with UniCredit Bank Hungary Zrt., provided that they have concluded an agreement with the bank regarding the application of this List of Conditions. The Bank calculates the savings balance taking the following into account: cash balances on UniCredit bank accounts, term deposit balance (foreign-currency balances converted at the FX mid-rate quoted by the National Bank of Hungary as of the relevant date) and the current fair market value of the total closing balance, as of the relevant day, on any securities account held with UniCredit Bank.

This List of Conditions also applies to clients who received a letter from the Bank in January 2010 informing them that they have been allocated to the key premium banking client category. In the event of the termination of the agreement for the use of Key Premium Banking services, the Bonus account package conditions, which are set out in the bank's List of Conditions for Private Individuals, and the prevailing retail conditions will apply from the first day of the month following the month of termination.

The fulfilment of segment criteria is verified by the Bank every year; this involves checking whether the clients in fact fulfil the conditions. If the annual review establishes that the savings balance, calculated as described above, is below HUF 30 million, the client will be recategorised from key premium banking client status to either retail or premium banking client status, depending on their savings balance, and will be subject to the Bank's Retail List of Conditions. Such changes in a client's status do not have retroactive effect, and the conditions of investment and loan product contracts already concluded will remain unchanged, while account conditions will change when the bank has discharged its notification obligation under Act CCXXXVII of 2013, and the client will no longer be eligible for key premium banking conditions after such a change in status.

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

The charges, fees and commissions of the Premium Banking Basis and Assistance package not listed herein and the payment dates for such fees are set out in the prevailing Retail List of Conditions Bonus Account Package conditions.

The following constitute inseparable annexes to the List of Conditions, as amended from time to time:

Annex 1: Payments Turnover and Performance Procedures

Annex 2: Fees for Other Services

Annex 3: Debit Card List of Conditions for retail clients

Annex 4: Electronic Services List of Conditions for retail clients

Annex 7: Conditions for Postal Services





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I. Preferential terms for savings products offered to clients in Premium Banking client status

I.A. Term deposit interest (only in branch or by Telephone Bank)

I.A.1. HUF deposits

3-month promotional HUF deposit

The Bank offers a 3-month promotional HUF deposit with the rates of interest detailed below:

Rate of interest for the initial deposit period:

Deposit amount (HUF)	from 250,000		
Term	Annual rate of interest/UDRI/Non promotional UDRI		
3 months	0,1%	0,1%	0,01%

The amount of the term deposit is automatically rolled over, and the interest paid for the relevant period is credited to the Client's bank account.

Following the initial deposit period, the rate of interest on the promotional deposits will be equal to the term deposit interest published for deposit products with the same term and amount, as published in Section II.1 of the Forint Deposits chapter in the Retail Deposit Announcement in effect as of the start date of the new interest period.

I.A.2. Currency deposits

	Currency Deposits – EUR, CHF		
	below EUR 10,000 ^{1,2} below CHF 10,000 ^{1,2}	EUR 10,000 - 20,000 ^{1,2} CHF 10,000 - 20,000 ^{1,2}	above EUR 20,000 ² above CHF 20,000 ²
	Annual rate of interest	Annual rate of interest	Annual rate of interest
1 month	LIBOR	LIBOR+ 0,1 %	LIBOR+ 0,2 %
2 months	LIBOR	LIBOR+ 0,1 %	LIBOR+ 0,2 %
3 months	LIBOR	LIBOR+ 0,1 %	LIBOR+ 0,2 %
6 months	LIBOR	LIBOR+ 0,1 %	LIBOR+ 0,2 %
9 months ³	LIBOR	LIBOR+ 0,1 %	LIBOR+ 0,2 %
12 months	LIBOR	LIBOR+ 0,1 %	LIBOR+ 0,2 %

¹The interest rate of the next tier will apply to amounts equal to the cap shown.

²The rates of interest, published in the prevailing Retail Deposit Announcement, of standard CHF and EUR deposits will apply to CHF deposits from 11.02.2015 and to EUR deposits from 04.01.2016.

³9-month terms are not available for the product detailed above if the currency is CHF.

	Currency Deposits - USD		
	below USD 10,000 ^{1,2}	USD 10,000 - 20,000 ^{1,2}	above USD 20,000 ²
	Annual rate of interest	Annual rate of interest	Annual rate of interest
1 month	LIBOR- 0,4 %	LIBOR+ 0,1 %	LIBOR+ 0,2 %
2 months	LIBOR- 0,4 %	LIBOR+ 0,1 %	LIBOR+ 0,2 %
3 months	LIBOR- 0,4 %	LIBOR+ 0,1 %	LIBOR+ 0,2 %
6 months	LIBOR- 0,4 %	LIBOR+ 0,1 %	LIBOR+ 0,2 %
9 months ³	LIBOR- 0,4 %	LIBOR+ 0,1 %	LIBOR+ 0,2 %
12 months	LIBOR- 0,4 %	LIBOR+ 0,1 %	LIBOR+ 0,2 %

¹The interest rate of the next tier will apply to amounts equal to the cap shown.

² The rates of interest, published in the prevailing Retail Deposit Announcement, of standard USD deposits will apply to USD deposits from 28.09.2020.

³ 9-month terms are not available for the product detailed above if the currency is USD.

	Currency Deposits - GBP		
	below GBP 10,000 ^{1,2}	GBP 10,000 - 20,000 ^{1,2}	above GBP 20,000 ²
	Annual rate of interest	Annual rate of interest	Annual rate of interest
1 month	LIBOR- 0,2 %	LIBOR+ 0,15 %	LIBOR+ 0,1 %
2 months	LIBOR- 0,2 %	LIBOR+ 0,15 %	LIBOR+ 0,1 %
3 months	LIBOR- 0,2 %	LIBOR+ 0,15 %	LIBOR+ 0,1 %
6 months	LIBOR- 0,2 %	LIBOR+ 0,15 %	LIBOR+ 0,1 %
9 months ³	LIBOR- 0,2 %	LIBOR+ 0,15 %	LIBOR+ 0,1 %
12 months	LIBOR- 0,2 %	LIBOR+ 0,15 %	LIBOR+ 0,1 %

¹The interest rate of the next tier will apply to amounts equal to the cap shown.

²The rates of interest, published in the prevailing Retail Deposit Announcement, of standard GBP deposits will apply to GBP deposits from 05.09.2016.

³9-month terms are not available for the product detailed above if the currency is GBP.





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The LIBOR references stated for specific terms are equal to the LIBOR reference rates for the specific terms. Its rate shall be equal to the reference rate published on the website www.mnb.hu on the date of fixing the deposit and applicable to the preceding banking day. The minimum eligible amount to be placed in a deposit is equal to the minimum deposit amount set out in Section II.1 on Standard Currency Term Deposits in the chapter on Currency Deposits in the Announcement – Interest Conditions on Sight and Term Deposits for Retail Clients of UniCredit Bank Hungary Zrt., as amended from time to time.

The sale of term deposits referencing the BUBOR index is discontinued effective from 5 September 2016. The rates of interest on deposits are set out in the Announcement on Deposit Products No Longer Offered, as amended from time to time.

I.B. Fees on securities transactions

Brokerage fees for secondary-market transactions (based on the settlement value of the transaction)	
Securities listed on the Budapest Stock Exchange (except certificates ³) buy transaction	<u>0,6%, min. HUF 3000</u>
Securities listed on the Budapest Stock Exchange (except certificates ³) sell transaction	<u>0,5%, min. HUF 3000</u>

II. Fees and payments on currency accounts

	Key Premium Banking Clients	Premium Banking Clients
Account opening	Free of charge	
Monthly closing fee	Free of charge ⁶	<u>HUF 576 /month/account^{10 or 5¹²}</u>
Payment transactions		
Credit transactions		
Credit of incoming currency item to currency-denominated bank account ¹³	Free of charge ¹³	
Debit transactions		
Debit transactions (payment in currency to the debit of a currency-denominated bank account, with intra-EEA transactions not in EUR or transactions to a country outside the EEA)		
Commission on bank-to-bank payment orders ¹⁷	Using UniCredit eBanking or Telephone Bank	<u>0,626 %, min. EUR 10,61</u>
	Using original form	<u>0,95 %, min. EUR 17,9</u>
	Not on the bank's original form or under non-standard processing ¹⁴	<u>1,023 %, min. EUR 26,87</u>
Commission on intra-bank payment orders ¹⁷	Using UniCredit eBanking or Telephone Bank	<u>0,661 %, min. EUR 8,91</u>
	Using original form	<u>0,845 %, min. EUR 17,9</u>
	Not on the bank's original form or under non-standard processing ¹⁴	<u>0,95 %, min. EUR 26,87</u>
Bank-to-bank standing orders	<u>0,772 %, min. EUR 8,59</u>	
Intra-bank standing orders	<u>0,689 %, min. EUR 8,91</u>	
Urgent currency payment or urgent currency transfer between own accounts, with conversion, using Home Banking, SpectraNet Internet Banking or eBanking (HUF, EUR, USD)	<u>1,023 %, min. EUR 47,17</u>	
Debit transactions (Payment in foreign currency, debited to currency-denominated account, fees for EUR payment orders within EEA member states or intra-bank EUR transfer orders)		
Intra-bank one-off EURO transfer ¹⁷	by eBanking	<u>0,647%, min. HUF 174, max. HUF 27430</u>
	by mBanking	<u>0,647%, min. HUF 174, max. HUF 27430</u>
	By Telephone Bank	<u>0,647%, min. HUF 281, max. HUF 27430</u>
	Using original form	<u>1,096%, min. HUF 1413, max. HUF 45391</u>
	Not using original form ¹⁴	<u>1,597%, min. HUF 2687</u>
Bank-to-bank individual SEPA transfer ¹⁷	by eBanking	<u>0,647%, min. HUF 312, max. HUF 27430</u>
	by mBanking	<u>0,647%, min. HUF 312, max. HUF 27430</u>
	By Telephone Bank	<u>0,647%, min. HUF 318, max. HUF 27430</u>
	Using original form	<u>1,325%, min. HUF 1703, max. HUF 51676</u>
	Not using original form ¹⁴	<u>1,597%, min. HUF 2687</u>
Intra-bank and bank-to-bank standing order in EUR	<u>0,647%, min. HUF 84, max. HUF 27430</u>	
Urgent EUR Transfer fee	<u>1,179%, min. HUF 3678, max. HUF 173950¹⁸</u>	





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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 ¹⁹	Free of charge ¹⁹
Immediate transfer initiated using deep linking	Free of charge ¹⁹	Free of charge ¹⁹
Immediate transfer initiated using NFC	Free of charge ¹⁹	Free of charge ¹⁹
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 ²⁰	The same as the fee of a single in-banktransfer launched with UniCredit eBanking,mBanking ²⁰
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 ²⁰	The same as the fee of a single in-banktransfer launched with UniCredit eBanking,mBanking ²⁰
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of charge ²¹	Free of charge ²¹
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of charge ²¹	Free of charge ²¹
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of charge ²²	Free of charge ²²
Debit transactions (Payment in HUF, against currency-denominated bank account)		
Commission on bank-to-bank payment orders ¹⁷	by eBanking and Telephone Bank	0,772 %, min. HUF 265
	Using original form	0,95 %, min. HUF 444
	Not on the bank's original form or under non-standard processing ¹⁴	1,033 %, min. HUF 1434
Commission on intra-bank payment orders ¹⁷	by eBanking and Telephone Bank	0,636 %, min. HUF 253
	Using original form	0,856 %, min. HUF 444
	Not on the bank's original form or under non-standard processing ¹⁴	0,95 %, min. HUF 1434
Bank-to-bank standing orders		0,762 %, min. EUR 8,69
Intra-bank standing orders		0,689 %, min. EUR 8,69
Other fees		
Fee of foreign exchange transfer orders given with missing data ⁸		EUR 11,65⁹
Mistaken reference to custom exchange rate (without contracting) or failure to reference custom exchange rate, if any		EUR 11,65¹⁰
Free-of-charge HUF cash withdrawal under the law (from domestic ATM) ¹¹	If a valid declaration on free-of-charge cash withdrawal has been submitted, the first two cash withdrawal transactions on the account covered by the declaration are free of charge up to the aggregate amount of HUF 150,000 in any given calendar month. See detailed conditions in Footnote 11.	

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

III. Cashier transactions

Withdrawals from account	Key Premium Banking Clients	Premium Banking Clients
In the currency of the account	Currency withdrawal: 1,566 %,min. EUR 3,49	
In a currency other than the account currency or in HUF	Key Premium Banking Clients: Free of charge ⁷ , at FCY buy and sell rates	Premium Banking Clients: 0,37%, max. HUF 7437, at FCY buy and sell rates
HUF sack deposit	0,208 %	
FCY sack deposit	0,581 %	

If you wish to withdraw cash in excess of HUF 2,000,000, please tell us by 3 p.m. on the preceding banking day. If the Bank receives the notification of your intention to withdraw cash after the above cutoff time, it will be able to satisfy the request for the withdrawal of said HUF amount only on the 2nd banking day after the day of notification. If you are withdrawing in foreign currency, please notify us two banking days in advance if the amount is higher than USD or EUR 3000 or if you wish to make a withdrawal in any other currency. Where a client does not collect the requested cash due to a fault of their own, the Bank may seek reimbursement for some of its costs by debiting the account of the client requesting the cash with an amount that is equal to 50% of the cash withdrawal charge but is no less than HUF 3 111. If the account debited is denominated in a currency other than HUF, the Bank will calculate the minimum fee to be debited using the foreign currency sell rate in force on the day of debiting. The Bank does not charge commissions on foreign currency conversion, as these are included in its exchange rates.





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IV. Special deposit and borrowing conditions for Key Premium Banking Clients

Special credit interest rate if currency account is overdrawn	1 month LIBOR + 10%
Interest due dates	
HUF current accounts	
Interest debited	as per separate agreement
FX current accounts	
Interest debited	as per separate agreement

UniCredit Credit Cards			
Description	UniCredit Gold credit card	Platinum credit card	Fees due
Issuer's fee / Main card	Free of charge ¹⁵	50% of standard fee ¹⁵	Initial activation after applying for card
Membership fee / Main card	Free of charge ¹⁶	50% of standard fee ¹⁶	Ex post every year, by the 15th of the month following the card renewal month

V. Assistance services

Assistance services are available with our Premium Banking Embossed Mastercard bank cards⁴

Vehicle assistance – information, arrangements and payment of costs in Hungary and across Europe for the following services:

Technical failures and accidents

- Provision of information
- Roadside repair
- Transportation to nearest specialist repair service
- Storing the vehicle until the next working day
- Rental car (for 1 day)

Household assistance – provide information, arrange tradespeople and reimburse costs in the following trades

Reimbursement limit: HUF 25,000 / claim

- Drainage service
- Gas fitting
- Glazing work
- Electrical work
- Plumbing
- Locksmith work

Information regarding medical and healthcare services in Hungary and Europe

- Medical assistance contact information
- Paediatric assistance contact information
- Dental surgery contact information
- Pharmacy contact information
- Out-of-hours veterinary contact information

General Medical Advice – Medical advice by telephone

General medical advice by medical or paediatric specialist

Information on state of health

- Explanation of medical terms, hospital discharge records
- Explanation of laboratory test results in the context of their consequences Explanation of medical procedures

* The promotion is valid until 30.06.2026.

1. The Bank calculates the savings balance taking the following into account: cash balances on UniCredit bank accounts, term deposit balance (foreign-currency balances converted at the FX mid-rate quoted by the National Bank of Hungary as of the relevant date) and the current fair market value of the total closing balance, as of the relevant day, on any securities account held with UniCredit Bank.

2. The Bank calculates credits by totalling the sums credited to the bank accounts with UniCredit. The exchange rate for credits in foreign currency to the bank accounts will be the MNB mid-rate as of the last banking day of the month preceding the current month. The fulfilment of Segment criteria is reviewed in the second half of every year; to do so, the Bank assesses whether clients have in fact complied with the criteria by checking their average balance and monthly income credits over the course of the 6 months prior to the review. Changes in client status do not have retroactive effect, and the conditions of investment and loan product contracts already concluded will remain unchanged, while account conditions will change when the bank has discharged its notification obligation under Act CXII of 1996 on Credit Institutions and Financial Enterprises and Act LXXXV of 2009 on Payment Services; the client will no longer be eligible for key premium banking conditions after such change in status.

3. The Bank does not accept buy or sell orders for certificates listed on the Budapest Stock Exchange or securities traded in a currency other than HUF.

4. The minimum promotional* membership fee for a Premium Banking Embossed Mastercard card is HUF 8730 Fee calculation method: 0.144% of all completed and booked purchases in the previous 12 months but no less than the above amount. Under the promotion* the Bank waives the amount exceeding the stated minimum. .

5. The monthly closing fee will be charged for each month commenced.





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6. The above fee is charged by the Bank on a promotional* basis. The standard monthly closing fee of the Key Premium Banking account package is the same as the Private account package but is waived by the Bank under this promotion* .

7. Fee calculation method: the standard fee equals 0,237% of the amount deposited/withdrawn/converted but is waived by the Bank under this promotion* .

8. Charged for incorrectly entered Bank ID-IBAN account number-SWIFT/BIC code.

9. Fee calculation method: 0,011% of the amount of the transactions, but at least the amount indicated. Under the promotion* the Bank waives the amount exceeding the stated minimum.

10. Fee calculation method: 0,011% of the amount of credits and debits during the month, but at least the amount indicated. Under the promotion* the Bank waives the amount exceeding the stated minimum.

11. The bank is providing the free of charge cash withdrawal and Cash-back according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal and Cash-back can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via SpectraNet Internet Banking or eBanking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal and Cash-back the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal and Cash-back in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal and Cash-back is provided to the Client from the second month following. The Client is entitled for free of charge cash withdrawal primarily via ATM, while the Cash-back is only available from beneficiaries who provide the service in Hungary (Merchants) as part of the POS payment transaction. The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, or HUF 40 000 within the monthly first two Cash-back, then the % and maximum element of the normal transaction fee will be applied on the above part. For Cash-back service, the provisions of the Bank Card Terms and Conditions and the Debit Bankcard List of Conditions are always applicable. The Cash-back is linked to POS purchases. If the Client uses the free of charge cash withdrawal and Cash-back fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals or Cash-back retrospectively in one amount on the Clients account.

12. In addition to the transaction fee, a booking fee will be charged on each transaction booked to the bank account. The standard fee is HUF 22 per item booked. The Bank waives this fee under this promotion* .

13. Bank-to-bank conditions will apply to incoming FX payments with an OUR instruction (payer covers costs). The standard fee for the settlement of such items is HUF 699 . The Bank waives this fee under this promotion* .

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

15. The above fee is charged by the bank on a promotional basis. This promotion is valid until 30.11.2023. The standard rates of the promotional fees are set out in the prevailing list of conditions announced by UniCredit Bank Hungary Zrt. for credit card holder retail clients.

16. Free of charge under this promotion if the sum total of completed purchases booked to the credit card account in the 12-month period up to the first day of the month following the cutover month of the main card were no less than HUF 1.5 million in the case of the UniCredit Gold credit card and HUF 3 million in the case of the UniCredit Platinum credit card. This promotion is valid until 30.11.2023. The standard rates are set out in the prevailing list of conditions announced by UniCredit Bank Hungary Zrt. for credit card holder retail clients.

17. The definition of transfer also includes official transfers and the execution of collection orders (collection order based on letter of authorisation, collection on promissory in case of full and partial completion note), on which the Bank will charge a fee dependent on the channel in which the order is submitted (electronically, or on paper not using the original form).

18. The above fee is provided by the Bank on a promotional* basis. The standard fee is 1,223 %, min. HUF 15727 , max. HUF 173950.

19. 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.

20. 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.

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

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

