

Day of publication: 28th October 2016. Day of promulgation: 2nd November 2016. Valid until the promulgation of the next Announcement B-16/08.

ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS
UniCredit Bank Hungary Ltd.'s interest conditions for its private customers

After 1st January, 2015, in the event of any full/partial termination of a term deposit prior to maturity the Bank shall not pay an interest for the time elapsed.

SPECIAL RATE DEPOSITS

Special rate deposits in I. and II. can be tied up only personally in the branch or via Telephone Bank. They can't be tied up via Spectranet Internet Banking system. The detailed rules regarding the deposit contracts are contained in the General Business Conditions.

I. Special Rate HUF Deposits

I.1.A. 2-months' special rate HUF deposit (rollover) – for source external to the Bank

For any special rate term deposit tied up for 2 months, respectively, the Bank shall pay for the first 2-months term of the deposit an interest rate corresponding to the respective ranges shown in the table below. Condition for the use of special rate term deposits:

any amount desired to be tied up should be from a source external to the Bank, i.e. the customer is required to increase* the amount of its savings (deposits and securities, include current account final balance) kept with UniCredit Bank as of 24th October 2016.

** The Bank reduces the amount of "new money" with all debit transfers (including the former deposited amount with the same condition during this special offer), except for the in-bank transfer orders between the accounts of the same Client. The in-bank credit transfers are ignored. The Bank ignores in-bank transfer orders including cash payments into any UniCredit bank account of the customer arising from cash withdrawals of any UniCredit bank accounts of any customers of the Bank, and transfer orders into any UniCredit bank accounts of the customer arising from any UniCredit bank accounts of any customers of the bank.*

Interest rates in effect for the first 2-months term of the deposit:

	From 200,000		
	<i>Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM</i>		
<i>2-months</i>	3,00%	3,04%	0,01%

The amount of the term deposit will be automatically deposited at the end of deposit periods, while the interest rate paid for that period will be credited to the Customer's bank account.

Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the term deposit rates specified in Point II.1 Standard fixed deposits of the Announcement, effective on the starting date of the new interest period.

By I.1.A. and I.1.B. products the maximum amount to be tied up shall be HUF 50 million per client.

I.1.B. 2-months' special rate HUF deposit (not rollover) – for source external to the Bank

For any special rate term deposit tied up for 2-months, respectively, the Bank shall pay for the 2-months term of the deposit an interest rate corresponding to the respective ranges shown in the table below. Condition for the use of special rate term deposits:

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any amount desired to be tied up should be from a source external to the Bank, i.e. the customer is required to increase* the amount of its savings (deposits and securities, include current account final balance) kept with UniCredit Bank as of 24th October 2016.

** The Bank reduces the amount of “new money” with all debit transfers (including the former deposited amount with the same condition during this special offer), except for the in-bank transfer orders between the accounts of the same Client. The in-bank credit transfers are ignored. The Bank ignores in-bank transfer orders including cash payments into any UniCredit bank account of the customer arising from cash withdrawals of any UniCredit bank accounts of any customers of the Bank, and transfer orders into any UniCredit bank accounts of the customer arising from any UniCredit bank accounts of any customers of the bank.*

Interest rates in effect for the 2-months term of the deposit:

	From 200,000		
	Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM		
2-months	3,00%	3,00%	0,01%

The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account.

By I.1.A. and I.1.B. products the maximum amount to be tied up shall be HUF 50 million per client.

I.2. 3-months' special rate HUF deposits

For any special rate term deposit tied up for 3 months, respectively, the Bank shall pay an interest rate corresponding to the respective ranges shown in the table below.

Interest rates in effect for the first period of the deposit:

Deposit amount (HUF)	From 250.000		
Tenor	Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM		
3 months	0,20%	0,20%	0,01%

The amount of the term deposit will be automatically deposited at the end of deposit periods, while the interest rate paid for that period will be credited to the Customer's bank account.

Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the term deposit rates specified in Deposits in Hungarian Forints Point II.1 of the Announcement, in effect on the starting date of the new interest period.

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II. Special Rate FCY Deposits

II.1. 1-year special rate USD deposit (rollover)

For any special rate term deposit, for the 1st interest period, the Bank shall pay interest rates corresponding to the respective ranges shown in the table below. Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the deposit rates specified in Foreign Exchange Deposits Point II.1 of the Announcement in effect on the starting date of the new interest period.

Tenor	USD					
	1,000–5,000			over 5,000		
	<i>Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM</i>			<i>Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM</i>		
12 months	0,30%	0,30%	0,10%	0,30%	0,30%	0,20%

The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account

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DEPOSITS IN HUNGARIAN FORINTS

I. Demand deposits in HUF

I.1.A UniCredit Private bank account, UniCredit Private Plus bank account, UniCredit Nonstop bank account, UniCredit Student Account UniCredit Bonus Account UniCredit ÉN Account UniCredit "Beugró" Account UniCredit Nonstop Plus Account UniCredit "Príma" Account UniCredit "Pívát Nulla" Account

*annual interest rate/Unified
Deposit Index Rate (EBKM)*

0,01%	0,01%
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I.1.B. UniCredit "Ikon" Account Premium Bazis Account Premium Assistance Account Top Premium Banking Account Top Premium Banking Ikon Extra Account

*annual interest rate/Unified
Deposit Index Rate (EBKM)*

0,01%	0,01%
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Accounting of interest is based on the daily closing balance, and credited to the account at the end of each calendar quarter.

I.2. UniCredit Savings Account Plus

*annual interest rate /Unified
Deposit Index Rate (EBKM)*

0 - 49.999	0,10%	0,10%
50.000 - 999.999	0,20%	0,20%
1.000.000 - 2.999.999	0,30%	0,30%
3.000.000 -	0,40%	0,40%

Accounting of interest is daily, based on the daily closing balance. The interest of a given bracket will apply to the amount of the closing balance falling within that bracket. Interest is credited at the end of each calendar quarter.

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1.3. UniCredit TrendY Savings Account

*annual interest rate /Unified
Deposit Index Rate (EBKM)*

0 – 150.000	0,50%	0,50%
150.000 -	0,01%	0,01%

Accounting of interest is daily, based on the daily closing balance. The interest of a given bracket will apply to the amount of the closing balance falling within that bracket. Interest is credited at the end of each calendar quarter.

1.4. “Pár-Hozam” Account

*annual interest rate /Unified
Deposit Index Rate (EBKM)*

0,05%	0,05%
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Accounting of interest is daily, based on the daily closing balance. Interest is credited at the end of each calendar quarter.

1.5. Deposit account

annual interest rate

1 month BUBOR rate – 1,50%

The value of the 1 month BUBOR rate on the value-day is available on www.mnb.hu page, it is published for the banking day preceding the value-day.

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II. TIME DEPOSITS IN HUF

II.1. Standard fixed deposits

	250,000-1 million*		1 million – 2.5 million*		2.5 million – 5 million*		above 5 million*	
	annual interest rate /Unified Deposit Index Rate (EBKM)		annual interest rate /Unified Deposit Index Rate (EBKM)		annual interest rate /Unified Deposit Index Rate (EBKM)		annual interest rate /Unified Deposit Index Rate (EBKM)	
1 month	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
2 months	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
3 months	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
6 months	0.01%	0.01%	0.11%	0.11%	0.21%	0.21%	0.31%	0.31%
9 months	0.01%	0.01%	0.11%	0.11%	0.21%	0.21%	0.31%	0.31%
12 months	0.01%	0.01%	0.11%	0.11%	0.21%	0.21%	0.31%	0.31%

(*The higher interest of the next bracket will apply to the upper value limits indicated.)

For 2-years' special rate HUF deposits tied up after the accounting day till to the next accounting day apply to interest rates of highest band of 12-months fixed term deposit this point.

II.2. HUF time deposits within the framework of the Regular Savings Programme with Deposits

Within the framework of the Regular Savings Programme with Deposits, the Bank offers an automatically renewed, one-month HUF deposit for tying up the savings deposited in the Savings Deposit Account. Every month one time deposit can be initiated in the Programme. The earliest possible starting date of the time deposit order in respect of the Savings Deposit Account is the business day following the issue of the order. If the standing order for transfers is given from a foreign currency account, the earliest possible starting date of the time deposit order is the third business day following the issue of the order.

In the case of a deposit tied up on the Savings Deposit Account, the deposit period shall be subject to interest corresponding to the central bank base rate valid on the day of tying up the deposit (the accounting date) minus 0.50%*.

Where the customer, starting any time during the period of the Bank's special offer from 14 April 2014 until its withdrawal, continuously transfers a minimum of HUF 5,000 but a maximum of HUF 50,000 every month to his/her Savings Deposit Account, he/she shall be entitled to an annual interest rate premium of 2% for the amounts transferred in this way, which means annual 2.40% (EBKM 2.41%-2.43%). During the special offer, the Customer is entitled to the interest rate premium on one occasion and its amount is credited to the Customer's Savings Deposit Account subsequently, subject to meeting the condition, on the 30th day following the transfer in the 6th month.**

The deposit determined in section II.2 may only be used within the framework of the Regular Savings Programme with Deposits. The minimum amount of time deposits will be HUF 5,000. The amount of the time deposit and the amount of the interest paid will be tied up automatically at the end of deposit periods.

*Currently 0.90%-0,50%=0.40% (EBKM: 0.40%).

The central bank base rate applicable at all times is available at the www.mnb.hu website.

** If the 30th day is holiday or rest-day, then the day before.

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FOREIGN EXCHANGE DEPOSITS

I. Demand deposits in FCY

Accounting of interest is based on the daily closing balance, and credited to the account at the end of each calendar quarter.

	<i>annual interest rate:</i>	<i>/Unified Deposit Index Rate (EBKM)</i>
I.1. EUR	0,01%	0,01%
I.2. USD	0,01%	0,01%
I.3. GBP	0,01%	0,01%
I.4. CHF	-	-
I.5. JPY	-	-
I.6. SEK	0,01%	0,01%

II.1. FOREIGN EXCHANGE TIME DEPOSITS

	USD				EUR			
	1.000 – 5.000		Above 5.000 -		1.000 – 5.000		Above 5.000 -	
	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)
<i>1 month</i>	0,05%	0,05%	0,05%	0,05%	0,01%	0,01%	0,01%	0,01%
<i>2 months</i>	0,05%	0,05%	0,05%	0,05%	0,01%	0,01%	0,01%	0,01%
<i>3 months</i>	0,10%	0,10%	0,10%	0,10%	0,01%	0,01%	0,01%	0,01%
<i>6 months</i>	0,10%	0,10%	0,10%	0,10%	0,01%	0,01%	0,01%	0,01%
<i>9 months</i>	0,10%	0,10%	0,10%	0,10%	0,01%	0,01%	0,01%	0,01%
<i>12 months</i>	0,10%	0,10%	0,20%	0,20%	0,01%	0,01%	0,01%	0,01%

	CHF		GBP	
	Above 3000 -		Above 1.500 -	
	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)
<i>1 month</i>	0,01%	0,01%	0,01%	0,01%
<i>2 months</i>	0,01%	0,01%	0,01%	0,01%
<i>3 months</i>	0,01%	0,01%	0,01%	0,01%
<i>6 months</i>	0,01%	0,01%	0,01%	0,01%
<i>9 months</i>	0,01%	0,01%	0,01%	0,01%
<i>12 months</i>	0,01%	0,01%	0,01%	0,01%

If a foreign exchange deposit is withdrawn prior to its maturity date, the Bank will not pay interest for the term elapsed.

Following the first period of the term deposit, the interest rate of the formerly announced 24-months' special rate, rollover EUR deposit will be identical with the interest rate of the 12-months' standard EUR deposit rate specified in Foreign Exchange Deposits Point II.1 of the Announcement, in effect on the starting date of the new interest period.

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SPECIAL LOAN RATE

It means the rate charged for overdue and outstanding payments from the date payment becomes overdue, which will be (unless valid credit agreement disposes otherwise):

- **in case of HUF current accounts: overdraft interest + 6% late charge,**
- **in case of FCY current accounts: 1-month LIBOR + 10%**

The Bank reserves the right to unilaterally deviate from the interest rate specified in this Announcement, in favour of the Customer.

The Bank shall determine the specific interest rate within the interest rate band announced in this Announcement taking into account the information provided by the Customer.

When determining the applicable interest rates the Bank shall consider the following aspects:

- Value of the Customer's assets managed by the Bank. Customer's assets managed by the Bank include all assets at the Customer's disposal, deposited on his or her bank, deposit and/or securities accounts.
- Customer's account history, especially the term of the Bank Account Agreement and the transactions managed on his/her bank account(s), and, among others, the frequency by which the Customer uses the financial services provided by the Bank and the volume thereof.

The interest rate of fixed deposits taken over from ING Bank Zrt in frame of portfolio transfer at the date of July 1, 2006.¹

I. Deposits in HUF

	250.000 – 4.999.999		5.000.000 – 9.999.999		HUF 10.000.000 –	
	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)
2 weeks	0,30%	0,30%	0,70%	0,71%	0,80%	0,81%
1 month	0,30%	0,30%	0,70%	0,71%	0,90%	0,92%
2 months	0,30%	0,30%	0,60%	0,61%	0,80%	0,81%
3 months	0,30%	0,30%	0,50%	0,51%	0,70%	0,71%
6 months	0,30%	0,30%	0,50%	0,51%	0,70%	0,71%
12 months	0,30%	0,30%	0,50%	0,51%	0,70%	0,71%

II. Deposits in foreign exchange

	EUR		USD		GBP		CHF	
	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)
1 month	0,01%	0,01%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%
3 months	0,01%	0,01%	0,10%	0,10%	0,10%	0,10%	0,15%	0,15%
6 months	0,01%	0,01%	0,15%	0,15%	0,15%	0,15%	0,20%	0,20%

¹ It is not allowed to give new fixed deposit order for these products.

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OTHER CONDITIONS

I. Bank card bail

The bank card bail will be the 3-month deposit rate for the smallest amount deposited in a given currency, reduced by **0.50** percentage points.

II. Other deposit conditions

Interest application date	
For HUF accounts	
Interest crediting	at the end of each calendar quarter
For FCY accounts	
Interest crediting at sight	at the end of each calendar quarter
For deposit accounts	at maturity