

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



The UniCredit Partner Aktiv and Partner Ikon 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.

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 10.02.2025, 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 Aktiv and Partner Ikon 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;
- 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;
- 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).

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

	Partner Aktiv Package**	Partner Ikon Package**
Monthly account-handling fee	0 HUF/month ² / bank account ¹ <u>(if the refund conditions are not met: 889 HUF/month)</u>	0 HUF/month ² / bank account ³ <u>(if the refund conditions are not met: 7180 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	<u>0,144%, max. 8745 HUF⁹</u>
Credit entries in HUF (to HUF accounts)	Free of charge	Free of charge ⁵
Direct debit	<u>0,698 %, min. 83 HUF, max. 27430 HUF</u>	Free of charge ⁶
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)	<u>0,698 %, min. 156 HUF, max. 27430 HUF</u>	Free of charge ⁷
In-bank standing orders of HUF transfer between client's own accounts ⁸	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 ²⁷	Free of Charge ²⁷
Immediate transfer initiated using deep linking	Free of Charge ²⁷	Free of Charge ²⁷
Immediate transfer initiated using NFC	Free of Charge ²⁷	Free of Charge ²⁷
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 ²⁸	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ²⁸
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 ²⁸	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking ²⁸





Submission of a payment request addressed to an in-bank payer as a Beneficiary		Free of Charge ²⁹	Free of Charge ²⁹
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary		Free of Charge ²⁹	Free of Charge ²⁹
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels		Free of Charge ³⁰	Free of Charge ³⁰
Commission intra bank payment orders ⁶	Transfer orders between the accounts of the same Client ⁶	Free of charge	Free of charge
	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>1,149 % min. 1450 %, max. 45391 HUF</u>	<u>0,807 % min. 1270 HUF, max. 34564 HUF[*]</u>
	by non-original form ⁷	<u>1,596 % min. 2687 HUF</u>	<u>1,253 % min. 2687 HUF[*]</u>
Commission interbank payment orders ⁵	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>1,031 %, min. 1737 HUF, max. 40850 HUF[*]</u>
	by non-original form ⁷	<u>1,596 %, min. 2687 HUF</u>	<u>1,253 %, min. 2687 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. 271386 HUF</u>	<u>1,251 %, min. 1456 HUF, max. 163123 HUF^{25*}</u>
		Partner Aktív Package[*]	Partner Ikon Package[*]
Cash deposit fee on UniCredit ATM in Hungary		Free of charge ⁹	Free of charge ⁹
Cash withdrawal	First withdrawal each month is free of charge On domestic UniCredit ATM or	<u>Further withdrawals: 0,861 %, min. 371 HUF¹⁰⁻¹¹</u>	Free of charge ¹²
	On domestic UniCredit ATM using mCash service	<u>Further withdrawals: 1,478 %, min. 424 HUF¹⁰⁻¹¹</u>	Free of charge ¹²
	On other domestic ATM	<u>First withdrawal each month is free of charge Further withdrawals: 1,524 % + 839 HUF, min. 1125 HUF¹⁰⁻¹¹</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 (at buy/sell rates of exchange)</u>	<u>0,833 %, max. 10773 HUF (at buy/sell rates of exchange)</u>
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation 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>1838 HUF¹⁵ / 4855 HUF¹⁵</u>	<u>1838 HUF¹⁵ / 4266 HUF¹⁵</u>
Issuer fee/Membership fee ¹⁴ of Mastercard Unembossed supplementary card (not available from 1st January 2021)	<u>3679 HUF¹⁵ / 4855 HUF¹⁵</u>	Free of charge ¹⁵ / Free of charge ¹⁵	
Issuer fee/Membership fee ¹⁴ of Mastercard Standard / Visa Classic ¹⁷ bankcard (Visa Classic not available from 1st January 2021)	<u>3602 HUF¹⁸ / 9570 HUF¹⁶</u>	<u>3602 HUF¹⁸ / 8244 HUF¹⁶</u>	





SPECIAL CONDITIONS FOR UNICREDIT PARTNER AKTÍV AND PARTNER IKON PACKAGES



Issuer fee/Membership fee ²⁴ of Mastercard Gold and VISA Gold ²⁷ bankcard (Visa Gold not available from 1st January 2021)	26506 HUF¹⁹ / 30923 HUF	13251 HUF¹⁹ / 30923 HUF
Purchase commission	Free of charge	Free of charge

	Partner Aktív Package*	Partner Ikon Package*
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
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	HUF 217 month	HUF 217 month
eBanking service fee	HUF 217 month²⁸	HUF 217 month²⁸
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	0,698 % , max. 27430 HUF	Free of charge ⁸
	by eBanking	0,646 % , max. 27430 HUF	Free of charge ⁸
	by Telephone Bank	0,698 % , max. 27430 HUF	Free of charge ⁸
	by original bank form	1,149 % , min. 1450 HUF, max. 45391 HUF	0,807 % , min. 1270 HUF, max. 34564 HUF⁸
	by non-original form ⁷	1,596 % , min. 2687 HUF	1,253 % , min. 2687 HUF⁸

Bank-to-bank SEPA payment orders	by mBanking	0,698 % , max. 27430 HUF	Free of charge ⁸
	by eBanking	0,698 % , max. 27430 HUF	Free of charge ⁸
	by Telephone Bank	0,698 % , max. 27430 HUF	Free of charge ⁸
	by original bank form	1,371 % , min. 1737 HUF, max. 51676 HUF	1,031 % , min. 1737 HUF, max. 40850 HUF⁸
	by non-original form ⁷	1,596 % , min. 2687 HUF	1,253 % , min. 2687 HUF⁸
	urgent EUR payment orders	1,18 % , min. 1456 HUF, max. 173950 HUF²¹	1,017 % , min. 1456 HUF, max. 163123 HUF^{21*}

Bank-to-bank and in-bank EURO Standing Orders	0,698 % , min. 156 HUF, max. 27430 HUF	Free of charge ⁸
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II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS

Account opening fee	Free of charge	Free of charge
Account-handling fee	HUF 748 /month/account^{21,24}	HUF 748 /month/account^{21,24}
Booking entry fee	Free of charge ²⁵	Free of charge ²⁵
FCY credit entries to FCY accounts	Free of charge ²⁶	Free of charge ²⁶

FCY debit items (non-EUR FCY within EEA and FCY outside EEA)

Orders ⁸	Intrabank orders by eBanking and Telephone Bank	0,801 % , min. 8,92 EUR	max. EUR 800	0,801 % , min. 8,92 EUR	max. EUR 800
	Interbank orders by eBanking and Telephone Bank	0,801 % , min. 10,62 EUR	max. EUR 800	0,801 % , min. 10,62 EUR	max. EUR 800

FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)

In-bank EURO payment orders ⁸	by eBanking, mBanking and Telephone Bank	0,698 % , max. 27430 HUF
Bank-to-bank SEPA payment orders ⁸	by eBanking, mBanking and Telephone Bank	0,698 % , max. 27430 HUF
Bank-to-bank and in-bank EURO Standing Orders		0,698 % , min. 156 HUF, max. 27430 HUF

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

** In case of fees and regular (non-promotional) fees not included in the present Special Conditions, the effective fees of Bónusz account package (related to Partner Aktív Package) and of Ikon account packages (related to Partner Ikon Package) indicated in UniCredit Bank's List of Conditions for Private Customers of the Bank shall be applied.

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.

*** The promotion is valid until 30.06.2026.

¹ The normal account handling fee of Partner Aktív 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 account package is 7180 HUF, that is debited on the account every month. 3588 HUF will be refunded on to the account in the following month, as a promotion***, if the Account Holder:

- has in the subject month at least HUF 200 000, credited – via Bank transfer, no transfers between the own account at the Bank will be considered – onto the account,
- or has an overall savings**, held at our bank, in the daily closing average amount of at least HUF 5 000 000.

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.

**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 above fee is charged by the Bank as Promotion***. The normal fee is 1.017 % min. HUF 15727 max. HUF*163123.

⁵ The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0.144 % of the transaction max. HUF 8745. 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.

⁸ 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).

⁹ Free of charge (normal fee: 0.29 %, not charged by the Bank during the promotion*** period. Service is available on appropriate UniCredit ATMs.

¹⁰ As a promotion*** the Bank will waive the right to charge the fee indicated above for the transaction numbers specified if transaction is initiated with debit card or mCash. In case of transaction initiated with debit card fees in excess of preferential transactions shall be subject to terms and conditions specified in the List of Terms and Conditions for Debit Cards. In case of transaction initiated with mCash for any further number of pieces the charges for the Bónusz Bank Account included in UniCredit Bank's List of Retail Conditions shall apply. When determining the ATM transactions (initiated with debit card or mCash service) within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place.

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 0,861 %, min. HUF 371 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold bankcards, and 0,501 %, min. 171 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 1,478 %, 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 Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 1,041 % + HUF 710, min. HUF 803 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 0,1% 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 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 and VISA Gold card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

²⁰ Normal fee: HUF 2792 / month it is not charged by the Bank during the promotion*** period.

²¹ Normal fee: HUF 208 / month it is not charged by the Bank during the promotion*** period.

²² 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.

²³ 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.

²⁴ Fee of booking is HUF 822 which will not be charged as a promotion***.

²⁵ The above fee is charged by the Bank as Promotion***. The normal fee is 1.199%, min. HUF 15065, max. HUF* 156249.

²⁶ 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***. eBanking service is free of charge in case of accounts, which are opened electronically.

²⁷ 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.

²⁸ 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.

²⁹ The normal fee is HUF 64. As a promotion*** the Bank will not charge this fee.

³⁰ The normal fee is HUF 637. As a promotion*** the Bank will not charge this fee.

