

Special conditions for credit cards:

UniCredit Blue Credit Card

Card Issuer fee		0 Ft
		4.900 Ft ^{HK1}
Card Membership fee		
Grace period		25 days
APR ^{HK3}		44,19%

UniCredit Gold Credit Card

Card Issuer fee		Free of charge (normal fee: 4.000 Ft ^{HK1} , it is not charged by the Bank during the promotion period. The promotion period is valid until recalled) ^{HK2}
Card Membership fee		13.900 Ft ^{HK1}
Grace period		25 days
APR ^{HK3}		44,78%

For fees and commissions related to a credit cards not included in Annex 4 and for general provisions, the conditions of the prevailing List of Conditions announced for private individuals holding credit cards at UniCredit Bank Hungary Zrt. The due dates for the fees charged are contained in UniCredit Bank's prevailing List of Conditions for private individuals as well as in the General Business Conditions for Bank Cards.

The Annual Percentage Rate (APR) –in case of Credit Card – 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 card contract as described in the respective legal provisions.

The APR has been defined and calculated with respect to the current conditions and in line with the prevailing legal provisions, and the rate of APR can be modified in the case of changes in the conditions.

For loans/credits with variable interest rates the APR will not reflect the interest risk of the loan/credit.

HK1: Fee calculation method: the 0,5% of the credit limit. 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.

HK2: The Issuer fee is waived (Blue and Gold Credit Card) or in case the cardholder have accepted pre-approved credit card offer from the Bank, have applied and contracted for the credit card during the promotion period. The promotion period is valid until recalled.

HK3: Value of APR counted – in case of Orange and Blue credit cards - on the basis of a credit limit HUF 375,000. In case of Gold credit card the basis of of credit limit is HUF 750,000 while HUF 1,000,000 for Platinum credit cards.

Effective from of 2nd January 2012

SPECIAL CONDITIONS
CONDITIONS FOR PRIVATE HUF-BASED BANK ACCOUNTS

Partner VDCS Executive Bónusz Account

For the managers specified in related appendix of the Cooperation Agreement

	Annual interest rate	Unified Deposit Index Rate (EBKM)
On-sight interest rate of the bank account	3,50%	3,55%

The interest rate is calculated based on the daily closing balance, and credited to the account at the end of each calendar quarter.

	Annual interest rate	APR
Interest rate of the overdraft	14,99%	17,54%
commitment fee	0%	
handling fee	HUF 0	

I. Fees related to the management of the account

Management of HUF-based accounts

Account opening	Free of charge ¹
Account-handling fee	Free of charge ² , HUF 399 per month / bank account ³ in case the credit condition is not met

II. Payment transactions

Credits in HUF

Settlement of accounts for the HUF-based account	Free of charge ¹
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Debits in HUF

Payments to the debit of the HUF-based account

Single transfer within the bank	
By means of Internet Banking / Mobile Banking	Free of charge ¹
By means of Home Banking and Telefonbank	Free of charge ¹
Single interbank transfer	
By means of Internet Banking / Mobile Banking	Free of charge ¹
By means of Home Banking and Telefonbank	Free of charge ¹
Permanent intrabank and interbank transfers	Free of charge ¹
Group collection orders	Free of charge ¹

III. Bankcard

Mastercard Standard, Visa Classic bankcard	
Card Issuer fee / Card Membership fee	Free of charge ¹
Mastercard Gold, Visa Gold	
Card Issuer fee / Card Membership fee	Free of charge ¹
ATM cash withdrawal fee	
Cash withdrawal fee on UniCredit ATM in Hungary and foreign ⁴ UniCredit ATM	Free of charge ¹
Cash withdrawal fee on other ATM in Hungary	Monthly 2 ATM (in Hungary) cash withdrawal free of charges ⁵

IV. Accident insurance

Fee for the first year	Free of charge ¹
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For fees not contained in these Special Conditions, the fees applicable to the account packages Bonus included in UniCredit Bank's List of Conditions for Private Individuals will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

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 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 published in the Lists of Conditions once a year. The level of correction is 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.

- 1., The charge indicated above is a special offer of the Bank. This action is valid until withdrawn. The normal tariff of the special charge is shown in the list of conditions of the Bonus account package.
- 2., 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 withdrawn.
- 3., The Bank is providing a promotional account-handling fee during the promotion period. The promotion period is valid until recalled. The account-handling fee 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.
- 4., 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.
- 5., 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 withdrawn. For any further number of pieces the charges referred to in the list of conditions of the Nonstop account package are applicable. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge

Effective from 2nd January 2012

SPECIAL CONDITIONS
CONDITIONS FOR PRIVATE HUF-BASED BANK ACCOUNTS

Partner VDCS Director Bónusz Account

For the managers specified in related appendix of the Cooperation Agreement

	Annual interest rate	Unified Deposit Index Rate (EBKM)
On-sight interest rate of the bank account	3,50%	3,55%

The interest rate is calculated based on the daily closing balance, and credited to the account at the end of each calendar quarter.

	Annual interest rate	APR
Interest rate of the overdraft	16,99%	19,88%
commitment fee	0%	
handling fee	HUF 0	

I. Fees related to the management of the account

Management of HUF-based accounts

Account opening	Free of charge ¹
Account-handling fee	Free of charge ² , HUF 399 per month / bank account ³ in case the credit condition is not met

II. Payment transactions

Credits in HUF

Settlement of accounts for the HUF-based account	Free of charge ¹
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Debits in HUF

Payments to the debit of the HUF-based account

Single transfer within the bank	
By means of Internet Banking / Mobile Banking	Free of charge ¹
By means of Home Banking and Telefonbank	Free of charge ¹
Single interbank transfer	
By means of Internet Banking / Mobile Banking	Free of charge ¹
By means of Home Banking and Telefonbank	Free of charge ¹
Permanent intrabank and interbank transfers	Free of charge ¹
Group collection orders	Free of charge ¹

III. Bankcard

Mastercard Standard, Visa Classic bankcard	
Card Issuer fee / Card Membership fee	Free of charge ¹
Mastercard Gold, Visa Gold	
Card Issuer fee	Free of charge ¹
Card Membership fee	50% of the fees as specified in the List of Conditions, Bankcard chapter ¹
ATM cash withdrawal fee	
Cash withdrawal fee on UniCredit ATM in Hungary and foreign ⁴ UniCredit ATM	Free of charge ¹
Cash withdrawal fee on other ATM in Hungary	Monthly 2 ATM (in Hungary) cash withdrawal free of charges ⁵

IV. Accident insurance

Fee for the first year	Free of charge ¹
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For fees not contained in these Special Conditions, the fees applicable to the account package Bónusz included in UniCredit Bank's List of Conditions for Private Individuals will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

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 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 published in the Lists of Conditions once a year. The level of correction is 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.

1., The charge indicated above is a special offer of the Bank. This action is valid until withdrawn. The normal tariff of the special charge is shown in the list of conditions of the Bonus account package.

2., 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 withdrawn.

3., The Bank is providing a promotional account-handling fee during the promotion period. The promotion period is valid until recalled. The account-handling fee 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.

4., 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.

5., 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 withdrawn. For any further number of pieces the charges referred to in the list of conditions of the Nonstop account package are applicable. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge

Effective from 2nd January 2012

SPECIAL CONDITIONS
CONDITIONS FOR PRIVATE HUF-BASED BANK ACCOUNTS

Partner VDCS Manager Bónusz Account

For the managers specified in related appendix of the Cooperation Agreement

	Annual interest rate	Unified Deposit Index Rate (EBKM)
On-sight interest rate of the bank account	1,50%	1,51%

The interest rate is calculated based on the daily closing balance, and credited to the account at the end of each calendar quarter.

	Annual interest rate	APR
Interest rate of the overdraft	18,99%	22,26%
commitment fee	0%	
handling fee	HUF 0	

I. Fees related to the management of the account

Management of HUF-based accounts

Account opening	Free of charge ¹
Account-handling fee	Free of charge ² , HUF 399 per month / bank account ³ in case the credit condition is not met

II. Payment transactions

Credits in HUF

Settlement of accounts for the HUF-based account	Free of charge ¹
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Debits in HUF

Payments to the debit of the HUF-based account

Single transfer within the bank	
By means of Internet Banking / Mobile Banking	Free of charge ¹
By means of Home Banking and Telefonbank	Free of charge ¹
Single interbank transfer	
By means of Internet Banking / Mobile Banking	Free of charge ¹
By means of Home Banking and Telefonbank	Free of charge ¹
Permanent intrabank and interbank transfers	Free of charge ¹
Group collection orders	Free of charge ¹

III. Bankcard

Mastercard Standard, Visa Classic bankcard	
Card Issuer fee /Card Membership fee	Free of charge ¹
Mastercard Gold, Visa Gold	
Card Issuer fee	Free of charge ¹
Card Membership fee	50% of the fees as specified in the List of Conditions, Bankcard chapter ¹
ATM cash withdrawal fee	
Cash withdrawal fee on UniCredit ATM in Hungary and foreign ⁴ UniCredit ATM	Free of charge ¹
Cash withdrawal fee on other ATM in Hungary	Monthly 2 ATM (in Hungary) cash withdrawal free of charges ⁵

IV. Accident insurance

Fee for the first year	Free of charge ¹
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For fees not contained in these Special Conditions, the fees applicable to the account packages Bónusz included in UniCredit Bank's List of Conditions for Private Individuals will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

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 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 published in the Lists of Conditions once a

year. The level of correction is 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.

1., The charge indicated above is a special offer of the Bank. This action is valid until withdrawn. The normal tariff of the special charge is shown in the list of conditions of the Bonus account package.

2., 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 withdrawn.

3., The Bank is providing a promotional account-handling fee during the promotion period. The promotion period is valid until recalled. The account-handling fee 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.

4., 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.

5., 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 withdrawn. For any further number of pieces the charges referred to in the list of conditions of the Nonstop account package are applicable. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge

Effective from 2nd January 2012

**SPECIAL CONDITIONS
CONDITIONS FOR PRIVATE HUF-BASED BANK ACCOUNTS
ANNEX NO.5**

MERCEDES EMPLOYEE PLUS ACCOUNT

	Annual interest rate	APR
Interest rate of the overdraft	19,99%	23,74%
Commitment fee	Free of charge	
Handling fee	according to List of Conditions	

I. Fees related to the management of the account

Management of HUF-based accounts

Account opening	Free of charge ¹
Account-handling fee	Free of charge in the first year ² , then HUF 199 / month/ bank account ³

II. Payment transactions

Credits in HUF

Settlement of accounts for the HUF-based account	Free of charge ¹
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Debts in HUF

Payments to the debit of the HUF-based account

Single transfer within the bank	
By means of Internet Banking / Mobile Banking	Free of charge ¹
By means of Home Banking and Telefonbank	HUF 50 ⁴
Single interbank transfer	
By means of Internet Banking / Mobile Banking	Free of charge ¹
By means of Home Banking and Telefonbank	HUF 80 ⁴
Standin order for intrabank and interbank transfers	HUF 40 ⁴
Group collection orders	Free of charge ¹

III. Bankcard

Maestro bankcard

Card Issuer fee / Card Membership fee	Free of charge ¹
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**Mastercard Standard,
Visa Classic bankcard**

Card Issuer fee	Free of charge ¹
ATM cash withdrawal fee	
Cash withdrawal fee on UniCredit ATM in Hungary and foreign ⁵ UniCredit ATM	Free of charge ¹
Cash withdrawal fee on other ATM in Hungary	Monthly 1 ATM (in Hungary) cash withdrawal free of charges ⁶

IV. Accident insurance

Fee for the first year	Free of charge ¹
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For fees not contained in these Special Conditions, the fees applicable to the account packages Privát Plusz / Nonstop/overdraft included in UniCredit Bank's List of Conditions for Private Individuals will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals. 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 rate of APR can be modified in the event of changes in the conditions. In case of overdraft, discounts published in List of Conditions for overdrafts of private individuals, can't be applied together with these Special 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 is 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.

1., The charge indicated above is a special offer of the Bank. This action is valid until withdrawn. The normal tariff of the special charge is shown in the list of conditions of the Privát Plusz account package.

2., The charge indicated above is a special offer of the Bank. In case of it the client has credit entry specific month. Minimum amount of credit entry is HUF 50.000.

The specified charge above is a special offer. The normal charge equals the charge by Privát Plusz account package, which isn't charged as a special offer. This conditions was valid until 31 August 2010.

3., 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 withdrawn.

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 withdrawn.

5., 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.

6., 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 withdrawn. For any further number of pieces the charges referred to in the list of conditions of the Privát Plusz account package are applicable. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge.

Effective from 2nd January 2012

**SPECIAL CONDITIONS
CONDITIONS FOR PRIVATE HUF-BASED BANK ACCOUNTS**

Mercedes Employee Bónusz Plus Account

	Annual interest rate	APR
Interest rate of the overdraft	19,49%	23,91%
commitment fee	0%	
handling cost	HUF 0	

I. Fees related to the management of the account

Management of HUF-based accounts

Account opening	Free of charge ¹
Account-handling fee	Free of charge ² , 399 Ft/ hó / bankszámlaHUF 399 per month / bank account ³ , in case the credit condition is not met

II. Payment transactions

Credits in HUF

Settlement of accounts for the HUF-based account	Free of charge ¹
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Debits in HUF

Payments to the debit of the HUF-based account	
Single transfer within the bank	
By means of Internet Banking / Mobile Banking	Free of charge ¹
By means of Home Banking and Telefonbank	Free of charge ¹
Single interbank transfer	
By means of Internet Banking / Mobile Banking	Free of charge ¹
By means of Home Banking and Telefonbank	Free of charge ¹
Permanent intrabank and interbank transfers	Free of charge ¹
Group collection orders	Free of charge ¹

III. Bankcard

Maestro bankcard

Card Issuer fee / Card Membership fee	Free of charge ¹
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**Mastercard Standard,
Visa Classic bankcard**

Card Issuer fee	Free of charge ¹
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ATM cash withdrawal fee

Cash withdrawal fee on UniCredit ATM in Hungary and foreign ⁴ UniCredit ATM	Free of charge ¹
Cash withdrawal fee on other ATM in Hungary	Monthly 2 ATM (in Hungary) cash withdrawal free of charges ⁵

IV. Accident insurance

Fee for the first year	Free of charge ¹
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For fees not contained in these Special Conditions, the fees applicable to the account packages Bónusz included in UniCredit Bank's List of Conditions for Private Individuals will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

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 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 published in the Lists of Conditions once a year. The level of correction is 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.

1 The charge indicated above is a special offer of the Bank. This action is valid until withdrawn. The normal tariff of the special charge is shown in the list of conditions of the Bónusz account package.

2 The Bank is providing a promotional account-handling fee during the promotion period. The promotion period is valid until recalled. The account-handling fee is debited on the account every month. The fee is credited on the account if minimum HUF 75.000 is credited – via Bank transfer - on the account during the given calendar month.

The below conditions are valid for the accounts opened before 31 August 2010. The charge indicated above was a special offer of the Bank. In case of it the client has credit entry specific month. Minimum amount of credit entry is HUF 50.000. The specified charge above is a special offer. The normal charge equals the charge by Nonstop account package, which isn't charged as a special offer.

3 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 withdrawn.

4 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.

5 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 withdrawn. For any further number of pieces the charges referred to in the list of conditions of the Nonstop account package are applicable. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge.

Effective from 2nd January 2012

**SPECIAL CONDITIONS
FOR PRIVATE INDIVIDUALS – LOANS**

		APR
I. Credit Card		
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		
Loan interest	Loan interest as indicated in the Announcement – 1%	26,18%
III. Mortgage loans for not defined purpose		
Loan interest	Loan interest as indicated in the Announcement – 0,5%	11,92% - 14,71%
IV. Market interest rate home purchase loans (disbursed in one amount)		
Loan interest	Loan interest as indicated in the Announcement – 0,25%	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 will be governing.
The UniCredit Bank's List of Conditions for Private Individuals contain the due dates of charged fees.

The Annual Percentage Rate (APR) is an internal interest rate, where the capital and the loan fee repayable by the Customer equals the loan amount minus the amount of total costs paid by the Customer in connection with the loan/credit before the disbursement of the loan.

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.

Effective from 2nd January, 2012

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.