

**SPECIAL CONDITIONS  
CONDITIONS FOR PRIVATE HUF-BASED BANK ACCOUNTS**

**Partner VDCS Executive Bónusz Account**

For the managers specified in related appendix of the Cooperation Agreement

	Annual interest rate	Unified Deposit Index Rate (EBKM)
<b>On-sight interest rate of the bank account</b>	3,00%	3,03%
<i>The interest rate is calculated based on the daily closing balance, and credited to the account at the end of each calendar quarter.</i>		
	Annual interest rate	APR
Interest rate of the <b>overdraft</b>	14,99%	19,78%
commitment fee	0,00%	
handling fee	HUF 0	

**I. Fees related to the management of the account**

*Management of HUF-based accounts*

Account opening	Free of charge <sup>1</sup>
Account-handling fee	Free of charge <sup>5</sup> , HUF 399 per month / bank account <sup>2</sup> in case the credit condition is not met

**II. Payment transactions**

**Credits in HUF**

Settlement of accounts for the HUF-based account	Free of charge <sup>1</sup>
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**Debits in HUF**

Payments to the debit of the HUF-based account

Single transfer within the bank	
By means of Internet Banking / Mobile Banking	Free of charge <sup>1</sup>
By means of Home Banking and Telefonbank	Free of charge <sup>1</sup>
Single interbank transfer	
By means of Internet Banking / Mobile Banking	Free of charge <sup>1</sup>
By means of Home Banking and Telefonbank	Free of charge <sup>1</sup>
Permanent intrabank and interbank transfers	Free of charge <sup>1</sup>
Group collection orders	Free of charge <sup>1</sup>

**III. Bankcard**

<b>Mastercard Standard, Visa Classic bankcard</b>	
Card Issuer fee / Card Membership fee	Free of charge <sup>1</sup>
<b>Mastercard Gold, Visa Gold</b>	
Card Issuer fee / Card Membership fee	Free of charge <sup>1</sup>
<b>ATM cash withdrawal fee</b>	
Cash withdrawal fee on UniCredit ATM in Hungary and foreign <sup>3</sup> UniCredit ATM	Free of charge <sup>1</sup>
Cash withdrawal fee on other ATM in Hungary	Monthly 2 ATM (in Hungary) cash withdrawal free of charges <sup>4</sup>

<sup>1</sup> The charge indicated above is a special offer of the Bank. This action is valid until withdrawn. The normal tariff of the special charge is shown in the list of conditions of the Bonus account package.

<sup>2</sup> Calculation of charges: 0.01% of the monthly amounts credited and debited on the bank account but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawn.

<sup>3</sup> Member banks of UniCredit Group provide free of charge ATM cash withdrawal in the following countries: Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Italy, Kazakhstan, Kyrgyzstan, Poland, Romania, Russian Federation, Serbia, Slovakia, Slovenia, Turkey, Ukraine.

<sup>4</sup> As a special offer the Bank will not charge the fee indicated above in the case of number of pieces as defined above. This action is valid until withdrawn. For any further number of pieces the charges referred to in the list of conditions of the Nonstop account package are applicable. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge

**IV. Accident insurance**

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Fee for the first year	Free of charge <sup>1</sup>
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For fees not contained in these Special Conditions, the fees applicable to the account packages Bonus included in UniCredit Bank's List of Conditions for Private Individuals, in case of overdrafts the conditions applicable to overdraft for private individuals will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals. In case of overdraft, special conditions can not be applied together with other discounts announced, unless it is specified in related Announcement.

The APR has been defined (with the announced standard loan interest rate – valid also for the promotion period) in respect to the current conditions and prevailing legal provisions, with special regard to Governmental Decree 83/2010 (III.25.) on the calculation and announcement of deposit interest rates, yields of securities and of the annual percentage ratio.

The rate of APR can be modified in the event of changes in the conditions.

The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction is 15 percent higher than the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.

Effective from 2<sup>nd</sup> January 2012

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<sup>5</sup> The Bank is providing a promotional account-handling fee during the promotion period. The promotion period is valid until recalled. The account-handling fee is debited on the account every month. The fee is credited on the account if minimum HUF 150.000 is credited – via Bank transfer - on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank).