

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS CONDITIONS FOR UNICREDIT STUDENT ACCOUNT



**Effective from: 22.06.2012.**

**Disclosed on: 08.06.2012**

**Student Account product not available from 21.05.2012.**

Account-keeping fees and commission on payment orders

I. Account-keeping fees		
<i>By HUF accounts</i>		
Account opening		Free of charge
Monthly account-handling fee <sup>1</sup>		HUF 109 / month / bank account <sup>2</sup>
Switching between account packages	to an account with higher handling fee	Free of charge <sup>3</sup>
	to an account with lower handling fee	HUF 3000 <sup>2</sup>
Postal charges (charged for each statement and other postal consignments mailed to the Customer)		as per the effective rates of the Hungarian Post <sup>4</sup>
Account statement kept in the Bank <sup>5 1</sup>		HUF 500 / statement <sup>4</sup>
Replacement of account statement		HUF 450 / statement <sup>3</sup>
Cover confirmation (If cover is pledged)		0,1% / month min. HUF 1000 / month
II. Money transfers		
<i>Credit items</i>		
Credit entries to HUF accounts		Free of charge
<i>Debit items (HUF)</i>		
Commissions on payment orders		
Commission in-bank payment orders	by SpectraNet Internet Banking / Mobile Banking	Free of charge <sup>3</sup>
	by Home Banking and Telephone Bank	HUF 99 <sup>3</sup>
	by original bank form	0,25% min. HUF 300, max. HUF 5000
	by not original bank form or by special processing	0,30% min. HUF 1000
Commission on bank-to-bank payment orders	by SpectraNet Internet Banking / Mobile Banking	Free of charge <sup>3</sup>
	by Home Banking and Telephone Bank	0,20% min. HUF 99, max. HUF 5000
	by original bank form	0,30% min. HUF 300, max. HUF 6000
	by not original bank form or by special processing	0,30% min. HUF 1000
Bank-to-bank and in-bank Standing Orders		Free of charge <sup>3</sup>
Direct debit		Free of charge <sup>3</sup>
Bank-to-bank VIBER transfers		0,5%, min. HUF 10 000, max. HUF 100 000
Postal payment order by paper form		Effective rates of the Hungarian Post + HUF 50 / payment order
Postal payment orders by Home Banking or		Effective rates of the Hungarian Post + HUF

Spectranet Internet Banking / Mobile Banking	50 / payment order
<b>Cash transactions</b>	
Cash out in HUF from HUF account	0,4%, min. HUF 400, max. HUF 10 000
<b>Internet Banking / Mobile Banking</b>	
One-time setup fee	Free of charge <sup>3</sup>
<b>III. Bank Card</b>	
<b>Maestro bankcard (main card)</b>	
Card issuance fee	Free of charge <sup>3</sup>
Card membership fee	50% discount <sup>3</sup>
ATM withdrawal fee	First withdrawal is free of charge at any ATM within Hungary <sup>6</sup>
Clients under 18 years of age may only apply for electronic bankcards. The daily transaction limit for the card is limited to 100,000 HUF. In case of a supplementary card application, the main cardholder should be the legal guardian of the minor.	
<b>IV. Text messaging services</b>	
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card	Free of charge <sup>3</sup>
<b>V. Others</b>	
Student Loan application package	Free of charge <sup>3</sup>
Modification Form	Free of charge <sup>3</sup>
<p>With respect to any other fees not contained in these Special Conditions, the fees applicable to the account package Privát Plusz as specified in UniCredit Bank's List of Conditions for Private Individuals apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.</p> <p>The Bank reserves the right to the amendment of fees and charges published in the Lists of Conditions once a year. The level of such corrections can be 15 percent higher than that of the domestic consumer price index published by the Hungarian Central Statistical Office (HCSO) in the month prior to the announcement of the concerned List of Conditions. The Bank may differentiate the levels of correction in favour of the client.</p> <p>1 The basic account-handling fee is charged for each started month.                  2 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.                  3 The charge indicated above is a special offer of the Bank. Normal charges are defined in the terms and conditions for the Privát Plusz account package. This offer is valid until withdrawn.                  4 In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.                  5 The service was available until 08-01-2007.                  6 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 addendum 4 are applicable. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge.</p>	