

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 01.08.2013. as follows:

- 1) The following promotions are recalled:
- 2)

List of Conditions	Product name	Type of Transaction	Conditions effective from 01.08.2013
List of Conditions for Private Clients	Bónusz account package	The promotion for not charging the minimum fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2% min HUF 150, max. HUF 6000
List of Conditions for Private Clients	Bónusz account package	The promotion for not charging the minimum fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2% min HUF 220, max. HUF 6000
List of Conditions for VDCS TOP Clients	VDCS TOP account package	The promotion for not charging the minimum fee of the Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2% min HUF 150, max. HUF 6000
List of Conditions for VDCS TOP Clients	VDCS TOP account package	The promotion for not charging the minimum fee of the Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is recalled.	0,2% min HUF 220, max. HUF 6000
List of Conditions for Private Clients	Beugró account package; Nonstop+ account package Príma account packages	The Promotion for the limited number of free of charge domestic UniCredit and other ATM cash withdrawal is recalled.	Domestic UniCredit ATM cash advance fee 0,345% min HUF 240; Other domestic ATM cash advance fee 0,77% + HUF 540 min HUF 720
Special conditions for UniCredit Partner package	Partner package	The Promotion for the limited number of free of charge domestic UniCredit or other ATM cash withdrawal is recalled.	Domestic UniCredit ATM cash advance fee 0,345% min HUF 240; Other domestic ATM cash advance fee 0,77% + HUF 540 min HUF 720
Special conditions for UniCredit Partner Plusz package	Partner Plusz package	The Promotion for the limited number of free of charge domestic UniCredit or other ATM cash withdrawal is recalled.	Domestic UniCredit ATM cash advance fee 0,345% min HUF 240; Other domestic ATM cash advance fee 0,77% + HUF 540 min HUF 720
Special conditions for UniCredit Partner Bónusz package	Partner Bónusz package	The Promotion for the limited number of free of charge domestic UniCredit or other ATM cash withdrawal is recalled.	Domestic UniCredit ATM cash advance fee 0,345% min HUF 240; Other domestic ATM cash advance fee 0,77% + HUF 540

			min HUF 720
Special conditions for UniCredit Partner Ikon package	Partner Ikon package	The Promotion - provided for Partner Ikon account package based on the Premium Banking Ikon account package -for the limited number of free of charge domestic UniCredit and other ATM cash withdrawal is recalled.	Domestic UniCredit ATM cash advance fee 0,345% min HUF 240; Other domestic ATM cash advance fee 0,77% + HUF 540 min HUF 720
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	The Promotion for the limited number of free of charge domestic UniCredit ATM cash withdrawal is recalled.	Domestic UniCredit ATM cash advance fee 0,345% min HUF 240
List of Conditions for Private Clients	Privát Nulla account package Beugró account package; Nonstop+ account package Príma account packages Bónusz account package Privát Plusz account package Nonstop account package ÉN account package	The Promotion for the Issuer fee of MasterCard PayPass bankcard is recalled.	The Issuer fee of MasterCard PayPass bankcard is HUF 2 500.
List of Conditions for Private Clients	Nonstop+ account package Príma account packages Bónusz account package	The Promotion for the Issuer fee of MasterCard Standard and Visa Classic bankcard is recalled.	The Issuer fee of MasterCard Standard and Visa Classic bankcard is HUF 4 900.
Special conditions for Partner package	Partner package	The Promotion for the Issuer fee of MasterCard PayPass bankcard is recalled.	The Issuer fee of MasterCard PayPass bankcard is HUF 2 500.
List of Conditions for Student account	Student account	The Promotion for the Issuer fee of Maestro bankcard is recalled.	The Issuer fee of Maestro bankcard is HUF 2 200.
List of Conditions for Student account	Student account	The Promotion for the Membership fee of Maestro bankcard is recalled.	The Membership fee of Maestro bankcard is HUF 2 600.
List of Conditions for Pár-Hozam account	Pár-Hozam account	The Promotion for the Issuer fee of Maestro bankcard is recalled.	The Issuer fee of the Maestro bankcard is HUF 2 200 according to the effective Debit Card Condition List.
Special conditions for UniCredit Partner Plusz package	Partner Plusz package	The Promotion for the Issuer fee of MasterCard PayPass bankcard is recalled.	The Issuer fee of MasterCard PayPass bankcard is HUF 2 500.
Special conditions for UniCredit Partner Bónusz package	Partner Bónusz package	The Promotion for the Issuer fee of MasterCard PayPass bankcard is recalled.	The Issuer fee of MasterCard PayPass bankcard is HUF 2 500.
Special conditions for UniCredit Partner Trendy package	Partner Trendy package	The Promotion for the Issuer fee of MasterCard PayPass bankcard is recalled.	The Issuer fee of MasterCard PayPass bankcard is HUF 2 500.

List of Conditions for Dobbantó and Trendy account packages	Dobbantó account package; Trendy account package	The Promotion for the Issuer fee of MasterCard PayPass bankcard is recalled.	The Issuer fee of MasterCard PayPass bankcard is HUF 2 500.
Special conditions for UniCredit Partner Ikon package	Partner Ikon package	The Promotion - provided for Partner Ikon account package based on the Premium Banking Ikon account package -for the Issuer fee of MasterCard Paypass bankcard is recalled.	The Issuer fee of MasterCard PayPass bankcard is HUF 2 500.
Special conditions for UniCredit Partner Ikon package	Partner Ikon package	The Promotion - provided for Partner Ikon account package based on the Premium Banking Ikon account package -for the Issuer fee of MasterCard Standard and Visa Classic bankcard is recalled.	The Issuer fee of MasterCard Standard and Visa Classic bankcard is HUF 4 900.
List of Conditions for Regular Deposit Savings Program	UniCredit Savings account	The Promotion for the Membership fee of Maestro bankcard and supplementary card is recalled.	The Issuer fee of of Maestro bankcard and supplementary card is HUF 2 200.
List of Conditions for Regular Savings Program	UniCredit Savings account	The Promotion for the Membership fee of Maestro bankcard and supplementary card is recalled.	The Issuer fee of Maestro bankcard is HUF 2 200.
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	The Promotion for the Issuer fee of MasterCard Standard and Visa Classic bankcard is recalled.	The Issuer fee of MasterCard Standard and Visa Classic bankcard is HUF 4 900.
List of Conditions for Private Clients	For all account packages	The promotion for the fee of changing account packages to an account with lower handling fee is recalled.	The fee of changing account packages to an account with lower handling fee is HUF 3 000.
List of Conditions for Private Clients	For all account packages	The promotion for the fee of changing account packages to an account with higher handling fee is recalled.	The fee of changing account packages to an account with higher handling fee is HUF 3 000.

2) The following promotions are announced:

List of Conditions	Product name	Type of Transaction	Conditions effective from 01.08.2013
List of Conditions for Private Clients	Bónusz account package	The Bank is charging a discounted fee as 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% min. HUF 59, max. HUF 6000

List of Conditions for Private Clients	Bónusz account package	The Bank is charging a discounted fee as 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% min. HUF 69, max. HUF 6000
List of Conditions for VDCS TOP Clients	VDCS TOP account package	The Bank is charging a discounted fee as 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% min. HUF 59, max. HUF 6000
List of Conditions for VDCS TOP Clients	VDCS TOP account package	The Bank is charging a discounted fee as 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% min. HUF 69, max. HUF 6000
List of Conditions for Private Clients	Nonstop+ account package Príma account packages	A new promotion is announced for the number of free of charge domestic UniCredit ATM cash withdrawals. The promotion is valid until recalled.	Monthly the first domestic UniCredit ATM cash withdrawal is free of charge.
Special conditions for UniCredit Partner package	Partner package	A new promotion is announced for the number of free of charge domestic UniCredit ATM cash withdrawals. The promotion is valid until recalled.	Monthly the first domestic UniCredit ATM cash withdrawal is free of charge.
Special conditions for UniCredit Partner Plusz package	Partner Plusz package	A new promotion is announced for the number of free of charge domestic UniCredit ATM cash withdrawals. The promotion is valid until recalled.	Monthly the first domestic UniCredit ATM cash withdrawal is free of charge.
Special conditions for UniCredit Partner Bónusz package	Partner Bónusz package	A new promotion is announced for the number of free of charge domestic UniCredit ATM cash withdrawals. The promotion is valid until recalled.	Monthly the first domestic UniCredit ATM cash withdrawal is free of charge.
Special conditions for UniCredit Partner Ikon package	Partner Ikon package	A new promotion is announced for the number of free of charge domestic UniCredit and Other ATM cash withdrawals. The promotion is valid until recalled.	Monthly the first 2 domestic UniCredit ATM cash withdrawals and the first 2 other domestic ATM cash withdrawals are free of charges.
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	A new promotion is announced for the number of free of charge domestic UniCredit ATM cash withdrawals. The promotion is valid until recalled.	Monthly the first 2 domestic UniCredit ATM cash withdrawals are free of charge.

List of Conditions for Private Clients	Private Nulla account package Beugró account package; Nonstop+ account package Príma account packages Bónusz account package Privát Plusz account package Nonstop account package ÉN account package	A new promotion is announced for the Issuer fee of MasterCard PayPass bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
List of Conditions for Private Clients	Nonstop+ account package Príma account packages Bónusz account package	A new promotion is announced for the Issuer fee of MasterCard Standard and Visa Classic bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
Special conditions for UniCredit Partner package	Partner package	A new promotion is announced for the Issuer fee of MasterCard PayPass bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
Special conditions for UniCredit Partner Plusz package	Partner Plusz package	A new promotion is announced for the Issuer fee of MasterCard PayPass bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
Special conditions for UniCredit Partner Bónusz package	Partner Bónusz package	A new promotion is announced for the Issuer fee of MasterCard PayPass bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
Special conditions for UniCredit Partner Trendy package	Partner Trendy package	A new promotion is announced for the Issuer fee of MasterCard PayPass bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
List of Conditions for Dobbantó and Trendy account packages	Dobbantó account package; Trendy account package	A new promotion is announced for the Issuer fee of MasterCard PayPass bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
Special conditions for UniCredit Partner Ikon package	Partner Ikon package	A new promotion is announced for the Issuer fee of MasterCard PayPass bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
Special conditions for UniCredit Partner Ikon package	Partner Ikon package	A new promotion is announced for the Issuer fee of MasterCard Standard and Visa Classic bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.

List of Conditions for Student account	Student account	A new promotion is announced for the Issuer and Membership fees of MasterCard PayPass bankcard. The promotion is valid until recalled.	50% of the Issuer fee and the Membership fee is waived.
List of Conditions for Pár-Hozam account	Pár-Hozam account	A new promotion is announced for the Issuer fee of MasterCard PayPass bankcard and supplementary bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
List of Conditions for Regular Deposit Savings Program	UniCredit Savings account	A new promotion is announced for the Issuer fee of MasterCard PayPass bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
List of Conditions for Regular Savings Program	UniCredit Savings account	A new promotion is announced for the Issuer fee of MasterCard PayPass bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	A new promotion is announced for the Issuer fee of MasterCard Standard and Visa Classic bankcard. The promotion is valid until recalled.	50% of the Issuer fee is waived.
List of Conditions for Private Clients	For all account packages	A new promotion is announced for the fee of changing account packages to an account with higher handling fee. The promotion is valid until recalled.	The fee of changing account packages to an account with higher handling fee is HUF 1 000.

3) The following conditions are modified unilaterally with respect to legal requirements, based on KSH index as annual pricing from 01.08.2013.

List of Conditions	Product name	Type of Transaction	Conditions effective from 01.08.2013
List of Conditions for Private Clients	Privát Plusz account package, Nonstop account package, ÉN account package	Fee of Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,23% min. HUF 170 max. HUF 6900
List of Conditions for Student account	Student account	Fee of Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,23% min. HUF 170 max. HUF 6900
List of Conditions for Private Clients	Privát Plusz account package, ÉN account package	Fee of Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,23% min. HUF 255 max. HUF 6900
List of Conditions for Student account	Student account	Fee of Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is.	0,23% min. HUF 255 max. HUF 6900
List of Conditions for Private Clients	Nonstop account package	Fee of Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is.	0,23% min. HUF 175 max. HUF 6900

List of Conditions for Private Clients	Privát Plusz account package, Nonstop account package, ÉN account package	Fee of Intrabank Payment orders by Home Banking / Telefonbanking	0,23% min. HUF 225 max. HUF 6900
List of Conditions for Student account	Student account	Fee of Intrabank Payment orders by Home Banking / Telefonbanking	0,23% min. HUF 225 max. HUF 6900
List of Conditions for Private Clients	Privát Plusz account package, ÉN account package	Fee of Interbank Payment orders by Home Banking / Telefonbanking	0,365% min. HUF 250 max. HUF 14 950
List of Conditions for Student account	Student account	Fee of Interbank Payment orders by Home Banking / Telefonbanking	0,46% min. HUF 110 max. HUF 12650
List of Conditions for Private Clients	Nonstop account package	Fee of Interbank Payment orders by Home Banking / Telefonbanking	0,23% min. HUF 175 max. HUF 6900
List of Conditions for Private Clients	Privát account package	Fee of Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,28% min. HUF 225
List of Conditions for Private Clients	Privát account package	Fee of Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking is.	0,355% min. HUF 250
List of Conditions for Private Clients	Privát account package	Fee of Intrabank Payment orders by Home Banking / Telefonbanking is.	0,28% min. HUF 225
List of Conditions for Private Clients	Privát account package	Fee of Interbank Payment orders by Home Banking / Telefonbanking	0,355% min. HUF 250
List of Conditions for Private Clients	Beugró account package; Nonstop+ account package, Príma account packages, Bónusz account package, Privát Plusz account package, Nonstop account package, ÉN account package	Fee of Cash out in HUF from HUF account	1,15% min HUF 1 150 (max HUF 23 000)
List of Conditions for Private Clients	Privát Nulla account package	Fee of Cash out in HUF from HUF account	1,15% min HUF 1 150 (max HUF 17 250)
List of Conditions for Private Clients	Privát account package	Fee of Cash out in HUF from HUF account	1,15% min HUF 1 150
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package, VDCS TOP account package	Fee of Cash out in HUF from HUF account	1,15% min HUF 1 150 (max HUF 23 000)
List of Conditions for Student account	Student account	HUF cash out at Cashier	0,805% min HUF 460 (max HUF 18 400)

List of Conditions for Private Clients	Privát Nulla account package, Beugró account package; Nonstop+ account package, Príma account packages, Bónusz account package, Private account package, Privát Plusz account package, Nonstop account package, ÉN account package	Fee of Cash out in FCY from HUF account	0,345 %, max HUF 6 900 at buying and selling rates of exchange
List of Conditions for Private Clients	Privát Nulla account package, Beugró account package; Nonstop+ account package, Príma account packages, Bónusz account package, Private account package, Privát Plusz account package, Nonstop account package, ÉN account package	Fee of Cash out from FCY account not in the currency of the account and in HUF	0,345 %, max HUF 6 900 at buying and selling rates of exchange
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package, VDCS TOP account package	Fee of Cash out in FCY from HUF account	0,345 %, max HUF 6 900 at "middle rate -1%" purchase rate, and at "middle rate +1%" sales rate of foreign currency exchange rate
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package, VDCS TOP account package	Fee of Cash out in FCY from FCY account not in the currency of the account	0,345 %, max HUF 6 900 at "middle rate -1%" purchase rate, and at "middle rate +1%" sales rate of foreign currency exchange rate
Debit Card list of conditions - for Private clients	Maestro bankcard, MasterCard PayPass bankcard, Visa Classic bankcard, MasterCard Standard bankcard, Visa Gold bankcard, MasterCard Gold bankcard	Cash out from domestic UniCredit ATM	0,345 %, min HUF 240

List of Conditions for Private Clients	Privát Nulla account package, Beugró account package; Nonstop+ account package, Príma account packages, Bónusz account package, Private account package, Privát Plusz account package, Nonstop account package, ÉN account package	Cash out from domestic UniCredit ATM	0,345 %, min HUF 240
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package; VDCS TOP account package	Cash out from domestic UniCredit ATM	0,345 %, min HUF 240
List of Conditions for Pár-Hozam account	Pár-Hozam account	Cash out from domestic UniCredit ATM	0,345 %, min HUF 240
Debit Card list of conditions - for Private clients	Maestro bankcard, MasterCard PayPass bankcard, Visa Classic bankcard, MasterCard Standard bankcard, Visa Gold bankcard, MasterCard Gold bankcard	Cash withdrawal from other domestic ATM in Hungary	0,77% + HUF 540 min HUF 720
List of Conditions for Private Clients	Privát Nulla account package Beugró account package; Nonstop+ account package Príma account packages Bónusz account package Privát account package Privát Plusz account package Nonstop account package ÉN account package	Cash withdrawal from other domestic ATM in Hungary	0,77% + HUF 540 min HUF 720
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package VDCS TOP account package	Cash withdrawal from other domestic ATM in Hungary	0,77% + HUF 540 min HUF 720

List of Conditions for Pár-Hozam account	Pár-Hozam account	Cash withdrawal from other domestic ATM in Hungary	0,77% + HUF 540 min HUF 720
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Sections of the above Lists of Conditions not included in the Announcement remain valid and unchanged.

Budapest, 15th July 2013.

UniCredit Bank Hungary Zrt.