

ANNOUNCEMENT FOR RETAIL CLIENTS ON THE CHANGES OF 1ST FEBRUARY 2013.



Dear Clients,

Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) modifies certain fees concerning retail account holding, debit and credit cards as of 15.10.2012. as follows:

1) the following promotions are recalled:

List of Conditions	Product name	Type of Transaction	Conditions effective from 01.02.2013
List of Conditions for Private customers of the Bank	In case of Bónusz account packages	The promotion on the calculation of charges on the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 220 HUF max. 6 000 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz account packages	The promotion on the fee of the Interbank Payment orders by Home Banking and Telephone Bank is recalled.	0,2%, min 220 HUF, max 6 000 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz and Nonstop (not available) account packages	The promotion of the number of free of charge domestic ATM cash withdrawal is recalled.	0,67% + 470 HUF, minimum 630 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus and Nonstop (not available) account packages	The promotion on the calculation of charges of in-bank and bank-to-bank Standing order is recalled.	Free of Charge according to pt 3. (The normal fee: 0,2%, min 90 HUF, max 6 000 HUF)
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus and Nonstop (not available) account packages	The promotion on the calculation of charges on the Intrabank Payment orders by Home Banking and Telephone Bank is recalled.	0,2%, min. 199 HUF, max. 6 000 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus and Nonstop (not available) account packages	The promotion on the calculation of charges on the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 150 HUF, max. 6 000 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus, Private and Nonstop (not available) account packages	The promotion on the calculation of Direct debit transaction is recalled.	Free of Charge according to pt 3. (The normal fee: 0,2%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private customers of the Bank	In case of Debit bankcards	The promotion on the calculation of charges in domestic and abroad UniCredit ATM cash withdrawal is recalled.	0,3%, min 210HUF

Announcement for retail clients on the changes of 1st February 2013.

List of Conditions for Private customers of the Bank	In case of ÉN and Private Plus account packages	The promotion on the calculation of charges on the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 225 HUF max. 6 000 HUF
List of Conditions for Private customers of the Bank	In case of ÉN and Private Plus account packages	The promotion on the fee of the Interbank Payment orders by Home Banking and Telephone Bank is recalled.	0,3175%, min 220, max 13 000 HUF
List of Conditions for Private customers of the Bank	In case of Nonstop (not available) account packages	The promotion on the calculation of charges on the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 155HUF max. 6 000 HUF
List of Conditions for Private customers of the Bank	In case of Nonstop (not available) account packages	The promotion on the fee of the Interbank Payment orders by Home Banking and Telephone Bank is recalled.	0,2%, min 155 HUF, max 6 000 HUF
List of Conditions for Private customers of the Bank	In case of Private account packages	The promotion on the calculation of charges of in-bank and bank-to-bank Standing order is recalled.	Free of Charge according to pt 3. (The normal fee: 0,2%, min 140 HUF, max 6 000 HUF)
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The promotion of the number of free of charge domestic ATM cash withdrawal is recalled.	0,67% + 470 HUF, minimum 630 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The promotion on the calculation of Direct debit transaction is recalled.	Free of Charge according to pt 3. (The normal fee: 0,2%, min 50 HUF, max 6 000 HUF)
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The promotion on the calculation of charges of in-bank and bank-to-bank Standing order is recalled.	Free of Charge according to pt 3. (The normal fee: 0,2%, min 90 HUF, max 6 000 HUF)
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The promotion on the calculation of charges on the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 220 HUF max. 6 000 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The promotion on the calculation of charges on the Intrabank Payment orders by Home Banking and Telephone Bank is recalled.	0,2%, min. 199 HUF, max. 6 000 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The promotion on the calculation of charges on the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 150 HUF, max. 6 000 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The promotion on the fee of the Interbank Payment orders by Home Banking and Telephone Bank is recalled.	0,2%, min 220 HUF, max 6 000 HUF

Announcement for retail clients on the changes of 1st February 2013.

List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The promotion of the number of free of charge domestic ATM cash withdrawal is recalled.	0,67% + 470 HUF, minimum 630 HUF
List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The promotion on the calculation of charges on the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 225 HUF, max. 6 000 HUF
List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The promotion on the calculation of charges on the Intrabank Payment orders by Home Banking and Telephone Bank is recalled.	0,2%, min. 189 HUF, max. 6 000 HUF
List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The promotion on the calculation of charges on the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 150 HUF, max. 6 000 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The fee of in-bank and bank-to-bank Standing order is	Free of Charge according to pt 3. (The normal fee: 0,2%, min 90 HUF, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The promotion on the calculation of Direct debit transaction is recalled.	Free of Charge according to pt 3. (The normal fee: 0,2%, min 50 HUF, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The promotion on the calculation of charges on the Intrabank Payment orders by Home Banking and Telephone Bank is recalled.	0,2%, min. 199 HUF, max. 6 000 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The promotion on the calculation of charges on the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 150 HUF, max. 6 000 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	Fee of Cash out in FCY from FCY account in the currency of the account	0,79%, min. 2,35 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee for bank-to-bank Standing orders is	0,3%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee for in-bank Standing orders is	0,3%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,275%, min 5,95 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking /Home Banking / Telefonbank	0,3%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee for bank-to-bank Standing orders is	0,35%, min. 5 EUR

Announcement for retail clients on the changes of 1st February 2013.

List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee for in-bank Standing orders is	0,3%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,35%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking /Home Banking / Telefonbank	0,3%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (HUF transactions from FCY accounts)	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,35%, min 150 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (HUF transactions from FCY accounts)	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking /Home Banking / Telefonbank	0,3%, min 150 HUF
List of Conditions for Pár-Hozam account	In case of Pár-Hozam account	The Cash withdrawal fee on Domestic UniCredit ATM is	0,3%, min 210 HUF
List of Conditions for Pár-Hozam account	In case of Pár-Hozam account	The promotion of the number of free of charge domestic ATM cash withdrawal is recalled.	0,67% + 470 HUF, minimum 630 HUF
List of Conditions for Pár-Hozam account	In case of Pár-Hozam account	The promotion on the calculation of charges on the Interbank Payment orders by Home Banking and Telephone Bank is recalled.	0,2%, min. 199 HUF, max. 6 000 HUF
List of Conditions for Pár-Hozam account	In case of Pár-Hozam account	The promotion on the calculation of charges on the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 225 HUF max. 6 000 HUF
List of Conditions for Pár-Hozam account	In case of Pár-Hozam account	The promotion on the calculation of charges on the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 150 HUF, max. 6 000 HUF
List of Conditions for Student account	In case of Student (not available) account	The promotion of the number of free of charge domestic ATM cash withdrawal is recalled.	0,67% + 470 HUF, minimum 630 HUF
List of Conditions for Student account	In case of Student (not available) account	The promotion on the calculation of Direct debit transaction is recalled.	0,2%, min 50 HUF, max 6 000 HUF
List of Conditions for Student account	In case of Student (not available) account	The promotion on the calculation of charges of in-bank and bank-to-bank Standing order is recalled.	0,2%, min 90 HUF, max 6 000 HUF
List of Conditions for Student account	In case of Student (not available) account	The promotion on the calculation of charges on the Interbank Payment orders by Home Banking and Telephone Bank is recalled.	0,2%, min. 199 HUF, max. 6 000 HUF

Announcement for retail clients on the changes of 1st February 2013.

List of Conditions for Student account	In case of Student (not available) account	The promotion on the calculation of charges on the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 225 HUF max. 6 000 HUF
List of Conditions for Student account	In case of Student (not available) account	The promotion on the calculation of charges on the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 150 HUF, max. 6 000 HUF

2) the following conditions are modified unilaterally with respect to legal requirements, due to the introduction of the Financial Transaction Tax and the changes Modulations in the Bank's operational conditions.

List of Conditions	Product name	Type of Transaction	Conditions effective from 01.02.2013
List of Conditions for Private customers of the Bank	Cash out	In the foreign currency of the account	0,79%, min 2,35 EUR
List of Conditions for Private customers of the Bank	In case of Bónusz account packages	The fee for the Interbank Payment orders by Home Banking and Telephone Bank is	0,2%, min 220 HUF, max 6 000 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz account packages	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 220 HUF max. 6 000 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz and Nonstop (not available) account packages	The fee of the Interbank Payment orders by original bank form is	0,575%, min. 970 HUF, max. 19 500 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz and Nonstop (not available) account packages	The fee of the Intrabank Payment orders by original bank form is	0,45%, min. 810 HUF, max. 16 000 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus and Nonstop (not sold) account packages	Fee of Cash out in HUF from HUF account	1%, min 1000 HUF, max 20 000 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus and Nonstop (not sold) account packages	The fee for the Intrabank Payment orders by Home Banking and Telephone Bank is	0,2%, min. 199 HUF, max. 6 000 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus and Nonstop (not sold) account packages	The fee of in-bank and bank-to-bank Standing order is	Free of Charge according to pt 3. (The normal fee: 0,2%, min 90 HUF, max 6 000 HUF)
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus and Nonstop (not sold) account packages	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 150 HUF, max. 6 000 HUF

Announcement for retail clients on the changes of 1st February 2013.

List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus, Private and Nonstop (not available) account packages	Fee of Cash out in FCY from HUF account	0,3%, max 6 000 HUF (at buying and selling rates of exchange)
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus, Private and Nonstop (not available) account packages	The fee of Direct debit Treansaction is	Free of Charge according to pt 3. (The normal fee: 0,2%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus, Private and Nonstop (not available) account packages	The fee of the Interbank Payment orders by non-original bank form is	0,7%, min. 1 500 HUF
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus, Private and Nonstop (not available) account packages	The fee of the Intrabank Payment orders by non-original bank form is	0,7%, min 1 500 HUF
List of Conditions for Private customers of the Bank	In case of ÉN and Private Plus account packages	The fee for the Interbank Payment orders by Home Banking and Telephone Bank is	0,3175%, min 220, max 13 000 HUF
List of Conditions for Private customers of the Bank	In case of ÉN and Private Plus account packages	The fee of the Interbank Payment orders by original bank form is	0,575%, min. 770 HUF, max. 23 500 HUF
List of Conditions for Private customers of the Bank	In case of ÉN and Private Plus account packages	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 225 HUF max. 6 000 HUF
List of Conditions for Private customers of the Bank	In case of ÉN and Private Plus account packages	The fee of the Intrabank Payment orders by original bank form is	0,45%, min. 710 HUF, max. 16 000 HUF
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Fee of Cash out in FCY from FCY account in the currency of the account	0,79%, min 2,35 EUR
List of Conditions for Private customers of the Bank	In case of Foreign currency account	urgent FCY Payment orders with conversion through Spektra, Spectra Light, Spectranet Internet Banking / Mobile Bnking and Multicash client programmes (in HUF, EUR and USD)	0,55%, min. 30 EUR
List of Conditions for Private customers of the Bank	In case of Foreign currency account (FCY transactions)	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,275%, min 5,95 EUR
List of Conditions for Private customers of the Bank	In case of Foreign currency account (HUF transactions)	Fee of intrabank payment order by original form	0,40% min. 250 HUF
List of Conditions for Private customers of the Bank	In case of Foreign currency account (HUF transactions)	The fee of the Interbank Payment orders by non-original bank form is	0,5% min. 800 HUF
List of Conditions for Private customers of the Bank	In case of Foreign currency account (HUF transactions)	The fee of the Interbank Payment orders by original bank form is	0,45% min. 250 HUF

Announcement for retail clients on the changes of 1st February 2013.

List of Conditions for Private customers of the Bank	In case of Foreign currency account (HUF transactions)	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,35% min. 150 HUF
List of Conditions for Private customers of the Bank	In case of Foreign currency account (HUF transactions)	The fee of the Intrabank Payment orders by non-original bank form is	0,45% min. 800 HUF
List of Conditions for Private customers of the Bank	In case of Foreign currency account (HUF transactions)	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking /Home Banking / Telefonbank	0,30% min. 150 HUF
List of Conditions for Private customers of the Bank	In case of Forint accounts	The fee for Bank-to-bank VIBER transfer is	0,7%, min. 10 000 HUF, max. 100 000 HUF
List of Conditions for Private customers of the Bank	In case of Forint accounts	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,35%, min. 5 EUR
List of Conditions for Private customers of the Bank	In case of Forint and Foreign currency accounts	Fee of Cash withdrawal on domestic and abroad UniCredit ATM	domestic: 0,3%, min 210HUF; abroad: 1,3% + 3 EUR
List of Conditions for Private customers of the Bank	In case of Forint and Foreign currency accounts	The Cash withdrawal fee in other domestic ATM is	0,67% + 470 HUF, minimum 630 HUF
List of Conditions for Private customers of the Bank	In case of Forint and Foreign currency accounts (FCY transactions)	Fee of intrabank payment order by original form	0,4%, min 10 EUR
List of Conditions for Private customers of the Bank	In case of Forint and Foreign currency accounts (FCY transactions)	The fee for bank-to-bank Standing orders is	0,35% min 5 EUR
List of Conditions for Private customers of the Bank	In case of Forint and Foreign currency accounts (FCY transactions)	The fee for in-bank Standing orders is	0,3%, min 5 EUR
List of Conditions for Private customers of the Bank	In case of Forint and Foreign currency accounts (FCY transactions)	The fee of the Interbank Payment orders by non-original bank form is	0,50%, min. 15 EUR
List of Conditions for Private customers of the Bank	In case of Forint and Foreign currency accounts (FCY transactions)	The fee of the Interbank Payment orders by original bank form is	0,45%, min. 10 EUR
List of Conditions for Private customers of the Bank	In case of Forint and Foreign currency accounts (FCY transactions)	The fee of the Intrabank Payment orders by original bank form is	0,40%, min. 10 EUR
List of Conditions for Private customers of the Bank	In case of Forint and Foreign currency accounts (FCY transactions)	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking /Home Banking / Telefonbank	0,3%, min 5 EUR
List of Conditions for Private customers of the Bank	In case of Nonstop (not available) account package	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 155 HUF max. 6 000 HUF
List of Conditions for Private customers of the Bank	In case of Nonstop (not available) account packages	The fee for the Interbank Payment orders by Home Banking and Telephone Bank is	0,2%, min 155 HUF, max 6 000 HUF
List of Conditions for Private customers of the Bank	In case of Private account	Fee of Cash out in HUF from HUF account	1% min 1000 HUF

Announcement for retail clients on the changes of 1st February 2013.

customers of the Bank			
List of Conditions for Private customers of the Bank	In case of Private account	The fee of the Interbank Payment orders by original bank form is	0,572%, min. 770 HUF
List of Conditions for Private customers of the Bank	In case of Private account	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,25%, min. 199 HUF
List of Conditions for Private customers of the Bank	In case of Private account packages	The fee for the Intrabank Payment orders by Home Banking and Telephone Bank is	0,25%, min. 199 HUF
List of Conditions for Private customers of the Bank	In case of Private account packages	The fee of in-bank and bank-to-bank Standing order is	Free of Charge according to pt 3. (The normal fee: 0,2%, min 140 HUF, max 6 000 HUF)
List of Conditions for Private customers of the Bank	In case of Private account packages	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,312%, min. 220 HUF
List of Conditions for Private customers of the Bank	In case of Private account packages	The fee of the Intrabank Payment orders by original bank form is	0,45%, min. 710 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	Fee of Cash out in HUF from HUF account	0,95%, min 1000 HUF, max 19 500 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee for Bank-to-bank VIBER transfer is	0,7%, min 10 000 HUF, max 100 000 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee for the Interbank Payment orders by Home Banking and Telephone Bank is	0,2%, min 220 HUF, max 6 000 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee for the Intrabank Payment orders by Home Banking and Telephone Bank is	0,2%, min. 199 HUF, max. 6 000 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee of Direct debit Treansaction is	Free of Charge according to pt 3. (The normal fee: 0,2%, min 50 HUF, max 6 000 HUF)
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee of in-bank and bank-to-bank Standing order is	Free of Charge according to pt 3. (The normal fee: 0,2%, min 90 HUF, max 6 000 HUF)
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee of the Interbank Payment orders by non-original bank form is	0,7%, min. 1500 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee of the Interbank Payment orders by original bank form is	0,57%, min. 970 HUF, max. 19 500 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 220 HUF max. 6 000 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee of the Intrabank Payment orders by non-original bank form is	0,7%, min. 1500 HUF

Announcement for retail clients on the changes of 1st February 2013.

List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee of the Intrabank Payment orders by original bank form is	0,45%, min. 810 HUF, max. 16 000 HUF
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 150 HUF, max. 6 000 HUF
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers	Fee of Cash out in FCY from FCY account in the currency of the account	0,79%, min. 2,35 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from FCY account)	Fee of intrabank payment order by original form	0,4%, min 10 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from FCY account)	The fee of the Interbank Payment orders by non-original bank form is	0,5%, min. 15 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from FCY account)	The fee of the Interbank Payment orders by original bank form is	0,45%, min. 10 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from FCY account)	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,275%, min 5,95 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from FCY account)	The fee of the Intrabank Payment orders by non-original bank form is	0,45%, min. 15 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from FCY account)	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking /Home Banking / Telefonbank	0,3%, min 5 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from HUF account)	Fee of intrabank payment order by original form	0,4%, min 10 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from HUF account)	The fee for bank-to-bank Standing orders is	0,35%, min 5 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from HUF account)	The fee for in-bank Standing orders is	0,3%, min 5 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from HUF account)	The fee of the Interbank Payment orders by non-original bank form is	0,5% min. 15 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from HUF account)	The fee of the Interbank Payment orders by original bank form is	0,45% min. 10 EUR

Announcement for retail clients on the changes of 1st February 2013.

List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from HUF account)	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,35% min. 5 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from HUF account)	The fee of the Intrabank Payment orders by non-original bank form is	0,45%, min. 15 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (FCY transactions from HUF account)	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking /Home Banking / Telefonbank	0,3%, min 5 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (HUF transactions from FCY account)	Fee of intrabank payment order by original form	0,4%, min. 250 HUF
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (HUF transactions from FCY account)	The fee for bank-to-bank Standing orders is	0,35%, min 5 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (HUF transactions from FCY account)	The fee for in-bank Standing orders is	0,3%, min 5 EUR
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (HUF transactions from FCY account)	The fee of the Interbank Payment orders by non-original bank form is	0,5%, min 800 HUF
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (HUF transactions from FCY account)	The fee of the Interbank Payment orders by original bank form is	0,45%, min. 250 HUF
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (HUF transactions from FCY account)	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,35%, min. 150 HUF
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (HUF transactions from FCY account)	The fee of the Intrabank Payment orders by non-original bank form is	0,45%, min 800 HUF
List of Terms and Conditions for Top Affluent Customers	In case of account package for Top Affluent Customers (HUF transactions from FCY account)	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking /Home Banking / Telefonbank	0,3%, min. 150 HUF
List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The fee for the Interbank Payment orders by Home Banking and Telephone Bank is	0,4% Min 190 HUF max 11 000 HUF
List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The fee for the Intrabank Payment orders by Home Banking and Telephone Bank is	0,2%, min. 189 HUF, max. 6 000 HUF

Announcement for retail clients on the changes of 1st February 2013.

List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The fee of the Interbank Payment orders by non-original bank form is	0,7% min. 1500 HUF
List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The fee of the Interbank Payment orders by original bank form is	0,5% min. 770 HUF max. 21 000 HUF
List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 225 HUF max. 6 000 HUF
List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The fee of the Intrabank Payment orders by non-original bank form is	0,7% min. 1500 HUF
List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The fee of the Intrabank Payment orders by original bank form is	0,45%, min. 710 HUF, max. 16 000 HUF
List of Conditions for Dobbantó and Trendy account packages	In case of Dobbantó and Trendy account packages	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 150 HUF, max. 6 000 HUF
Announcement for clients with Premium Banking Bazis and Assistance account packages	In case of Premium Banking Bazis and Assistance account packages	The fee of the Interbank Payment orders by original bank form is	0,57%, min. 970 HUF max 11 800 HUF
Announcement for clients with Premium Banking Bazis and Assistance account packages	In case of Premium Banking Bazis and Assistance account packages	The fee of the Intrabank Payment orders by original bank form is	0,45%, min. 810 HUF, max. 11 000 HUF
Debit Card list of conditions - for Private clients	In case of Debit bankcards	Fee of Purchase transaction	Free of Charge according to pt 3. (The normal fee: 0,2%, max 6 000 HUF)
Debit Card list of conditions - for Private clients	In case of Debit bankcards	The Cash advance fee in bank branches abroad is	1,35% + 5,8 EUR
Debit Card list of conditions - for Private clients	In case of Debit bankcards	The Cash advance fee in bank branches in Hungary (in Post offices as well) is	0,61% + 410 HUF, min 710 HUF
Debit Card list of conditions - for Private clients	In case of Debit bankcards	The Cash withdrawal fee on Domestic UniCredit ATM is	0,3%, min 210 HUF
Debit Card list of conditions - for Private clients	In case of Debit bankcards	The cash withdrawal fee on other ATM abroad is	1,35% + 4,2 EUR
Debit Card list of conditions - for Private clients	In case of Debit bankcards	The cash withdrawal fee on UniCredit ATM abroad is	1,3% + 3 EUR
Debit Card list of conditions - for Private clients	In case of Debit bankcards	The Cash withdrawal fee on other domestic ATM is	0,67% + 470 HUF, minimum 630 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	Fee of Cash out in FCY from FCY account in the currency of the account	0,79%, min. 2,35 EUR

Announcement for retail clients on the changes of 1st February 2013.

List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The fee of in-bank and bank-to-bank Standing order is	Free of Charge according to pt 3. (The normal fee: 0,2%, min 90 HUF, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The fee of the Interbank Payment orders by original bank form is	0,4%, min 350 HUF, max. 11000 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The fee of the Intrabank Payment orders by original bank form is	0,35%, min 350 HUF, max. 10000 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The promotion on the calculation of Direct debit transaction is recalled.	Free of Charge according to pt 3. (The normal fee: 0,2%, min 50 HUF, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The promotion on the calculation of charges on the Intrabank Payment orders by Home Banking and Telephone Bank is recalled.	0,2%, min. 199 HUF, max. 6 000 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The promotion on the calculation of charges on the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2%, min. 150 HUF, max. 6 000 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee for bank-to-bank Standing orders is	0,3%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee for in-bank Standing orders is	0,3%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee of the Interbank Payment orders by non-original bank form is	0,5%, min. 15 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee of the Interbank Payment orders by original bank form is	0,45%, min. 10 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,275%, min 5,95 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee of the Intrabank Payment orders by non-original bank form is	0,45%, min. 15 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee of the Intrabank Payment orders by original bank form is	0,4%, min. 10 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from FCY accounts)	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking /Home Banking / Telefonbank	0,3%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee for bank-to-bank Standing orders is	0,35%, min. 5 EUR

Announcement for retail clients on the changes of 1st February 2013.

List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee for in-bank Standing orders is	0,3%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee of the Interbank Payment orders by non-original bank form is	0,5%, min 15 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee of the Interbank Payment orders by original bank form is	0,45%, min 10 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,35%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee of the Intrabank Payment orders by non-original bank form is	0,45%, min 15 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee of the Intrabank Payment orders by original bank form is	0,4%, min 10 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (FCY transactions from HUF accounts)	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking /Home Banking / Telefonbank	0,3%, min. 5 EUR
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (HUF transactions from FCY accounts)	The fee of the Interbank Payment orders by non-original bank form is	0,5%, min. 800 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (HUF transactions from FCY accounts)	The fee of the Interbank Payment orders by original bank form is	0,45%, min. 250 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (HUF transactions from FCY accounts)	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking /home Banking / Telefonbank	0,35%, min. 150 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (HUF transactions from FCY accounts)	The fee of the Intrabank Payment orders by non-original bank form is	0,45%, min. 800 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (HUF transactions from FCY accounts)	The fee of the Intrabank Payment orders by original bank form is	0,4%, min. 250 HUF
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package (HUF transactions from FCY accounts)	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking /Home Banking / Telefonbank	0,3%, min. 150 HUF
List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta cobranded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branden credit cards	Cash advance fee in bank branches in Hungary (in post offices as well)	1,95%, min 1600 HUF

Announcement for retail clients on the changes of 1st February 2013.

holder Retail Clients			
List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta cobranded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branden credit cards	Cash withdrawal fee abroad	1,95% + 7 EUR
List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta cobranded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branden credit cards	Fee of Purchase transaction	Free of Charge according to pt 3. (The normal fee: 0,2%, max 6 000 HUF)
List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta cobranded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branden credit cards	The Cash withdrawal fee on ATM abroad is	1,95% + 5,8 EUR
List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta cobranded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branden credit cards	The Cash withdrawal fee on domestic ATM is	1,95%, min 1600 HUF
Retail List of Conditions, Regular Deposit Savings Program, CONDITIONS RELATED TO UNICREDIT SAVINGS ACCOUNT	In case of Regular Deposit Savings Program	Fee of Cash out in HUF from HUF account	0,8%, min. 400HUF max. 16000HUF

Announcement for retail clients on the changes of 1st February 2013.

Retail List of Conditions, Regular Deposit Savings Program, CONDITIONS RELATED TO UNICREDIT SAVINGS ACCOUNT	In case of Regular Deposit Savings Program	The fee of the Inter and Intrabank Payment orders by non-original bank form is	0,8%, min. 1200 HUF, max 16000 HUF
Retail List of Conditions, Regular Deposit Savings Program, CONDITIONS RELATED TO UNICREDIT SAVINGS ACCOUNT	In case of Regular Deposit Savings Program	The fee of the Inter and Intrabank Payment orders by non-original bank form is Internet Banking / Telefonbank	0,8% min. 250 HUF, max. 11000 HUF
Retail List of Conditions, Regular Deposit Savings Program, CONDITIONS RELATED TO UNICREDIT SAVINGS ACCOUNT	In case of Regular Deposit Savings Program	The fee of the Interbank and Interbank Payment orders by original bank form is	0,8%, min. 500 HUF, max. 16000 HUF
Retail List of Conditions, Regular Savings Program, CONDITIONS RELATED TO UNICREDIT SAVINGS ACCOUNT	In case of Regular Savings Program	Fee of Cash out in HUF from HUF account	0,8%, min. 400HUF max. 16000HUF
Retail List of Conditions, Regular Savings Program, CONDITIONS RELATED TO UNICREDIT SAVINGS ACCOUNT	In case of Regular Savings Program	The fee of the Inter and Intrabank Payment orders by non-original bank form is	0,8%, min. 1200 HUF, max 16000 HUF
Retail List of Conditions, Regular Savings Program, CONDITIONS RELATED TO UNICREDIT SAVINGS ACCOUNT	In case of Regular Savings Program	The fee of the Inter and Intrabank Payment orders by non-original bank form is Internet Banking / Telefonbank	0,8% min. 250 HUF, max. 11000 HUF
Retail List of Conditions, Regular Savings Program, CONDITIONS RELATED TO UNICREDIT SAVINGS ACCOUNT	In case of Regular Savings Program	The fee of the Interbank and Interbank Payment orders by original bank form is	0,8%, min. 500 HUF, max. 16000 HUF
List of Conditions for Savings Account Plus	In case of Savings Account Plus	Fee of other HUF payment orders	1,2% min. HUF 1000
List of Conditions for Savings Account Plus	In case of Savings Account Plus	The fee for Standing orders is	1,2% min. HUF 1000
List of Conditions for Pár-Hozam account	In case of Pár-Hozam account	The Cash withdrawal fee on Domestic UniCredit ATM is	0,3%, min 210 HUF
List of Conditions for Pár-Hozam account	In case of Pár-Hozam account	The fee for the Interbank Payment orders by Home Banking and Telephone Bank is	0,3175%, min 220 HUF, max. 13000 HUF
List of Conditions for Pár-Hozam account	In case of Pár-Hozam account	The fee for the Intrabank Payment orders by Home Banking and Telephone Bank is	0,2%, min. 199 HUF, max. 6 000 HUF

Announcement for retail clients on the changes of 1st February 2013.

List of Conditions for Pár-Hozam account	In case of Pár-Hozam account	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 225 HUF max. 6 000 HUF
List of Conditions for Pár-Hozam account	In case of Pár-Hozam account	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 150 HUF, max. 6 000 HUF
List of Conditions for Pár-Hozam account	In case of Pár-Hozam account	The promotion of the number of free of charge domestic ATM cash withdrawal is recalled.	0,67% + 470 HUF, minimum 630 HUF
List of Conditions for Student account	In case of Student (not available) account	Fee of Cash out in HUF from HUF account	0,7%, min 400 HUF, max 16 000 HUF
List of Conditions for Student account	In case of Student (not available) account	The fee for Bank-to-bank VIBER transfer is	0,7%, min 10 000 HUF, max 100 000 HUF
List of Conditions for Student account	In case of Student (not available) account	The fee for the Interbank Payment orders by Home Banking and Telephone Bank is	0,4%, min. 99 HUF max. 11000 HUF
List of Conditions for Student account	In case of Student (not available) account	The fee for the Intrabank Payment orders by Home Banking and Telephone Bank is	0,2%, min. 199 HUF, max. 6 000 HUF
List of Conditions for Student account	In case of Student (not available) account	The fee of the Interbank Payment orders by non-original bank form is	0,5% min 1000 HUF
List of Conditions for Student account	In case of Student (not available) account	The fee of the Interbank Payment orders by original bank form is	0,5%, min 300 HUF, max 12000 HUF
List of Conditions for Student account	In case of Student (not available) account	The fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 225 HUF max. 6 000 HUF
List of Conditions for Student account	In case of Student (not available) account	The fee of the Intrabank Payment orders by non-original bank form is	0,5% min. 1000 HUF
List of Conditions for Student account	In case of Student (not available) account	The fee of the Intrabank Payment orders by original bank form is	0,45%, min. 300 HUF, max. 11000 HUF
List of Conditions for Student account	In case of Student (not available) account	The fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 150 HUF, max. 6 000 HUF
Announcement - Interest conditions of UniCredit Bank Hungary Zrt for Private clients - NOT AVAILABLE PRODUCTS	In case of Savings Account	Fee of Cash out in HUF from HUF account	0,8%, min. 400HUF max. 16000HUF
Announcement - Interest conditions of UniCredit Bank Hungary Zrt for Private clients - NOT AVAILABLE PRODUCTS	In case of Savings Account	The fee of the Inter and Intrabank Payment orders by non-original bank form is	0,8%, min. 1200 HUF, max 16000 HUF
Announcement - Interest conditions of UniCredit Bank Hungary Zrt for Private clients - NOT AVAILABLE PRODUCTS	In case of Savings Account	The fee of the Inter and Intrabank Payment orders by non-original bank form is Internet Banking / Telefonbank	0,8% min. 250 HUF, max. 11000 HUF

Announcement for retail clients on the changes of 1st February 2013.

Announcement - Interest conditions of UniCredit Bank Hungary Zrt for Private clients - NOT AVAILABLE PRODUCTS	In case of Savings Account	The fee of the Interbank and Interbank Payment orders by original bank form is	0,8%, min. 500 HUF, max. 16000 HUF
---	----------------------------	--	------------------------------------

3) the following promotions are announced:

List of Conditions	Product name	Type of Transaction	Conditions effective from 01.02.2013
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus and Nonstop (not available) account packages	The fee of in-bank and bank-to-bank Standing order is not charged by the Bank as promotion. The promotion is valid untill withdrawal.	Free of Charge (The normal fee: 0,2%, min 90 HUF, max 6 000 HUF)
List of Conditions for Private customers of the Bank	In case of Bónusz, ÉN, Private Plus, Private and Nonstop (not available) account packages	The fee of Direct debit is not charged by the Bank as promotion. The promotion is valid untill withdrawal.	Free of Charge (The normal fee: 0,2%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private customers of the Bank	In case of Private account packages	The fee of in-bank and bank-to-bank Standing order is not charged by the Bank as promotion. The promotion is valid untill withdrawal.	Free of Charge (The normal fee: 0,2%, min 140 HUF, max 6 000 HUF)
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee of Direct debit is not charged by the Bank as promotion. The promotion is valid untill withdrawal.	Free of Charge (The normal fee: 0,2%, min 50 HUF, max 6 000 HUF)
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The fee of in-bank and bank-to-bank Standing order is not charged by the Bank as promotion. The promotion is valid untill withdrawal.	Free of Charge (The normal fee: 0,2%, min 90 HUF, max 6 000 HUF)
Debit Card list of conditions - for Private clients	In case of Debit bankcards	The fee for purchases is not charged by the Bank as promotion. The promotion is valid until recalled.	Free of Charge (The normal fee: 0,2%, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The fee of Direct debit is not charged by the Bank as promotion. The promotion is valid untill withdrawal.	Free of Charge (The normal fee: 0,2%, min 50 HUF, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The fee of in-bank and bank-to-bank Standing order is not charged by the Bank as promotion. The promotion is valid untill withdrawal.	Free of Charge (The normal fee: 0,2%, min 90 HUF, max 6 000 HUF)

Announcement for retail clients on the changes of 1st February 2013.

List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta cobranded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branden credit cards	The fee for purchases is not charged by the Bank as promotion. The promotion is valid until recalled.	Free of Charge (The normal fee: 0,2%, max 6 000 HUF)
---	---	---	--

Sections of the above Lists of Conditions not included in the Announcement remain valid and unchanged.

Budapest, 30th November 2012.

UniCredit Bank Hungary Zrt.