

ELECTRONIC BANKING LIST OF CONDITIONS – FOR PRIVATE CLIENTS



The present List of Conditions enters into force on the 15th October 2012 and is valid until the disclosure of the next List of Conditions.

Telephone Banking, SMS Service, SpectraNet Internet Banking, SpectraNet Mobile Banking Spectra and Spectra Light Electronic Banking System

I. TELEPHONE BANKING

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| Admission fee (flat) | Free of charge |
| Service fee | Free of charge |

II. SMS SERVICE

1. SMS services in connection with current account:

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| Notifications on bank account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits) | 36 HUF/message |
| Notifications on bank account debits* (They include only debits from credit repayments from among fee and interest-type debits) | 36 HUF/message |
| Notifications on group collections received | 36 HUF/message |
| Notifications on the actual debiting of debit card transactions* | 36 HUF/message |
| Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency) | 36 HUF/message |
| Sending of the utilizable balance of the bank account on banking days | 36 HUF/message |
| Sending of the utilizable balance of the account once a week, on the first banking day of the week | 36 HUF/message |
| Sending of the utilizable aggregate balance of the account on the banking day when there is a change in comparison to the previous banking day | 36 HUF/message |

2. SMS services in connection with debit bankcard:

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| Notifications on successful, unsuccessful and cancelled purchases with the debit card* | 36 HUF/message |
| Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card* | 36 HUF/message |
| Notifications on the limit modifications in connection with the debit card | 36 HUF/message |
| Sending of the utilizable aggregate balance of the accounts for the given bankcard on banking days | 36 HUF/message |
| Sending of the utilizable aggregate balance of the accounts for the given bankcard once a week, on the first banking day of the week | 36 HUF/message |
| Sending of the utilizable aggregate balance of the accounts for the given bankcard on the banking day when there is a change in comparison to the previous banking day | 36 HUF/message |

3. SMS services in connection with credit bankcard:

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| Notifications on successful, unsuccessful and cancelled purchases and cash withdrawals with the credit card | 36 HUF/message |
| Notifications on daily closing balance, the amount of credit line obligation. (The Bank is sending this message only if there is a change in the balance during the day. The daily closing balance does not contain the value of authorised transactions that have not been debited on the account.) | 36 HUF/message |
| Notifications on debiting fees and interest. | 36 HUF/message |
| Notifications on statement: The total amount of obligations (the closing balance on statement day), the minimum amount of repayment and the deadline of repayment (this message is sent on the following day of statement day). | 36 HUF/message |

4. UniCredit SMS packages

The following conditions are applicable to the fees of the individual services included in the packages. *Upon any special order, the above extra services can be added to the services included in the package with the conditions set forth in the foregoing.*

UniCredit SMS – Card Monitoring Package includes the following services:

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| Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card* |
| Notifications on the limit modifications in connection with the debit card |

UniCredit SMS – Accounts Monitoring Package includes the following services:

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| Notification on bank account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits) |
| Notifications on bank account debits* (They include only debits from credit repayments from among fee and interest-type debits) |
| Notifications on the actual debiting of debit card transactions* |
| Notifications on group collections received |
| Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency) |

The due date of the fees is the first banking day after due month.

SMS services can be requested to any mobile phone number belonging to any of the domestic GSM service providers.

Balance notifications in connection with the bank accounts and bankcards are sent by the Bank on banking days until 12.00 p.m. at the latest. SMS notifications in connection with bank account and bankcard transactions are sent within short whiles following the execution of the transactions concerned.

** In addition to the details of transactions, the current account balance will also be sent.*

III. SPECTRANET INTERNET BANKING AND MOBILE BANKING

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| Up-front entry fee: | |
| For SpectraNet Internet Banking Light: | Free of charge (Normal fee: HUF 2,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| For SpectraNet Internet Banking Plus: | HUF 4,000 + VAT |
| For SpectraNet Mobile Banking Light: | Free of charge (Normal fee: HUF 2,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| For SpectraNet Mobile Banking Plus: | HUF 4,000 + VAT |
| Service fee: | |
| For SpectraNet Internet Banking Light: | Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| For SpectraNet Internet Banking Plus: | Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| For SpectraNet Mobile Banking Light: | Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| For SpectraNet Mobile Banking Plus: | Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| For authentication based on password sent in text message (SMS): | |
| Fee of text message (SMS) sent by Bank: | Free of charge (Normal fee: HUF 36 / SMS, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| For authentication through the use of a Token: | |
| One-off fee of using a Token: | HUF 5,000 + VAT / Token |
| Token charge for issuing a new Token (when lost or damaged): | HUF 5,000 + VAT |
| Queries: | Free of charge |
| Fees of transfers and other transactions: | According to the List of Conditions for Private Clients |
| Help-desk service by telephone: | Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| Releasing Token blocking: | Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| Releasing ban: | Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| Changing User ID: | HUF 1,000 + VAT |
| Switching from Token authentication to authentication based on password sent by text message (SMS), and vice versa: | HUF 1,000 + VAT |

IV. SPECTRA AND SPECTRA LIGHT ELECTRONIC BANKING SYSTEM

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| Up-front entry fee: | |
| For Spectra Light: | HUF 15,000 + VAT |
| For Spectra: | HUF 35,000 + VAT |
| Providing banking services electronically: | |
| For Spectra Light: | HUF 500 / month |
| For Spectra: | HUF 1,500 / month |
| New program copy to be installed on a new site: | same as the Up-front entry fee |
| Further client code installation into the client program | HUF 12,500 + VAT / client |
| Queries: | Free of charge |
| Fees of transfers and other transactions: | According to the List of Conditions for Private Clients |
| Help-desk service by telephone: | Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| Releasing ban: | Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| Sending of new initial log-in password: | Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| Set up of new signature password: | Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| Client program registration: | Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| Generating new unique install program identifier: | Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) |
| New installation CD (if the original is lost): | HUF 1,500 + VAT |
| Local assistance: | 8.000,- Ft + VAT per hour (In the territory of Hungary. The duration of assistance includes the travel time from Budapest Centre). |

V. GENERAL TERMS AND CONDITIONS

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.

This List of Conditions will be valid in conjunction with the currently effective business conditions, the current List of Conditions and Announcements relating to Private Clients.