

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



Effective from: 2nd January 2013 (1209), Disclosed on the 21st 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,- |
|--|------------|

The charges and fees of these services have the same price by Privát, Privál 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 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) |
| Damaged HUF banknotes exchange (if at least half of the banknote is available) | Free of charges ¹⁴ |
| Damaged HUF banknotes exchange (if less than a half of the banknote is available) | Free of charge acceptance |
| Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB) | Free of charges ¹⁴ |

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).