

Effective from: 1st of February 2026 - Published on: 30th of January 2026

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 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.

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 accounts. The list is published by the Bank on its website ([www.unicreditbank.hu/padtajekoztato](http://www.unicreditbank.hu/padtajekoztato)) and in its branches

- Regarding fees not included in this Special Conditions the effective fees of Bónusz account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
- Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the customer.
- If the Account Holder receives a promotional gift or one-time refund previously advertised in connection with the opening of this bank account and closes the bank account within the period specified in the announcement, the Bank may charge a penalty equal to the value of the gift or one-time refund to the bank account.

Monthly account handling fee	0 HUF/month/bank account <sup>1</sup>	
Account opening and closing fee	0 HUF	
Default Statement	Postal or Electronic	
Booking entry fee	Free of charge*	
Credit entries in HUF (to HUF accounts)	Free of charge	
Direct debit	0,715%, max. HUF 28650	
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)	0,715%, max. HUF 28650	
In-bank standing orders of HUF transfer between client's own accounts <sup>2</sup>	Free of charge	
<b>Fees for immediate transfer orders initiated using the unified data entry solution</b>		
Immediate transfer initiated using a QR code	Free of charge <sup>16</sup>	
Immediate transfer initiated using deep linking	Free of charge <sup>16</sup>	
Immediate transfer initiated using NFC	Free of charge <sup>16</sup>	
<b>Fees relating to payment requests</b>		
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 <sup>17</sup>	
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 <sup>17</sup>	
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of charge <sup>18</sup>	
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of charge <sup>18</sup>	
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of charge <sup>19</sup>	
Commission on in-bank payment orders in HUF <sup>3</sup>	Transfer orders between the accounts of the same Client <sup>2</sup>	
	by UniCredit Mobil application	0,715%, max. HUF 28650
	by eBanking	0,715%, max. HUF 28650
	by Telefonbank	0,62%, min. HUF 305, max. HUF 40845
	by original bank form	1,398%, min. HUF 1632, max. HUF 49499
	by non-original form	1,529%, min. HUF 2574



Commission on bank-to-bank payment orders in HUF <sup>3</sup>	by UniCredit Mobil application	0,715%, max. HUF 28650
	by eBanking	0,715%, max. HUF 28650
	by Telefonbank	0,62%, min. HUF 305, max. HUF 40845
	by original bank form	1,398%, min. HUF 1632, max. HUF 49499
	by non-original form	1,529%, min. HUF 2574
	VIBER transfers	1,355%, min. HUF 15065, max. HUF 166619
	EFER transfers	0,615%, min. HUF 384, max. HUF 25210
Cancellation fee of HUF domestic transfer order		Free of charge

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

In-bank EURO payment orders <sup>3</sup>	by UniCredit eBanking	0,715%, max. HUF 28650
	by UniCredit mBanking	0,715%, max. HUF 28650
	by Telefonbank	0,62%, min. HUF 305, max. HUF 40845
	by original bank form	1,265%, min. HUF 1632, max. HUF 49499
	by non-original form <sup>4</sup>	1,529%, min. HUF 2574
Bank-to-bank SEPA payment orders <sup>3</sup>	by UniCredit eBanking	0,715%, max. HUF 28650
	by UniCredit mBanking	0,715%, max. HUF 28650
	by Telefonbank	0,62%, min. HUF 305, max. HUF 40845
	by original bank form	1,265%, min. HUF 1632, max. HUF 49499
	by non-original form <sup>4</sup>	1,529%, min. HUF 2574
	Urgent EUR payment orders	1,131%, min. HUF 3523, max. HUF 166619 <sup>5</sup>
Bank-to-bank and in-bank EURO Standing Orders		0,715%, max. HUF 18280
Transfer orders with missing data/errors <sup>5</sup>		EUR 11
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 11
Cash withdrawal at branch cashier from HUF account (HUF from HUF account)		2,781%, min. HUF 1975, max. HUF 86011
Cash withdrawal at branch cashier from HUF account (FCY from HUF account)		1,399%, max. HUF 86011
Cash withdrawal on domestic UniCredit ATM		1,416%, min. HUF 407
Cash withdrawal on domestic UniCredit ATM using mCash service		1,416%, min. HUF 407
Cash withdrawal on domestic UniCredit ATM with Premium Banking Embossed Mastercard bank card		According to the Bank Card List of Conditions – For Private Clients
Cash withdrawal on other domestic ATM		2,151% + HUF 925, min. HUF 1234
Cash withdrawal on other domestic ATM with Premium Banking Embossed Mastercard bank card		According to the Bank Card List of Conditions – For Private Clients
Cash withdrawal on UniCredit ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated outside EEA)		3,062% + EUR 5,14
Cash withdrawal on UniCredit ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated inside EEA)		1,416%, min. HUF 407
Cash withdrawal on other ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated outside EEA)		3,149% + EUR 7,2



Cash withdrawal on other ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated inside EEA)	2,151% + HUF 925, min. HUF 1012
Cash withdrawal on POS terminal in other domestic bank or post office with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card	1,873% + HUF 699, min. HUF 1034
Cash withdrawal on POS terminal in other foreign bank with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated outside EEA)	3,145% + EUR 9,89
Cash withdrawal on POS terminal in other foreign bank with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated inside EEA)	1,873% + HUF 699, min. HUF 1034
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>8</sup>	According to the Bank Card List of Conditions – For Private Clients
Purchase commission	According to the Bank Card List of Conditions – For Private Clients
Issuer fee/Membership fee of Mastercard Standard bankcard (main card and supplementary card)	HUF 8121 / HUF 10779
Issuer fee/Membership fee of Mastercard Gold bankcard (main card and supplementary card)	HUF 29858 / HUF 34833
SMS notification on credit transactions on bank account	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
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients
<b>eBanking and UniCredit mBanking Daily maximum limit amount in case of:</b>	
Authentication with password sent in SMS text message	10000000HUF/day
Authentication with mToken	20000000HUF/day
mCash transaction limit	150000HUF / transaction
mCash daily limit	150000HUF/day
<b>Secondary identifier assignment<sup>9</sup>, modification<sup>9</sup>, confirmation<sup>10</sup>, deletion<sup>11</sup></b>	
in Branch	HUF 2792
by UniCredit eBanking or in Giro message and by UniCredit mBanking	Free of charge*** (The normal fee is HUF 1395 . It is not charged by Bank during the promotion*** period.)
<b>Change of account packages</b>	
to an account with higher handling fee	HUF 1395
to an account with lower handling fee	HUF 4188
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges <sup>12</sup>
<b>Credit entries (in HUF)</b>	
Credit entries to HUF accounts	Free of charge
Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and promotionally free of charge) <sup>13</sup>	HUF 696 /item
<b>Debit items (HUF)</b>	
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7.+ HUF 69 /payment order



Postal payment orders by eBanking	According to the conditions detailed in Addendum No. 7.+ HUF 69 /payment order
<b>Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)</b>	
Transfer orders with missing data/errors <sup>5</sup>	EUR 11,16
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR 11,16
<b>Commission on bank-to-bank payment orders<sup>3-14</sup></b>	
by UniCredit eBanking, UniCredit mBanking and by Telefonbank	0,908%, min. EUR 8,54 max. EUR 800
by original bank form	0,969%, min. EUR 17,15 max. EUR 800
by not original bank form or by special processing <sup>5</sup>	1,144%, min. EUR 25,74 max. EUR 800
Bank-to-bank Standing Orders	0,908%, min. EUR 8,54 max. EUR 800
<b>Commission on in-bank payment orders<sup>3</sup></b>	
by UniCredit eBanking, UniCredit mBanking and by Telefonbank	0,81%, min. EUR 8,54 max. EUR 800
by original bank form	0,977%, min. EUR 17,15 max. EUR 800
by not original bank form or by special processing <sup>5</sup>	1,075%, min. EUR 25,74 max. EUR 800
Bank-to-bank Standing Orders	0,81%, min. EUR 8,54 max. EUR 800
UniCredit eBanking monthly fee <sup>6</sup>	Free of charge
UniCredit mBanking monthly fee <sup>7</sup>	Free of charge

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.

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 Central Statistical Office (KSH) 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 booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,138% of the transaction max. HUF 8377. As promotion\*\*\* the Bank will not charge the fee above.

\*\*Cut-off time: deadline for accepting orders. The time until which the Bank accepts the order as that day.

\*\*\* The promotion is valid until 30.06.2026.

<sup>1</sup> The normal monthly account handling fee of Partner Relax account package is HUF 3535/ month / bank account. The account handling fee is debited on the account every month. As a promotion, the full account handling fee will be refunded on to the account in the following month, if the Account Holder has credited at least the amount of the current minimum wage in the subject month – via Bank transfer, no transfers between the own account at the Bank will be considered – onto the account. If the credit conditions are not met, no refund will not be applied. 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.

<sup>2</sup> 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.

<sup>3</sup> 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).

<sup>4</sup> 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.

<sup>5</sup> It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

<sup>6</sup> Normal fee of the eBanking in case of SMS entry: HUF 208 / HUF 278 month in the case of authentication based on a Token / password sent via SMS, which the Bank does not charge, if the customer successfully logs in at least once in a given calendar month to eBanking service.

<sup>7</sup> Normal fee: HUF 208 / month. It is not charged by the Bank during the promotion\*\*\* period.



<sup>8</sup> 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.

<sup>9</sup> According to point of General Terms and Conditions III.1.51/B.1.

<sup>10</sup> According to point of General Terms and Conditions III.1.51/B.11.

<sup>11</sup> According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13

<sup>12</sup> The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7.

<sup>13</sup> International HUF credit entry shall be considered as FCY credit entry.

<sup>14</sup> 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.

<sup>15</sup> The fee indicated above is a promotional offer\*\*\* of the Bank. The normal fee is 0,975%, min. HUF 15065, max. HUF 156249.

<sup>16</sup> 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.

<sup>17</sup> 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.

18 The normal fee is HUF 62.As a promotion\*\*\* the Bank will not charge this fee.

19 The normal fee is HUF 611.As a promotion\*\*\* the Bank will not charge this fee.

