

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

The UniCredit Partner Aktív Pro és Partner Ikon Pro packages are not available from 01.08.2019

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.

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 natural persons described below are entitled to apply for and use the UniCredit Partner Aktív Pro and Partner Ikon Pro Packages:

- those who, at the time of applying for the bank account product and upon conclusion of the Bank Account Agreement, are in an employment relationship (or in other legal relationship defined in the Cooperation Agreement) with an organization (hereinafter jointly referred to as Legal Relationship) that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") or issued a Declaration in the form requested by the UniCredit Bank about the intent of usage pertaining to the products described under the special conditions included herein.

or,

- at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are qualified as persons working in "public service" under the legislation specified below and they certify it with a suitable certificate/certification issued by the employer: Employees subject to Law XXXIII of 1992 on the status of public servants, Law CXCI of 2011 on officials in public employment, Law XLIII of 2010 on the central public administration, and on the status of the members of the Government and of secretaries of state, Law CLXXXIX of 2011 on local governments of Hungary, Law XLII of 2015 on service relationship of professional members of official organizations for public safety, Law CCV of 2012 on the status of soldiers), Law LXVIII of 1997 on the service relationship of employees in the field of justice, Law CLXII of 2011 on the status and remuneration of judges, Law CLXIV of 2011 on the status of the Prosecutor General, public prosecutors and other employees of the prosecutor's office and on the career of prosecutors, and persons employed by companies in majority state or local government ownership employed in a legal relationship aimed at work;

or,

- those who, at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are in an employment relationship, in an agency relationship or in an agency relationship as a private entrepreneur (hereinafter jointly referred to as Legal Relationship) with MÁV Group, and they verified this by written verification or official identity card (MÁV-Start Railway Travel Card).
furthermore in addition to one of the above conditions, they also meet the following
- those who, at the time of applying for a bank account product already has Partner Aktív Plusz or Partner Ikon Plusz account and one of the following conditions is fulfilled:
 - Requirement of the Partner Aktív Pro account application that the client has Partner Aktív Plusz account and has minimum HUF 10 000 / month monthly fee (min. HUF 120 000 yearly fee) after 1st June 2018 Allianz Life insurance by UniCredit Bank, or has minimum HUF 10 000 / month savings**, or has live – non terminated – UniCredit credit card by UniCredit Bank.
 - Requirement of the Partner Ikon Pro account application that the client has Partner Ikon Plusz account and has one-time fee of minimum HUF 5 000 000 after 1st June 2018 Allianz Life insurance by UniCredit Bank, or has minimum HUF 10 000 000 savings**, or has live – non terminated – UniCredit credit card by UniCredit Bank or has minimum HUF 300 000 overdraft credit line or has any type of mortgage;

or,

- In a new promotion valid from 06.05.2019 until 30.04.2023. with the E.ON Energiakereskedelmi Kft. Service provider in a service contract standing (contract for the purchase of electricity for residential use) new Customers may also open the account packages included in this List of Conditions, with the following conditions:
 - The Customer is entitled to the discount account package if, he/she did not have a retail bank account at UniCredit Bank on 2nd May 2019, and
 - presents an E.ON account statement on the account of the requesting Customer (Permanent address) for the month preceding the month of account opening of the preferential invoice package and on the customer's name. The Bank shall record the E.ON Customer ID from the E.ON Account Statement and store it as proof of entitlement to the preferential account package until the termination of the preferential bank account Package. The Bank verifies the authenticity of these E.ON customer numbers on a monthly basis at E.ON. If the Customer did not provide the E.ON customer number at the opening of the account, or provided false information, then he / she is not entitled to the discount account package and the terms of the Bonus account package contained in the prevailing List of Conditions shall prevail.

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS

	Partner Aktív Pro Package*	Partner Ikon Pro Package*
Monthly account-handling fee	0 HUF/month ² /bank account ¹ , <u>(if the refund conditions are not met: 755 HUF/month)</u>	0 HUF/month ² /bank account ³ , <u>(if the refund conditions are not met: 5888 HUF/month)</u>
Account opening and closing fee	0 HUF	0 HUF
Default Statement	Postal or Electronic	Postal or Electronic
Booking entry fee	Free of charge	0,144%, maximum 8745 HUF ⁵
Credit entries in HUF (to HUF accounts)	Free of charge	Free of charge
Direct debit	Free of charge ²⁷	Free of charge*
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)	<u>0,698 %,max. 27430 HUF</u>	Free of charge*
In-bank standing orders of HUF transfer between client's own accounts ⁶	Free of charge	Free of charge
Fees for immediate transfer orders initiated using the unified data entry solution		
Immediate transfer initiated using a QR code	Free of charge ³⁴	Free of charge ³⁴
Immediate transfer initiated using deep linking	Free of charge ³⁴	Free of charge ³⁴
Immediate transfer initiated using NFC	Free of charge ³⁴	Free of charge ³⁴
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 ³⁵	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ³⁵
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 ³⁵	The same as the fee of a single in-banktransfer launched with UniCredit eBanking,mBanking ³⁵
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of charge ³⁶	Free of charge ³⁶
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of charge ³⁶	Free of charge ³⁶
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of charge ³⁷	Free of charge ³⁷

	Partner Aktív Pro Package*	Partner Ikon Pro Package*
Commission intra bank payment orders ⁸	Transfer orders between the accounts of the same Client ⁶	Free of charge
	by SpectraNet Internet Banking	<u>0,698 %, max. 27430 HUF</u>
	by eBanking	<u>0,698 %, max. 27430 HUF</u>
	by UniCredit mBanking	<u>0,698 %, max. 27430 HUF</u>
	by Telephone Bank	<u>0,698 %,max. 27430 HUF</u>
	by original bank form	<u>1,149 %,min. 1450 HUF, max. 45391 HUF</u>
	by non-original form ⁷	<u>1,596 %,min. 2687 HUF</u>
		Free of charge
		Free of charge*
		Free of charge*
		Free of charge*
		Free of charge*
	<u>0,807 %,min. 1270 HUF,max. 34564 HUF*</u>	
		<u>1,253 %,min. 2687 HUF*</u>



		Partner Aktív Pro Package*	Partner Ikon Pro Package*
Commission interbank payment orders ⁸	by SpectraNet Internet Banking	<u>0,698 %, max. 27430 HUF</u>	Free of charge*
	by eBanking	<u>0,698 %, max. 27430 HUF</u>	Free of charge*
	by UniCredit mBanking	<u>0,698 %, max. 27430 HUF</u>	Free of charge*
	by Telephone Bank	<u>0,698 %,max. 27430 HUF</u>	Free of charge*
	by original bank form	<u>1,371 %,min. 1737 HUF, max. 51676 HUF</u>	<u>0,994 %,min. 1675 HUF, max. 39393 HUF*</u>
	by non-original form ⁷	<u>1,596 %,min. 2687 HUF</u>	<u>1,207 %,min. 2592 HUF*</u>
	EFER transfers	<u>0,642 %, min. 400 HUF, max. 26319 HUF</u>	<u>0,48 %, min. 400 HUF, max. 15492 HUF*</u>
	VIBER transfers	<u>1,414 %, min. 15727 HUF, max. 173950 HUF</u>	<u>1,251 %, min. 15727 HUF, max. 163123 HUF*</u>

		Partner Aktív Pro Package*	Partner Ikon Pro Package*
Cash deposit fee on UniCredit ATM in Hungary		Free of charge ⁹	Free of charge ⁹
Cash withdrawal	On domestic UniCredit ATM	<u>0,861 %,min. 371 HUF¹¹</u>	Free of charge ¹²
	On domestic UniCredit ATM using mCash service	<u>1,478 %,min. 424 HUF¹¹</u>	Free of charge ¹²
	On other domestic ATM	<u>1,524 %+ 839 HUF, min. 1125 HUF¹¹</u>	Free of charge ¹²
	At branch cashier from HUF account (HUF from HUF account)	<u>2,903 %,min. 2061 HUF, max. 89795 HUF</u>	<u>2,072 %,min. 1790 HUF, max. 35916 HUF</u>
	At branch cashier from HUF account (FCY from HUF account)	<u>1,46 %,max. 89795 HUF</u> <i>(at buy/sell rates of exchange)</i>	<u>0,833 %,max. 10773 HUF</u> <i>(at buy/sell rates of exchange)</i>
	Free of charge HUF cash withdrawal (from domestic ATM) ¹³	Monthly the first two 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 13.	

Issuer fee/Membership fee ¹⁴ of Mastercard Unembossed bankcard (not available from 1st January 2021)	<u>2162 HUF¹⁵ / 5710 HUF¹⁶</u>	<u>2162 HUF¹⁵ / 5017 HUF¹⁶</u>
Issuer fee/Membership fee ¹⁴ of Mastercard Unembossed supplementary card (not available from 1st January 2021)	<u>4326 HUF / 5710 HUF¹⁶</u>	Free of charge ¹⁵ /Free of charge ¹⁶
Issuer fee/Membership fee ¹⁴ of Mastercard Standard / Visa Classic ¹⁷ bankcard (Visa Classic not available from 1st January 2021)	<u>Free of charge²⁰ / 11253 HUF¹⁶</u>	<u>Free of charge²⁰ / 9695 HUF¹⁶</u>
Issuer fee/Membership fee ¹⁴ of Mastercard Gold and VISA Gold ¹⁷ bankcard (Visa Gold not available from 1st January 2021)	<u>31171 HUF / 36365 HUF¹⁶</u>	<u>15583 HUF¹⁹ / 36365 HUF¹⁶</u>
Purchase commission	Free of charge	Free of charge
SMS notification on credit transactions on bank account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients
SMS notification on debit transactions on bank account	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients



	Partner Aktív Pro Package*	Partner Ikon Pro Package*
SMS notification 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
SpectraNet Internet Banking entry fee	Free of charge ²²	Free of charge ²²
eBanking entry fee	Free of charge ²²	Free of charge ²²
UniCredit mBanking entry fee	Free of charge ²²	Free of charge ²²
SpectraNet Internet Banking service fee	Free of charge ³³	Free of charge ³³
eBanking service fee	Free of charge ²⁰	Free of charge ²⁰
UniCredit mBanking service fee	Free of charge ²³	Free of charge ²³

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders			
In-bank EURO payment orders ⁸	by mBanking	<u>0,698 %, max. 27430 HUF</u>	Free of charge*
	by eBanking	<u>0,698 %, max. 27430 HUF</u>	Free of charge*
	by Telephone Bank	<u>0,698 %, max. 27430 HUF</u>	Free of charge*
	by original bank form	<u>1,149 %, min. 1450 HUF, max. 45391 HUF</u>	<u>0,807 %, min. 1270 HUF, max. 34564 HUF*</u>
	by non-original form ⁷	<u>1,596 %, min. 2786 HUF</u>	<u>1,251 %, min. 2687 HUF*</u>
Bank-to-bank SEPA payment orders ⁸	by mBanking	<u>0,698 %, max. 27430 HUF</u>	Free of charge*
	by eBanking	<u>0,698 %, max. 27430 HUF</u>	Free of charge*
	by Telephone Bank	<u>0,698 %, max. 27430 HUF</u>	Free of charge*
	by original bank form	<u>1,371 %, min. 1737 HUF, max. 51676 HUF</u>	<u>1,031 %, min. 1737 HUF, max. 40850 HUF*</u>
	by non-original form ⁷	<u>1,596 %, min. 2687 HUF</u>	<u>1,251 %, min. 2687 HUF*</u>
	urgent EUR payment orders	<u>1,18 %, min. 1456 HUF, max. 173950 HUF²¹</u>	<u>1,017 %, min. 1456 HUF, max. 163123 HUF^{21*}</u>
Bank-to-bank and in-bank EURO Standing Orders	<u>0,698 %, max. 27430 HUF</u>	Free of charge*	

In the case of fees not included in these Special Conditions, as well as in the normal (non-promotional) conditions of special rates, the Bónusz Account Package for the Partner Aktív Pro Package and the Ikon Account Package for the Partner Ikon Pro Package shall prevail from 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.

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.

II. UNICREDIT OVERDRAFT FOR PRIVATE CUSTOMERS WITH UNICREDIT PARTNER AKTÍV PRO AND UNICREDIT PARTNER IKON PRO PACKAGE

1. In case of overdraft applied related to Partner Aktív Pro package

Type of loan	Overdraft
Credit limit	Minimum 200.000 HUF
Interest rate (yearly)	26,17 %
Interest rate (yearly) from 01.01.2026.	26,16 %
Handling fee (yearly) ³⁰	1% of the credit line, min. 2 900 HUF
Annual percentage rate (APR) – standard ³¹	36,18 %
Annual percentage rate (APR) – standard ³¹ from 01.01.2026.	33,03 %

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement "Hirdetmény – Ingatlan fedezet nélküli hitelek" of the Bank.



A representative example:

When applying for an overdraft facility of HUF 375,000 related to Partner Aktív Pro package, with a term of 1 year, the standard interest rate is **26,16%**, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately, and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is **33,03%**. Amount of instalment: **HUF 9 027** which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is **HUF 483 324**; the total cost of the loan is HUF **108 324**, which includes the HUF **852** of account handling fee beside interest.

2. In case of overdraft applied related to Partner Ikon Pro package

Type of loan	Overdraft
Credit limit	Minimum 200.000 HUF
Interest rate (yearly)	26,17 %
Interest rate (yearly) from 01.01.2026.	26,16 %
Handling fee (yearly) ³⁰	1% of the credit line, min. 2 900 HUF
Annual percentage rate (APR) – standard ³¹	42,73 %
Annual percentage rate (APR) – standard ³¹ from 01.01.2026.	36,42 %

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement “Hirdetmény – Ingatlan fedezet nélküli hitelek” of the Bank.

A representative example from :

When applying for an overdraft facility of HUF 375,000 related to Partner Ikon Ikon Pro package, with a term of 1 year, the standard interest rate is **26,16 %**, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is **36,42%**. Amount of instalment: **HUF 9 832** which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is **HUF 492 984**, the total cost of the loan is **HUF 117 984**, which includes the HUF 1 657 of account handling fee beside interest.

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

** The promotion is valid until 30.06.2026.

¹ The normal account handling fee of Partner Aktív Pro Package is HUF 889 /month/account. This amount is to be debited on the client's account every month. The full amount of the account handling fee 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). HUF 347 is credited promotionally** on the account if less than HUF 150 000 but at least 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). If the credit conditions are not met, no refund will not be applied. In the 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.

² The basic account-handling fee is charged for each started month.

³ The normal monthly account handling fee of Partner Ikon Pro account package is HUF 6923 , that is debited on the account every month, except if the Account Holder has an overdraft with min. HUF 300 000 credit line, facility in the given calendar month, and the overdraft agreement entered into force before that month, and it is still effective, then HUF 1729 is charged to the account as account maintenance fee** .

i) If the Account Holder fulfills one of the following requirements, then HUF 5196 will be credited to the account in the following month, as a promotion** :

- at least HUF 300 000 has been 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),



- ii) If the Account Holder fulfills both of the following two requirements, then HUF 5888 will be credited to the account in the following month, as a promotion** :
- as a promotion, the full account handling fee will be refunded in the following month, if the Account Holder's average daily closing balance of savings*** in the value at least HUF 30 000 000 in the actual month or has min. HUF 20 000 000 mortgage by the UniCredit Bank and the disbursement is later than 01.01.2019.

*** 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.

⁵ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. As promotion** the Bank will not charge the fee above.

⁶ 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.

⁷ 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.

⁸ Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, collection on promissory in case of full and partial completion note) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

⁹ Free of charge (normal fee: 0,29 %, not charged by the Bank during the promotion** period. Service is available on appropriate UniCredit ATMs.

¹¹ 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 nr 13).

¹² The above fee is charged by the Bank as Promotion** . The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,698 %, min. 371 HUF in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold bankcards, and 0,338 %, min. 171 HUF 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 1,315 %, min. 424 HUF. The normal fee for cash withdrawal on other ATM in Hungary is 1,361 % + 839 HUF, min. 885 HUF, in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 0,88 % + 710 HUF, min. 803 HUF in case of using Premium Banking Embossed Mastercard bankcard.

¹³ 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 or Cash-back retrospectively in one amount on the Clients account.



¹⁴ Charged one time per year subsequently.

¹⁵ The fee indicated above is a promotional** offer of the Bank. The normal Mastercard Unembossed card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients. The special offer** can be qualified for only the first Mastercard Unembossed supplementary card. .

¹⁶ Fee calculation method: the 0.144 % 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.

¹⁷ 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.

¹⁸ The fee indicated above is a promotional** offer of the Bank. The normal Mastercard Standard PayPass and VISA Classic card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

¹⁹ The fee indicated above is a promotional** offer of the Bank. The normal Mastercard Gold PayPass and VISA Gold card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

²⁰ Normal fee of the eBanking in case of SMS entry: HUF 290 / month and the normal fee of the eBanking in case of token and mToken entry: HUF 217 / month.**

²¹ The above fee is charged by the Bank as Promotion**. The normal fee is 1.18 %, min. 15727 HUF, max. 173950 HUF.

²² Normal fee: HUF 2914 it is not charged by the Bank during the promotion** period.

²³ Normal fee: HUF 217 / month it is not charged by the Bank during the promotion** period.

²⁴ 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.

²⁵ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 22. As promotion** the Bank will not charge the fee above.

²⁶ Fee of booking is 858 HUF which will not be charged as a promotion**.

²⁷ Free of charge is a promotional** offer of the Bank. Normal fee is 0.698 %,min. 83 HUF, max. 27430 HUF.

²⁸ Free of charge is a promotional** offer of the Bank. Normal fee is 0.698 %,min. 156 HUF, max. 21599 HUF.

²⁹ The fee indicated above is a promotional** offer of the Bank. Non-promotional issuer fee of Mastercard Standard / Visa Classic bankcard is disclosed in „Bank Card List of Conditions – For Private Clients”.

³⁰ The Bank expects from the first annual management fee on a discounted** basis.

³¹ Annual percentage rate (APR) is the total cost of the credit (repayments and fees) to the Debtor expressed as an annual percentage of the total amount of credit. The total cost of the credit to the Debtor means all the costs, which the consumer is required to pay in connection with the credit agreement and which shall be taken into account when calculating the APR according to a separate regulation.

The APR has been defined assuming compliance with the current conditions, the effective legislation -Government Decree No. 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate. The level of the APR may be modified if the conditions change. It does not reflect the loan's interest rate risk with regard to loans with variable interest rates.

³² According to effective Electronic Banking List of Conditions – For Private Clients

³³ If Account Holder has a loan of one of the following loan products: overdraft, credit card or mortgage loan, hence before the given calendar month a contract of any loan products listed above has entered into force and it is still in force, then service is provided by the Bank promotionally** free of charges in the given calendar month. Normal fee is HUF 217 per month.

³⁴ 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.

³⁵ 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.

³⁶ The normal fee is HUF 64. As a promotion** the Bank will not charge this fee.

³⁷ The normal fee is HUF 637. As a promotion** the Bank will not charge this fee.

