

ANNEX 1
**SPECIAL CONDITIONS
FOR PRIVATE INDIVIDUALS – LOANS**

I. Credit Card		APR
UniCredit Orange, Blue, Gold Credit Card Card Issuer fee for primary card	Fee exemption ¹	43,53-44,99%*
UniCredit Platinum Credit Card Card Issuer fee for primary card	50% of standard Card Issuer Fee ¹	43,64%
II. Personal loans – without commitment^{2,4}		
Loan interest	Loan interest as indicated in the Announcement – 1%	26,18%
Loan disbursement commission	Loan disbursement commission as indicated in the Announcement- 0,5%	25,88%
II. Personal loans – with commitment³		
Loan interest	Loan interest as indicated in the Announcement – 3%	26,18%
Loan disbursement commission	Loan disbursement commission as indicated in the Announcement- 0,5%	25,88%
III. Mortgage loans for not defined purpose^{2,4}		
Loan interest	Loan interest as indicated in the Announcement – 0,5%	11,92% - 14,71%
Loan disbursement commission	For HUF loans, 0.5% min. HUF 30,000, max. HUF 50,000	11,92% - 14,71%
III. Mortgage loans for not defined purpose³		
Loan interest	Loan interest as indicated in the Announcement – 1%	11,92% - 14,71%
Loan disbursement commission	For HUF loans, 0.5% min. HUF 30,000, max. HUF 50,000	11,92% - 14,71%
IV. Market interest rate home purchase loans (disbursed in one amount)^{2,4}		
Loan interest	Loan interest as indicated in the Announcement – 0,25%	12,79% - 14,36%
Loan disbursement commission	For HUF loans, 0.5% min. HUF 30,000, max. HUF	12,79% - 14,36%

¹ The fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled. Standard conditions are set out in the applicable List of Conditions for credit card holder private clients of UniCredit Bank Hungary Ltd.

² Approval of the branch manager is required

³ With the approval of the 1st competence level

⁴ These two offers can't be contracted!

50,000

IV. Market interest rate home purchase loans (disbursed in one amount) ³

Loan interest	Loan interest as indicated in the Announcement – 0,75%	12,79% - 14,36%
Loan disbursement commission	For HUF loans, 0.5% min. HUF 30,000, max. HUF 50,000	12,79% - 14,36%

For fees not contained in present Special Conditions, the current fees applying to the given product in UniCredit Bank's Announcement for Private Individuals and List of Conditions for credit card holder private clients will be governing.

The UniCredit Bank's List of Conditions for Private Individuals and List of Conditions for credit card holder private clients contain the due dates of charged fees.

The Annual Percentage Rate (APR) is the annual rate of the credit's total fees and dues comparing to the total amount of the credit. It is expressed in percentages. During the calculation of the APR the Bank have to consider all fees and dues of the credit, which is paid by the Client according to the Credit contract.

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 APR has been defined in respect to the current conditions and prevailing legal provisions, on the calculation and announcement of deposit interest rates, yields of securities and of the annual percentage ratio and 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 - marked with * - related to the loan part of the Creditcard contract published in the Lists of Conditions per annum. The level of correction can be maximum the level of the annual inland average consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the given year. The Bank may differ the level of correction in favour of the client. The Bank has got the right to correct the level of fees and charges -not marked with * - related to the bankcard part of the Creditcard contract published in the Lists of Conditions per annum as well. The level of correction can be maximum 15 percentage point higher than the level of the annual inland average consumer price indices published in the previous months by the Hungarian Central Statistical Office (HCSO). The Bank may differ the level of correction in favour of the client.

Effective from 2nd January 2012.