

**Retail List of Conditions**  
**Regular Savings Program**  
**CONDITIONS RELATED TO UNICREDIT SAVINGS ACCOUNT**

I. Transactional fees

*HUF account-keeping*

Monthly account keeping fee	Free of charge*
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II. Payment turnover

**Credits**

*in HUF*

Settlement to HUF account	Free of charge*
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**Debits**

*in HUF*

Settlement from HUF account	
Transfer fee of intrabank- and interbank transfers** through Telefonbank and Internet Banking	0.8% min. HUF 250 - max. HUF 11,000.
By using original form	0.8% min. HUF 500 - max. HUF 16,000.
By using non-original form or with exceptional processing <i>Including orders, submitted by telefax after cut-off-time, but accepted as same-day orders, which require immediate confirmation.</i>	0.8% min. HUF 1,200 - max. HUF 16,000.-

III. Over the counter transactions

**Cash withdrawals**

*Debit from HUF account*

HUF withdrawal in currency differed from the currency of the Account	0.8%, min. HUF 400 - max. HUF 16,000. - by applying buying and selling spot exchange rates
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**Cash deposits**

*Credit to HUF account*

in similar currency to the currency of the Account, in other currency than the currency of the Account	Free of charge* Free of charge*, by applying buying spot exchange rate
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IV. Debit card

Maestro Card Issuance fee / Cobranded Card Issuance fee	Free of charge/ according to the stated in the actual Retail List of Conditions related to Deposit Debit Card
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\* The above determined fee is ensured by the Bank as a special offer. Special offer is valid until its withdrawal. The normal fee is similar to the fee of Private account package, which is defined in the Retail List of Conditions.

\*\* Transfers between own accounts are considered to be occasional intrabank electronic transfers.

**Home Banking cannot be requested to UniCredit Savings Account.  
Deposit order from Savings Account cannot be initiated.**

**Interest on Savings Account is similar to the interest paid after Spare Account defined in the prevailing Deposit Announcement. In case of other banking services and other fees, commissions and costs related to the Savings Account, not mentioned in the current List of Conditions, the charges of Private tariff package defined in the prevailing Retail List of Conditions shall prevail!**

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 this increase the Bank can differ to the direction, which is favorable to the customer.

**Effective from 1 February, 2013**