



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

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment accounts. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches. The natural persons are entitled to apply for and use the UniCredit Partner Uno Package 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.



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 UniCredit Partner Uno Plusz account package is available again from 29.11.2023.

To apply for and use the UniCredit Partner Uno Plusz Account Package, natural persons eligible who, at the time of applying for a bank account product and at the time of concluding the contract for the bank account/bank account package with an organisation an employment relationship or other legal relationship as defined in the Cooperation Agreement (the hereinafter collectively referred to as the "Legal Relationship"), which organisation is affiliated with UniCredit Bank Hungary Zrt. ("UniCredit Bank") in respect of the products covered by these Special Conditions, and agreement or has been granted a cooperation agreement by UniCredit Bank UniCredit Bank in the form specified by UniCredit Bank.

The Special Conditions presented here apply to HUF bank account and HUF payment transactions. In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Bónusz account package will 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 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.

		Partner Uno Plusz account package
Monthly account-handling fee		HUF 0 / month / bank account
Commission on in-bank payment orders^{1,2}	by SpectraNet Internet Banking	<u>0,698%, min. HUF 435, max. HUF 27430</u>
	by eBanking	<u>0,698%, min. HUF 435, max. HUF 27430</u>
	by UniCredit Mobil application	<u>0,698%, min. HUF 435, max. HUF 27430</u>
	by Home Banking and Telephone Bank	<u>0,698%, min. HUF 435, max. HUF 27430</u>
Commission on bank-to-bank payment orders²	by SpectraNet Internet Banking	<u>0,698%, min. HUF 435, max. HUF 27430</u>
	by eBanking	<u>0,698%, min. HUF 435, max. HUF 27430</u>
	by UniCredit Mobil application	<u>0,698%, min. HUF 435, max. HUF 27430</u>
	by Home Banking and Telephone Bank	<u>0,698%, min. HUF 435, max. HUF 27430</u>





Cash withdrawal	On domestic UniCredit ATM	<u>1,552%, min. HUF 870</u>
	On other domestic ATM	<u>2,245% + HUF 965, min. HUF 1288</u>
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation ⁴	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 4.
Membership fee of Mastercard Unembossed bank card (main and supplementary card)³ (not available from 1st January 2021)		<u>HUF 8453</u>
Mastercard Standard debit card Issuer / Membership fee⁵		50% Discount ⁶ / Effective Debit Bankcard List of Conditions – For Private Clients

Fees for immediate transfer orders initiated using the unified data entry solution		
Immediate transfer initiated using a QR code		free of charge ⁷
Immediate transfer initiated using deep linking		free of charge ⁷
Immediate transfer initiated using NFC		free of charge ⁷
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 ⁸
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 ⁸
Submission of a payment request addressed to an in-bank payer as a Beneficiary		free of charge ⁹
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary		free of charge ⁹
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels		free of charge ¹⁰
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders		
In-bank EURO payment	by SpectraNet Internet Banking	<u>0,698%, min. HUF 435, max. HUF 27430</u>
	by eBanking	<u>0,698%, min. HUF 435, max. HUF 27430</u>
	by Home Banking and Telephone Bank	<u>0,698%, min. HUF 435, max. HUF 27430</u>
Bank-to bank SEPA	by SpectraNet Internet Banking	<u>0,698%, min. HUF 435, max. HUF 27430</u>
	by eBanking	<u>0,698%, min. HUF 435, max. HUF 27430</u>
	by Home Banking and Telephone Bank	<u>0,698%, min. HUF 435, max. HUF 27430</u>





* The promotion is valid until 30.06.2026.

¹ 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.

² Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

³ Only Mastercard Standard or Mastercard Gold card can be applied for or can be linked to UniCredit Partner Uno Plusz account package.

⁴ 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.

⁵ It is debited once a year in arrears.

⁶ The above fee is provided by the Bank on a promotional* basis.

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.

⁷ 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.

⁸ 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.

⁹ [The normal fee is HUF 64 . As a promotion* the Bank will not charge this fee.](#)

¹⁰ [The normal fee is HUF 637 . As a promotion* the Bank will not charge this fee.](#)

