

HIRDETMÉNY

Dear Clients,

please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) modifies the List of Conditions for Retail Clients as of 15.10.2012. as follows:

- In case of **Bónusz** account package, the promotion for the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is cancelled. Calculation of charges: similar to the calculation of fees applied in case of Privát account package. As a special offer the Bank will not charge the amount over the minimum amount indicated. This action is valid until withdrawn.
- In case of **Bónusz** account package, the promotion for the Interbank Payment orders by Home Banking and Telephone Bank is cancelled. Calculation of charges: similar to the calculation of fees applied in case of Privát account package. As a special offer the Bank will not charge the amount over the minimum amount indicated. This action is valid until withdrawn.
- In case of **Bónusz** account package, the fee of the Interbank Payment orders by original bank form is 0.475 % minimum HUF 850 maximum HUF 13,500.
- In case of **Bónusz** account package, the promotion for Cash out on Other ATM in Hungary is be cancelled. As a special offer, monthly the 1st ATM (in Hungary) cash withdrawal is free of charge. This action is valid until withdrawn.
- In case of **Bónusz** account package, the promotion for Direct debit transaction is be cancelled. The normal fee is as indicated at Privát account package.
- In case of **Bónusz** account package, the promotion for Standing orders is cancelled. Transaction fee is HUF 70.
- In case of **Bónusz** account package, the fee of the cash out HUF from HUF account is 0.8 % minimum HUF 800; maximum HUF 14,000.
- In case of **Privát Plusz** account package, the fee of the Interbank Payment orders by original bank form is 0.475 % minimum HUF 650; maximum HUF 17,500.
- In case of **Privát Plusz** account package, the fee for the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is HUF 135.
- In case of **Privát Plusz** account package, the fee for the Interbank Payment orders by Home Banking and Telephone Bank is 0.1175 % minimum HUF 130; maximum HUF 7,000.
- In case of **Privát Plusz** account package, the promotion for Cash out on Other ATM in Hungary is cancelled. The normal fee is as indicated at Privát account package.
- In case of **Privát Plusz** account package, the promotion for Direct debit transaction is cancelled
- In case of **Privát Plusz** account package the fee for Standing orders is HUF 70.
- In case of **Privát Plusz** account package, the fee of the cash out HUF from HUF account is 0.8 % minimum HUF 800; maximum HUF 14,000.
- In case of **ÉN** account package, the fee of the Interbank Payment orders by original bank form is 0.475 % minimum HUF 650; maximum HUF 17,500.
- In case of **ÉN** account package, the fee for the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is HUF 135.
- In case of **ÉN** account package, the fee for the Interbank Payment orders by Home Banking and Telephone Bank is 0.1175 % minimum HUF 130; maximum HUF 7,000.
- In case of **ÉN** account package, the promotion for Cash out on Other ATM in Hungary is cancelled. The normal fee is as indicated at Privát account package.
- In case of **ÉN** account package, the promotion for Direct debit transaction is cancelled.
- In case of **ÉN** account package, the fee for Standing orders is HUF 70.
- In case of **ÉN** account package, the fee of the cash out HUF from HUF account is 0.8 % minimum HUF 800; maximum HUF 14,000.

- In case of **Privát** account package, the fee of the Interbank Payment orders by original bank form is 0.472 % minimum HUF 649.
- In case of **Privát** account package, the fee for the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is 0.112 % minimum HUF 128.
- In case of **Privát** account package, the fee for the Interbank Payment orders by Home Banking and Telephone Bank is 0.112 % minimum HUF 128.
- In case of **Privát** account the fee of booking entry is HUF 17.
- In case of **Privát** account package, the fee of the cash out HUF from HUF account is 0.8 % minimum HUF 800.
- In case of **Foreign Currency account**, the fee of booking entry is HUF 17.
- In case of **Foreign Currency account**, the fee for Foreign Currency credit entry is HUF 590.
- In case of **Foreign Currency account**, the fee for the Interbank Payment orders by Home Banking, SpectraNet Internet Banking / Mobil Banking and Telephone Bank is 0.175 % minimum EUR 5.95.
- In case of **Nonstop** account package the fee for the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is HUF 64.
- In case of **Nonstop** account package, the fee for the Interbank Payment orders by Home Banking and Telephone Bank is HUF 64.
- In case of **Nonstop** account package, the promotion for Cash out on Other ATM in Hungary is cancelled. As a special offer, monthly the 1st ATM (in Hungary) cash withdrawal is free of charge. This action is valid until withdrawn.
- In case of **Nonstop** account package, the promotion for Direct debit transaction is cancelled. The normal fee is as indicated at Privát account package.
- In case of **Nonstop** account package, the promotion for Standing orders is cancelled. Transaction fee is HUF 70.
- In case of **Nonstop** account package, the fee of the cash out HUF from HUF account is 0.8 % minimum HUF 800; maximum HUF 14,000.
- The fee for Cash out - in the currency of the account (for foreign currency accounts) is 0.59 % minimum EUR 2.35.
- The fee for Cash in - **HUF cash payments of high number of notes** (above 1,000 pieces of notes) is 0.235 %.
- The fee for cash in - **Foreign currency cash payments of high number of notes** (above 500 pieces of notes) is 0.585 %.
- The fee of cash exchange - exchange of coins exceeding 50 pieces per denomination (for value above 50 pcs) 1.75 %
- The fee of cash exchange - exchange of bank notes exceeding 50 pieces per denomination (for value above 50 pcs) 4.75 %
- The Card Membership fee / Supplementary Card Membership fee of Maestro **debit card** is HUF 2,300.
- The Card Membership fee / Supplementary Card Membership fee of MasterCard Standard **debit card** is HUF 5,100.
- The Card Membership fee / Supplementary Card Membership fee of Visa Classic **debit card** is HUF 5,100.
- The Card Membership fee / Supplementary Card Membership fee of MasterCard Gold **debit card** is HUF 21,000.
- The Card Membership fee / Supplementary Card Membership fee of Visa Gold **debit card** is HUF 21,000.
- The **debit card** Cash withdrawal fee on other ATM in Hungary is 0.470%+HUF 470, minimum HUF 530.
- The **debit card** Cash withdrawal fee on other ATM abroad is 1.15%+EUR 3.8.
- The **debit card** Cash advance fee in bank branches in Hungary (in Post offices as well) is 0.410%+HUF 410, minimum HUF 610.
- In case of **debit card** the Cash advance fee in bank branches abroad is 1.15%+EUR 5.8.
- In case of **debit card** the balance inquiry fee is HUF 35.

Budapest, 2012.09.28.

UniCredit Bank Hungary Zrt.