

SPECIAL CONDITIONS FOR UNICREDIT PARTNER PACKAGE



Effective as of 1st February 2013

Date of announcement: 1st December 2012

Persons entitled to the requisition and use of the package and products included are employees of companies where at least 10 employees open a bank account for which a Partner Account is requested within 6 months of the opening of the first account, or employees of companies where the employer concluded a Cooperation Agreement with the Bank before 31 October 2012, which Agreement was later terminated by the Bank and if on 31 October 2012 at least one employee/representative of the company had at least one UniCredit bank account.

If according to the administrative records of the Bank the required number of accounts are not opened within the deadline set forth, the Bank is entitled to modify the Special Conditions contained herein as of the first day of the month when the information about the failure to fulfill the conditions was received and to apply without further notice the conditions valid for the Private Plus Bank Account included in UniCredit's List of Retail Conditions valid at the time. Pertaining to the fulfillment of the eligibility criteria in all cases the administrative records of the Bank shall apply

Special Conditions

<i>Management of HUF account</i>	Account opening	Free of charge ¹
	Monthly closing fee	HUF 299 / month / bank account ²
Single transfer outside the Bank	By means of Internet Banking and Mobile Banking Service	0.2% max HUF 6,000 ¹
	By means of Home Banking and Telephone Banking Service	0.2% max HUF 6,000 ¹
Single transfer within the bank	By means of Internet Banking and Mobile Banking Service	0.2% max HUF 6,000 ¹
	By means of Home Banking and Telephone Banking Service	0.2% max HUF 6,000 ¹
Bank Card	Maestro principal card issuance /membership fee	Free of charge ¹

1 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular rates for the promotional rate are included in the conditions of the Private Plus Account

2 The method for fee calculation: 0.01 percent of all debit and credit transactions for the month, at least the specified amount. As a promotional offer the Bank will not charge the amount exceeding the minimum amount indicated above. The discount is valid until withdrawn.

For Agreements pertaining to retail personal loans, overdraft facilities, retail multi-purpose mortgage loans and housing loans concluded based on an application submitted before 1 February 2013 the discounts provided pursuant to the Special Conditions set in the framework of the Employee Package of Partner Companies shall remain unchanged as of 1 February. The relevant conditions shall be included in UniCredit Bank's notice about loans not marketed.

For fees not contained in the present Special Conditions, the fees applicable to the Private Plus Bank Account included in UniCredit Bank's List of Retail Conditions shall apply. The due dates of fees charged are indicated in UniCredit Bank's List of Retail Conditions.

Once in a year, one calendar month before the announcement of the related list of conditions, the Bank increases all the fees defined in its list of conditions by an amount which exceeds more than 15 percentage points of the annual consumer price index rate published by Central Statistics Office (KSH), from which increase the Bank may differ to the direction that is favorable to the customer.