

ANNOUNCEMENT

Dear Clients,

Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) modifies certain fees concerning retail account holding, debit and credit cards as of 15.10.2012. as follows:

1) the following promotions are recalled:

List of Conditions	Product name	Type of Transaction	Conditions effective from 01.02.2013
Premium Banking Bankcard List of conditions	Premium Bankcard	The promotion on the calculation of charges in domestic and abroad UniCredit ATM cash withdrawal is recalled.	domestic: 0,1%, min 100HUF abroad: 1%, + 3,25 EUR

2) the following promotions are announced:

List of Conditions	Product name	Type of Transaction	Conditions effective from 01.02.2013
List of Conditions for Private customers of the Bank	In case of Bónusz account packages	The Bank is not charging the minimum fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking as a promotion. The promotion is valid until recalled.	0,2%, max. 6 000 HUF (normal fee: 0,2%, min. 220 HUF max. 6 000 HUF)
List of Conditions for Private customers of the Bank	In case of Bónusz account packages	The Bank is not charging the minimum fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking as a promotion. The promotion is valid until recalled.	0,2%, max. 6 000 HUF (normal fee: 0,2%, min. 150 HUF max. 6 000 HUF)
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The Bank is not charging the minimum fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking as a promotion. The promotion is valid until recalled.	0,2%, max. 6 000 HUF (normal fee: 0,2%, min. 220 HUF max. 6 000 HUF)
List of Terms and Conditions for Top Affluent Customers	Account package for Top Affluent Customers	The Bank is not charging the minimum fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking as a promotion. The promotion is valid until recalled.	0,2%, max. 6 000 HUF (normal fee: 0,2%, min. 150 HUF max. 6 000 HUF)
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The Bank is not charging the minimum fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking as a promotion. The promotion is valid until recalled.	0,2%, max. 6 000 HUF (normal fee: 0,2%, min. 220 HUF max. 6 000 HUF)
List of Conditions for VDCS TOP Clients	In case of VDCS TOP account package	The Bank is not charging the minimum fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking as a promotion. The promotion is valid until recalled.	0,2%, max. 6 000 HUF (normal fee: 0,2%, min. 150 HUF max. 6 000 HUF)

Sections of the above Lists of Conditions not included in the Announcement remain valid and unchanged.

Budapest, 1st February 2013.

UniCredit Bank Hungary Zrt.