

# DEBIT BANKCARD LIST OF CONDITIONS – FOR PRIVATE CLIENTS



Effective from: 15<sup>th</sup> October 2012 (1206), Disclosed on the 28<sup>th</sup> of September 2012

Designation	Maestro bankcard	MasterCard Standard and VISA Classic <sup>K9</sup> bankcard	MasterCard Gold and VISA Gold <sup>K9</sup> bankcard	Due date of fees
Application condition in case of opening new account	Minimum opening balance: 5 000 Ft	<ul style="list-style-type: none"> <li>Based on individual review;</li> <li>Minimum opening balance: 5 000 Ft</li> </ul>	<ul style="list-style-type: none"> <li>Based on individual review;</li> </ul>	
Application condition in case of existing current account	Minimum opening balance: Issuer fee	<ul style="list-style-type: none"> <li>Based on individual review;</li> <li>Minimum opening balance: 5 000 Ft</li> </ul>	<ul style="list-style-type: none"> <li>Average balance: 3 000 000 Ft,</li> <li>6 months UniCredit account history</li> <li>Regular monthly minimum credit transaction: 150 000 Ft</li> </ul>	
<b>Card fees</b>				
Card Issuer fee / Supplementary card issuer fee	1 950Ft	4 350 Ft	18.000 Ft	Due upon the first production date of applied bankcard <sup>K10</sup>
Card Membership fee / Supplementary card membership fee	2 300 Ft <sup>K1</sup>	5 100 Ft <sup>K1</sup>	21 000 Ft <sup>K1</sup>	One time per year subsequently <sup>K2</sup>
Card blocking fee (including replacement)	1 150 Ft	10 000 Ft	10 000 Ft	When service provided
PIN code reproduction fee	350 Ft	350 Ft	350 Ft	When service provided
Card replacement fee in Hungary	500 Ft	1 200 Ft	Free of charge (normal fee: 1 200 Ft <sup>K3</sup> )	When service provided
<b>Transaction fees</b>				
Purchase commission	0%	0%	0%	
Cash deposit fee on UniCredit ATM in Hungary <sup>K12</sup>	Free of charge (normal fee: 0,2%, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled)			The booking date of the cash deposit transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on UniCredit ATM in Hungary	Free of charge (normal fee: 0,1%, min. 100 Ft, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)			The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on foreign <sup>K4</sup> UniCredit ATM	Free of charge (normal fee: 1% plus 3 EUR, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled)			The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM in Hungary	0,47% + 470 Ft, minimum 530 Ft	0,47% + 470 Ft, minimum 530 Ft	0,47% + 470 Ft, minimum 530 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches in Hungary (in post offices as well)	0,41% + 410 Ft, minimum 610 Ft	0,41% + 410 Ft, minimum 610 Ft	0,41% + 410 Ft, minimum 610 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM abroad	1,15% + 3,8 EUR	1,15% + 3,8 EUR	1,15% + 3,8 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction

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Cash advance fee in bank branches abroad	1,15% + 5,8 EUR	1,15% + 5,8 EUR	1,15% + 5,8 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Emergency cash withdrawal abroad	Not applicable	225 EUR	225 EUR	When service provided
Emergency card replacement abroad	Not applicable	175 EUR	175 EUR	When service provided
Balance inquiry fee	35 Ft <sup>K5</sup>	35 Ft <sup>K5</sup>	35 Ft <sup>K5</sup>	When service provided
<b>Misc fees, settings</b>				
SMS service	According to operative SMS List of Conditions	According to SMS List of Conditions.		According to operative SMS List of conditions
Standard Daily ATM cash withdrawal limit <sup>K6</sup>	100 000 Ft	250 000 Ft	300 000 Ft	
Maximum daily ATM cash withdrawal limit	500 000 Ft			
ATM limit modification fee	Modification fee between Standard limit and 500 000 Ft/day is 250 Ft/modification; above 500 001 Ft/day is 1.000 Ft/modification <sup>K7</sup>			When service provided
Standard daily ATM cash deposit limit	No limit set			
Max. number of banknotes per ATM cash deposit transaction	50 pcs			
Standard POS daily limit <sup>K6</sup>	150 000 Ft	300 000 Ft	500 000 Ft	
POS limit modification fee	Free of charge	Free of charge	Free of charge	
Daily frequency usage limit <sup>K8</sup>	8 pcs	8 pcs	10 pcs	
Validity	For MasterCard and Maestro cards: 3 years <sup>K11</sup> For Visa Cards: 2 years			
Regular card issuance and postal delivery	10 banking days	10 banking days	10 banking days	
Urgent card issuance time	5 banking days	5 banking days	5 banking days	
Additional charge of urgent card issuance and branch posting	The minimum amount of membership fee	The minimum amount of membership fee	Free of charge (normal fee: minimum amount of membership fee <sup>K3</sup> )	At the production date of the bankcard
Transaction receipt retrieval request fee	500 Ft			When service provided
<b>Travel insurance for Cardholders<sup>B1</sup></b>				
Annual fee for STANDARD <sup>B4</sup> optional travel, accident, sickness and luggage insurance	1 160 Ft <sup>K1</sup>	Included in membership fee	Not applicable	When service is provided, or in case of insurances – are valid until recalled – on the first working day after end of expiry month <sup>B2</sup>
Annual fee for GOLD <sup>B5</sup> optional travel, accident, sickness and luggage insurance	Not applicable	1 970 Ft <sup>K1</sup>	Included in membership fee	When service is provided, or in case of insurances – are valid until recalled – on the first working day after end of expiry month <sup>B2</sup>
Annual fee for PLATINA <sup>B6</sup> optional travel, accident, sickness and luggage insurance	Not applicable	2 380 Ft <sup>K1</sup>	2 380 Ft <sup>K1</sup>	When service is provided, or in case of insurances – are valid until recalled – on the first working day after end of expiry month <sup>B2</sup>

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Designation	Maestro bankcard	MasterCard Standard and VISA Classic <sup>K9</sup> bankcard	MasterCard Gold and VISA Gold <sup>K9</sup> bankcard	Due date of fees
<b>Travel insurance for fellow traveller<sup>B1,B3</sup></b>				
Annual fee for STANDARD <sup>B4</sup> optional travel, accident, sickness and luggage insurance		1 100 Ft <sup>K1</sup>		When service is provided, or in case of insurances – are valid until recalled – on the first working day after end of expiry month <sup>B2</sup>
Annual fee for GOLD <sup>B5</sup> optional travel, accident, sickness and luggage insurance		1 970 Ft <sup>K1</sup>		When service is provided, or in case of insurances – are valid until recalled – on the first working day after end of expiry month <sup>B2</sup>

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

K1: Fee calculation method: the 0,1% of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until recalled

K2: The fee is due in the month of expiry, in the same month the first card have been issued, in case a new bankcard is issued during the year (instead of the expiry of the previous bankcard). The due date of membership fee is the first working day following the month of expiry per year, if there was no new card issued during the year.

K3: The fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled

K4: 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.

K5: Service provided on ATM of UniCredit K6: The daily ATM limit and the daily POS limit can be modified after application. The limit amount has to be divided by 50.000 Ft.

K7: Above the HUF 500.000 ATM daily limit the applicable limit period is maximum 1 week and based on Bank's individual decision. The limit will be set after 2 days from the application in the system.

K8: Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit. K9: VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation.

K10: Due upon the next day after the first activation in case of application via CallCenter or of the homepage of UniCredit Bank

K11: Valid only for Maestro and MasterCard card issued as new or replaced after 2010.10.01. and as renewed card after 2010.11.01..The validity for Maestro and MasterCard cards issued as new or replacement before 2010.10.01. or issued as renewed card before 2010.11.01. is 2 years.

K12 Service is available on appropriate UniCredit ATM's

B1 The service provider for Travel insurance is Allianz Hungária Zrt. The Contractual Terms and Conditions of insurance contract is in Client information and Contractual Terms and Conditions booklet. The booklet is handed over to the client – in case of insurance of which fee is included in the Card Membership fee – during signing the Bankcard contract. –In case of insurance of which fee is not included in the Card Membership fee – the booklet is handed over to the cardholder during applying for the travel insurance. The travel insurance is valid for bankcard with Active status.

B2 If - in case of insurances are valid until recalled – the annual insurance fee is not available on the proper account at due date, the Bank will try to collect the fee on the 25th of month following expiry. If the 25th is not Banking day, the Bank will try to collect on the last Banking day preceding. If the annual insurance fee is not available for the second time on the proper account, the insurance contract will be terminated to the expiry date because of non payment In case of termination – due to non-payment – a new insurance contract can be signed by signing a Declaration of Insurance form.

B3 UniCredit cardholders with travel active status travel insurance – for his own name - can only apply for travel insurance for fellow traveller. For Fellow traveller insurance, also the terms and conditions set in Client information and Contractual Terms and Conditions booklet are bound.

B4 Standard Insurance cover is provided – for each travel for a maximum of 60 days spent outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work,

B5 Gold Insurance cover is provided – for each travel for a maximum of 60 days spent inside and outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work, B6 Platina Insurance cover is provided – for each travel for a maximum of 60 days spent inside and outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work.

B6 Platina Insurance cover is provided – for each travel for a maximum of 60 days spent inside and outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work.

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 percentage points higher than the level of the inland consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differ the level of correction in favour of the client.

Present List of Conditions is an inseparable part of the General Business, Conditions Bankcard Business Regulations and the List of Condition for Privat Customers.