

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

Effective from: 6th December 2012 (1208), Disclosed on the 5th of December 2012

1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions.
2. . Fees of HUF transfers and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.
- 3.. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
4. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
5. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)

0

Term deposit:

Currency	Amount	Currency	Amount
HUF	250.000	JPY	5.000.000
USD	1.000	SEK	250.000
GBP	1.500	EUR	1.000
CHF	3.000		

Minimum term of deposit: 1 month.

6. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented
7. 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 can be 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.
8. In this List of Conditions the name of Home Banking means Spectra, Spectra Light and Multicash electronic banking services.
9. In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary.

*Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF HUF ACCOUNTS

Account packages	Monthly account-handling fee	Direct debit	Standing orders	Issuer fee for Maestro bankcard	Issuer fee for MC Standard / Visa Classic bankcard	Issuer / Membership fee for supplementary Maestro bankcard
Privát	HUF 399 /month ¹ /account ² and HUF 17 /booking entry	HUF 40 ⁴	HUF 115 ⁴	HUF 1 950	HUF 4 350	HUF 1 950 / HUF 2 300
Privát Plusz	HUF 567 /month ¹ /account ^{2,3}	HUF 40 ⁴	HUF 70 ⁴	free of charges ⁷	HUF 4 350	HUF 1 950 / HUF 2 300
ÉN account	HUF 549 / month ^{*1} /account ^{2,3}	HUF 40 ⁴	HUF 70 ⁴	free of charges ⁷	HUF 4 350	HUF 1 950 ^{****} HUF 2 300
Nonstop Product not available from 2011.07.15.	HUF 760 /month ¹ /account ^{2,3}	HUF 40 ⁴	HUF 70 ⁴	free of charges ⁷	HUF 4 350	HUF 1 950 / HUF 2 300
Bónusz	free of charges ^{**}	HUF 40 ⁴	HUF 70 ⁴	free of charges ⁷	free of charges ⁷	HUF 1 950 / HUF 2 300

	Commission in-bank payment orders			
	by SpectraNet Internet Banking / Mobile Banking	by Home Banking and Telephone Bank	by original bank form	by not original bank form or by special processing
Privát	0,055%, min. HUF 109	0,05%, min. HUF 109	0,35%, min. HUF 550	0,50%, min. HUF 1 500
Privát Plusz	HUF 60 ⁴	HUF 109 ⁴	0,35%, min. HUF 550, max. HUF 10 000	0,50%, min. HUF 1 500
ÉN account	HUF 60 ^{4****}	HUF 109 ^{4****}	0,35%, min. HUF 550, max. HUF 10 000	0,50%, min. HUF 1 500
Nonstop	free of charge ⁶	free of charges ⁶	0,35%, min. HUF 650, max. HUF 10 000	0,50%, min. HUF 1 500
Bónusz	free of charge ⁶	free of charges ⁶	0,35%, min. HUF 650, max. HUF 10 000	0,50%, min. HUF 1 500

	Commission on bank-to-bank payment orders			
	by SpectraNet Internet Banking / Mobile Banking	by Home Banking and Telephone Bank	by original bank form	by not original bank form or by special processing
Privát	0,1120%, min. HUF 128	0,1120%, min. HUF 128	0,472%, min. HUF 649	0,50%, min. HUF 1 500
Privát Plusz	HUF 135 ⁴	0,1175%, min. HUF 130, max. HUF 7 000	0,475%, min. HUF 650, max. HUF 17 500	0,50%, min. HUF 1 500
ÉN account	HUF 135 ^{4****}	0,1175%, min. HUF 130, max. HUF 7 000****	0,475%, min. HUF 650, max. HUF 17 500	0,50%, min. HUF 1 500
Nonstop	64 HUF ⁴	64 HUF ⁴	0,475%, min. HUF 850, max. HUF 13 500	0,50%, min. HUF 1 500
Bónusz	HUF 128 ¹⁷	HUF 128 ¹⁷	0,475%, min. HUF 850, max. HUF 13 500	0,50%, min. HUF 1 500

Cash out				
	On UniCredit ATM in Hungary or abroad	On other ATM in Hungary	Cash out in HUF from HUF account	Cash out in FCY from HUF account
Privát	free of charges ⁸	0,47%+HUF 470, minimum HUF 530	0,80%, min. HUF 800	free of charges ¹⁰ (at buying and selling rates of exchange)
Privát Plusz	free of charges ⁸	0,47%+HUF 470, min. HUF 530	0,80 %, min. HUF 800, max. 14 000 HUF	free of charges ¹⁰ (at buying and selling rates of exchange)
ÉN account	free of charges ⁸	0,47%+HUF 470 min. HUF 530****	0,80%, min. HUF 800, max. 14 000 HUF	free of charges ¹⁰ (at buying and selling rates of exchange)
Nonstop	free of charges ⁸	Monthly 1 ATM (in Hungary) cash withdrawal free of charges ⁹ (above the fee by Privát account)	0,80%, min. HUF 800, max. 14 000 HUF	free of charges ¹⁰ (at buying and selling rates of exchange)
Bónusz	free of charges ⁸	Monthly 1 ATM (in Hungary) cash withdrawal free of charges ⁹ (above the fee by Privát account)	0,80%, min. HUF 800, max. 14 000 HUF	free of charges ¹⁰ (at buying and selling rates of exchange)

The Bank executes in-bank transfer orders between the accounts of the same Client free of charge– in case there is no any other disposal for bank accounts and savings accounts.

Switching among ÉN account discounts ¹⁶	HUF 1000,-
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The charges and fees of these services have the same price by Privát, Privát Plusz, ÉN, Nonstop and Bonusz account packages type.

Services	Charges
Account opening	Free of charges
<i>Change of Account packages</i>	
to an account with higher handling fee	Free of charges ¹¹ (Normal fee: HUF 3 000)
to an account with lower handling fee	Free of charges ¹¹ (Normal fee: HUF 3 000)
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges ^{5,12}
Credit entries (HUF)	
Credit entries to HUF accounts	Free of charges
Credit entries to HUF accounts in giro cheque	according to the current conditions of the Hungarian Post
FCY credit entries to HUF accounts ¹³	HUF 500
Debit items (HUF)	
Bank-to-bank VIBER transfers	0,5%, min. HUF 10 000, max. HUF 100 000
Postal payment order by paper form	Relevant conditions of the Hungarian Post+ HUF 50,-/payment order
Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking	Relevant conditions of the Hungarian Post+ HUF 50,-/payment order
Debit items (FCY)	
Commission on bank-to-bank payment orders	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,15%, min. EUR 5
by original bank form	0,25%, min. EUR 10
by not original bank form or by special processing	0,30%, min. EUR 15
Commission on in-bank payment orders	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,10%, min. EUR 5
by original bank form	0,20%, min. EUR 10
by not original bank form or by special processing	0,25%, min. EUR 15
Bank-to-bank Standing Orders	0,15%, min. EUR 5
In-bank Standing Orders	0,10%, min. EUR 5
Transfer orders with missing data/errors ¹⁴	EUR 8 ⁴
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR 8 ¹

II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS

Account opening	free of charges	
Account-handling fee	HUF 282,-/month/account ^{1,2} and HUF 17.-/ booking entry	
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges ^{5,12}	
Money Transfers		
Credit items		
FCY credit entries to FCY accounts ¹³	HUF 590	
Debit items		
FCY Debit Transfers		
<i>Commission on bank-to-bank payment orders</i>	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,175%, min. EUR 5,95
	by original bank form	0,25% min. EUR 10
	by not original bank form or by special processing	0,30% min. EUR 15
<i>Commission on in-bank payment orders</i>	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,10%, min. EUR 5
	by original bank form	0,20% min. EUR 10
	by not original bank form or by special processing	0,25% min. EUR 15
Urgent FCY Payment orders with conversation through the Spectra, Spectra Light, SpectraNet Internet Banking / Mobile Banking and Multicash client programmes (in HUF, EUR and USD)	0,35%, min. EUR 30	
HUF Debit Transfers on FCY accounts		
<i>Commission on bank-to-bank payment orders</i>	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,15% min. HUF 150
	by original bank form	0,25% min. HUF 250
	by not original bank form or by special processing	0,30% min. HUF 800
<i>Commission on in-bank payment orders</i>	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,10% min. HUF 150
	by original bank form	0,20% min. HUF 250
	by not original bank form or by special processing	0,25% min. HUF 800
Bank-to-bank Standing Orders	0,15%, min. EUR 5	
In-bank Standing Orders	0,10%, min. EUR 5	
Transfer orders with missing data/errors ¹⁴	EUR 8 ⁴	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR 8 ¹	

The Bank executes in-bank transfer orders between the accounts of the same Client free of charge– in case there is no any other disposal for bank accounts and savings accounts

III. CASH TRANSACTION

Cash in – to the credit of the account	
In the currency of the account	free of charges ¹⁰ , except for payments in high number (above 100 pieces) of coins, the fee is 0,2% of the payment amount ¹⁵
In different currency	free of charges ¹⁰ , at buying and selling rates of exchange
HUF cash payments of high number of notes (above 1,000 pieces of notes)	0,235%
Foreign currency cash payments of high number of notes (above 500 pieces of notes)	0,585%
<i>The bank may handle cash payments accumulated, based on pieces of notes, on the same day, in the same currency. According to this, the Bank may charge the fee of "cash payments of high number of notes" for the whole amount of several cash payments on the same day if the accumulated amount of these cash payments exceeds the "cash payments of high number of notes".</i>	
Fee of payment in currency coins	10%
Currency coins accepted in	EUR
Smallest accepted denomination	1,00.-
Cash out – to the debit of the account	
In the currency of the account	0,590%, min. EUR 2,35
In the different currency of the account	free of charges ¹⁰ , at buying and selling rates of exchange
Cash Exchange	
From a foreign currency to HUF	at buying rate of exchange
From a foreign currency to another foreign currency	at buying and selling rates of exchange
From HUF to a foreign currency	at selling rates of exchange
Money exchange of notes and coins not exceeding 50 pieces per denomination	Free of charges ¹⁰
Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)	
by coins	4,750%
by notes	1,75%
Night safe	HUF 5.000.-/ quarter
Cash – delivery in bags - HUF	0,15%
Cash – delivery in bags - FCY	0,40%
Damaged FCY banknotes exchange	Conversion on 90% (exchange into HUF)
Damaged HUF banknotes exchange	Free of charges ¹⁰

1 day's notice for HUF in the case of cash withdrawals over HUF 2,000,000 is required until 15.00. The demand noticed after 15.00 should be realized on the second day after the notice

2 days' notice for USD, EUR in the case of cash withdrawals over the equivalent of HUF 1,000,000 and in any other currencies with no regard to the amount of the cash withdrawals is required. In case the cash withdrawal is not realized because of the client's fault, the bank is authorized to debit 50% of the cash withdrawal's cost but min. HUF 3000,- to the client's account in order to partly reimburse its costs. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates.

These addendums are inseparable parts of the List of Conditions for Private Customers:

1. *addendum: Announcement on the Execution Order of Transaction and Time Deposits*
2. *addendum: Fees of Other Services*
3. *addendum: Debit Bankcard – List of Conditions for Private clients*
4. *addendum: Electronic Banking – List of Conditions for Private clients*

- ¹ 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 withdrawal.
- ² *The basic account-handling fee is charged for each started month.*
- ³ In case of active account management, the Clients having "Páros Plusz" mortgage loan, receive reduction of HUF 100 (i.e. hundred Hungarian Forints) account-handling fee. Active account management shall mean HUF 60 000 credit on the account, and 2 bank-to-bank standing orders, or 2 in-bank standing orders execution from the account in the given month.
- ⁴ Calculation of charges: 0.01% of the sum of the transactions 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 withdrawal.
- ⁵ As a special offer the Bank will not charge this fee in the case of number of pieces as defined in the account packages. This action is valid until withdrawal.
- ⁶ The charge indicated above is a special offer of the Bank. The normal charge equals the charge as defined for the Privát account package, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.
- ⁷ The normal fee is as indicated in addendum 3, which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until withdrawal.
- ⁸ The normal fee is on UniCredit ATM in Hungary 0,1% min. HUF 100, on foreign UniCredit ATM 1% plus 3,25 EUR, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.
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.
- ⁹ 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 withdrawal. 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. The Bank applies free of charge ATM transactions – their number is stipulated for each account package – for transaction according to their booking date. The transaction is taken into account in the month it is booked in.
- ¹⁰ Calculation of charges: the normal charge is 0,2% of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.
- ¹¹ The charge indicated above is a special offer of the Bank. This action is valid until withdrawal.
- ¹² The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post.
- ¹³ In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.
- ¹⁴ It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.
- ¹⁵ The Bank recalls the promotion for Cash payment in large numbers (above 100 pieces) of coins as of 29.12.2010. The normal fee is 0,2% of the payment amount.
- ¹⁶ The switching among ÉN account discounts can be requested one time per month. Switching between discounts does not mean the termination of contract for the waived discount. If the Client does not terminate the contract for the service, it will remain and be charged by the Bank according to the List of Conditions.
- ¹⁷ Calculation of charges: equals the charge as defined for the Privát account package, but the amount above the minimum will not be charged by the Bank as a special offer. This promotion is valid until withdrawal.

* The normal monthly account handling fee of Én account is HUF 849. It is debited on the account every month. The fee is HUF 549 if at least HUF 50.000 is credited – via Bank transfer - on the account during the given calendar month, HUF 300 is credited on the account from the account handling fee during the following month.

** The promotional account handling fee is HUF 760./month/account, the promotion is valid until recalled. The normal account handling fee of Bonus account is HUF 999/month/account. It 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) If at least HUF 75.000 is credited – via Bank transfer - on the account during the given calendar month, HUF 380 is credited on the account from the account handling fee. The account handling fee – or any part of it – is not credited If none of the above credit conditions is met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met***, neither the total nor the partial account handling fee will be credited on the account. The promotion is valid until recalled.

*** In the promotional period, the Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account. The promotion is valid until recalled.

**** The Accountholder is mandated to select 2 from the below listed services (contracting for related services is also required). The selected services are free of charge according to ÉN account.

- 1 piece of Maestro supplementary card free of card issuer and membership fees
- Free of charge commission on Bank – to – Bank and in Bank payment orders by SpectraNet Internet Banking / Mobile Banking and Home Banking and Telephone Bank.
- 1 free of charge Hungarian ATM cash withdrawal⁹
- Free of charge SMS notifications on bank account credits and debits, Notifications on group collections received and on the actual debiting of debit card transactions
- The condition of having the above free of charge services is to that the client signs the related contracts (Bankcard contract/ Spectranet Internet Banking/Mobil Banking/Home Banking/ Telefonbank/SMS service contract).