

# HIRDETMÉNY

Dear Clients,

please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) modifies the List of Conditions for Private Clients documents as of 02.01.2013. as follows:

List of Conditions	Product name	Type of Transaction	Conditions effective from 02.01.2013
List of Conditions for Private customers of the Bank	Cash Exchange	Damaged or withdrawn FCY banknotes exchange (if at least half of the banknote is available and the withdrawal's exchange date has not expired)	Conversion on 90% (exchange into HUF)
List of Conditions for Private customers of the Bank	Cash Exchange	Damaged HUF banknotes exchange (if at least half of the banknote is available)	Free of charges
List of Conditions for Private customers of the Bank	Cash Exchange	Damaged HUF banknotes exchange (if less than a half of the banknote is available)	Free of charge acceptance
List of Conditions for Private customers of the Bank	Cash Exchange	Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB)	Free of charges
List of Conditions for Private customers of the Bank – Announcement on the Execution Order of Transaction and Time Deposits	Cash deposit at UniCredit ATM	In case of Debit card T day, until 18:30	T day
List of Conditions for Private customers of the Bank – Announcement on the Execution Order of Transaction and Time Deposits	Cash deposit at UniCredit ATM	In case of Debit card T day, after 18:30	T+1 day
List of Conditions for credit card holder Retail Clients	In case of UniCredit Orange and Blue Platinum credit cards	Annual Percentage Rate (APR)	42,62%
List of Conditions for credit card holder Retail Clients	In case of UniCredit Gold credit cards	Annual Percentage Rate (APR)	44,07%
List of Conditions for credit card holder Retail Clients	In case of UniCredit Platinum credit cards	Annual Percentage Rate (APR)	43,65%
List of Conditions for UniCredit-Fundamenta cobranded credit card holder Retail Clients	In case of UniCredit-Fundamenta cobranded credit cards	Annual Percentage Rate (APR)	42,62%
Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of Díjbeszedő co-branden credit cards	Annual Percentage Rate (APR)	42,62%

Budapest, 2012.12.21.

UniCredit Bank Hungary Zrt.