

LIST OF CONDITIONS AND ANNOUNCEMENT OF PREMIUM BANKING BASIC AND ASSISTANCE PACKAGES



Premium Banking account packages are available exclusively to our customers with Premium Banking client status. In order to qualify as a Premium Banking customer, the overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million¹.

Premium Banking Basic package

Monthly closing fee in case of HUF150.000 incoming transfer: free of charge²

Use of the following services is subject to the availability of a Premium Banking Basic account package. By terminating the Premium Banking Basic package, the eligibility of use of the following discounted services is also eliminated.

I. Term Deposit Interest Rates

HUF Deposits

	up to HUF 5 million*	b/w HUF 5 and 10 million*	HUF 10 million or above
	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield
1 month	BUBOR – 0.30%	BUBOR – 0.15%	BUBOR – 0.05%
2 months	BUBOR – 0.30%	BUBOR – 0.15%	BUBOR – 0.05%
3 months	BUBOR – 0.30%	BUBOR – 0.15%	BUBOR – 0.05%
6 months	BUBOR – 0.30%	BUBOR – 0.15%	BUBOR – 0.05%
9 months	BUBOR – 0.30%	BUBOR – 0.15%	BUBOR – 0.05%
12 months	BUBOR – 0.30%	BUBOR – 0.15%	BUBOR – 0.05%

FCY Deposits

	up to EUR 10,000*	b/w EUR 10,000 and 20,000*	EUR 20,000 or above
EUR	up to USD 10,000*	b/w USD 10,000 and 20,000*	USD 20,000 or above
USD	up to CHF 10,000*	b/w CHF 10,000 and 20,000*	CHF 20,000 or above
CHF	up to GBP 10,000*	b/w GBP 10,000 and 20,000*	GBP 20,000 or above
GBP	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield
1 month	LIBOR + 0.10%	LIBOR + 0.20%	LIBOR + 0.30%
2 months	LIBOR + 0.10%	LIBOR + 0.20%	LIBOR + 0.30%
3 months	LIBOR + 0.10%	LIBOR + 0.20%	LIBOR + 0.30%
6 months	LIBOR + 0.10%	LIBOR + 0.20%	LIBOR + 0.30%
9 months	LIBOR + 0.10%	LIBOR + 0.20%	LIBOR + 0.30%
12 months	LIBOR + 0.10%	LIBOR + 0.20%	LIBOR + 0.30%

(*For the upper limit of each category the higher rate of the following bracket applies)

References to BUBOR and LIBOR specified for individual deposit terms represent the respective BUBOR and LIBOR reference yields applicable to the given term. Their values as of the deposit value date are identical to the reference yield published on www.mnb.hu for the preceding business day.

II. Fees relating to securities transactions

Agency fees in secondary trading (based on actual transaction value)

Agency fees in secondary trading (based on actual transaction value)	
For securities listed on the Budapest Stock Exchange (excluding certificates ³)	0,50% min. HUF 3.000,-

III. Transfer fees

Transfer fees with use of original forms	
within the Bank	0,35% min. HUF 650, max. HUF 5 000
outside the Bank	0,40% min. HUF 750, max. HUF 5 000

As for the charges, fees and commissions pertaining to additional Premium Banking Basic services, the conditions of the Bonus Account Package, stipulated under the effective Retail Condition List, shall apply.

Premium Banking Assistance package

In addition to offering all the advantages specified for the Premium Banking Basic package, the Assistance package comes with the following discounts:

Monthly closing fee
in case of HUF150.000 incoming transfer: HUF 190⁴

IV. Assistance Services⁵

Automobile assistance – information, dispatch and assumption of costs in Hungary and Europe, including the following services:

In case of technical failures and accidents

- Information service
- On-site repairs
- Transfer to nearest service location
- Vehicle storage for the first business day
- Rental car (for one day)

Household assistance – information and service dispatch in the following trades, with the assumption of costs

Maximum cost assumed: HUF 25,000 per event

- Sewer and drain cleaning services
- Gas repairs
- Window repairs
- Electric repairs
- Plumbing repairs
- Locksmith

Medical and healthcare information in Hungary and Europe

- Contact information for medical assistance
- Contact information for pediatric assistance
- Contact information for dental assistance
- Contact information for pharmacies
- Contact information for veterinarian assistance

General Medical Advice – telephone assistance

Specialist physician assistance over the phone in general medical issues affecting adults and children

- Information on health status
- Explanation on medical terminology and hospital discharge reports
- Explanation on lab results and relevant correlations
- Explanation on medical procedures

Fees stipulated in the condition list are subject to a one-time annual increase of at least 15 percentage points above the annual consumer price index as published by the Central Statistical Office (KSH) in the calendar month preceding the publication of the given condition list; however, the Bank may deviate from such increases to the benefit of its customers.

Effective date: 22 June 2012. Valid through the effective date of the next Announcement and Condition List.

Publication date for the Announcement and Condition List: 08 June 2012

1 When assessing the total savings amount, the Bank takes into consideration the following: overnight balance of accounts held at UniCredit Bank, balance of term deposits (for FX-based deposits, the HUF balance calculated on the central exchange rate for the given day applies), and the current market value of the available overall closing portfolio of securities accounts held at UniCredit Bank.

2 The monthly closing fee for Premium Banking Basic package is HUF 663, an amount that is charged to the customer's account for a given month in all occasions and is subject to cancellation in the forthcoming month provided a minimum amount of HUF 150,000 is transferred during the current month. The fee is offered by the Bank on a promotional basis. This offer is valid until revoked. The regular closing fee for Premium Banking Basic account package is HUF 999 per month.

In case a minimum amount of HUF 75,000 is transferred to the account, a lower monthly closing fee of HUF 331 applies. In the event that none of the above conditions are met***, no cancellations shall be applicable for the given month.

*** 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.

3 The Bank refuses to accept purchase and sale orders for certificates listed in the Budapest Stock Exchange and securities traded in currencies other than HUF.

4 As a promotional offer valid exclusively through the promotion period, a special monthly closing fee of HUF 990 applies to all customers. The regular closing fee for Premium Banking Assistance account package is HUF 1.990 per month. This offer is valid until revoked.

The monthly closing fee for Premium Banking Assistance package is HUF 990, an amount that is charged to the customer's account for a given month in all occasions and is subject to reduction by HUF 800 in the forthcoming month provided a minimum amount of HUF 150,000 is transferred during the current month.

In case a minimum amount of HUF 75,000 is transferred to the account, half of the above mentioned monthly closing fee reduction amount (HUF 400) will be credited on the customer's account. In the event that none of the above conditions are met***, no monthly closing fee reduction shall be applicable for the given month.

*** 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.

5 Assistance services are provided by the Bank as part of the Premium Banking Assistance package. For applicable terms and conditions, refer to the document *Customer Information and Insurance Conditions*.