

# ANNOUNCEMENT FOR RETAIL CLIENTS ON THE CHANGES OF 1ST OCTOBER 2013.



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 01.10.2013. as follows:

1) The following promotions are recalled:

List of Conditions	Product name	Type of Transaction	Conditions effective from 01.10.2013
List of Conditions for Private Clients	Beugró account package	The promotion - announced until withdrawal - for the free of charge booking entry fee is recalled.	0,2% max. HUF 6000
List of Conditions for Private Clients	Bónusz account package	The promotion on the calculation of Direct debit transaction is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Bónusz account package	The promotion on the calculation of charges of in-bank and bank-to-bank Standing order is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)
List of Conditions for Private Clients	ÉN account package	The promotion on the calculation of Direct debit transaction is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	ÉN account package	The promotion on the calculation of charges of in-bank and bank-to-bank Standing order is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)
List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta co-branded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branded credit cards	Purchase commission	0,3% max HUF 6000
Debit Card list of conditions - for Private clients	Maestro bankcard, MasterCard PayPass bankcard, MasterCard Standard bankcard, Visa Classic bankcard; MasterCard Gold bankcard; Visa Gold bankcard	Purchase commission	0,3% max HUF 6000
List of Conditions for Private Clients	Nonstop account package	The promotion on the calculation of Direct debit transaction is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Nonstop account package	The promotion on the calculation of charges of in-bank and bank-to-bank Standing order is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)

List of Conditions for Private Clients	Nonstop+ account package	The promotion - announced until withdrawal - for the free of charge booking entry fee is recalled.	0,2% max. HUF 6000
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	MasterCard PayPass supplementary card membership fee	Free of Charge according to pt 2. (The normal fee: HUF 3300)
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	MasterCard PayPass Bankcard membership fee	Free of Charge according to pt 2. (The normal fee: HUF 3300)
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	The promotion on the calculation of Direct debit transaction is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	The promotion on the calculation of charges of in-bank and bank-to-bank Standing order is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Príma account package	The promotion - announced until withdrawal - for the free of charge booking entry fee is recalled.	0,2% max. HUF 6000
List of Conditions for Private Clients	Príma account package	MasterCard PayPass supplementary card membership fee	Free of Charge according to pt 2. (The normal fee: HUF 3300)
List of Conditions for Private Clients	Privát account package	The promotion on the calculation of Direct debit transaction is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Privát account package	The promotion on the calculation of charges of in-bank and bank-to-bank Standing order is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 140 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Privát Nulla account package	The promotion - announced until withdrawal - for the free of charge booking entry fee is recalled.	0,2% max. HUF 6000
List of Conditions for Private Clients	Privát Plusz account package	The promotion on the calculation of Direct debit transaction is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Privát Plusz account package	The promotion on the calculation of charges of in-bank and bank-to-bank Standing order is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)
Special conditions for UniCredit-Tigáz account	Tigáz account	The promotion on the monthly account closure fee of Bonus Account is recalled.	HUF 1099
List of Conditions for VDCS TOP Clients	VDCS TOP account package	The promotion on the calculation of Direct debit transaction is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	VDCS TOP account package	The promotion on the calculation of charges of in-bank and bank-to-bank Standing order is recalled.	Free of Charge according to pt 2. (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)

2) The following promotions are announced:

List of Conditions	Product name	Type of Transaction	Conditions effective from 01.10.2013
List of Conditions for Private Clients	Beugró account package	The Bank will not charge the booking entry fee as a promotion. The promotion is valid until recalled.	Free of charge
List of Conditions for Private Clients	Bónusz account package	The fee of Direct debit is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)

List of Conditions for Private Clients	Bónusz account package	The fee of in-bank and bank-to-bank Standing order is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)
List of Conditions for Private Clients	ÉN account package	The fee of Direct debit is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	ÉN account package	The fee of in-bank and bank-to-bank Standing order is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)
List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta co-branded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branded credit cards	Purchase commission	Free of charge
Debit Card list of conditions - for Private clients	Maestro bankcard, MasterCard PayPass bankcard, MasterCard Standard bankcard, Visa Classic bankcard; MasterCard Gold bankcard; Visa Gold bankcard	Purchase commission	Free of charge
List of Conditions for Private Clients	Nonstop account package	The fee of Direct debit is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Nonstop account package	The fee of in-bank and bank-to-bank Standing order is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Nonstop+ account package	The Bank will not charge the booking entry fee as a promotion. The promotion is valid until recalled.	Free of charge
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	MasterCard PayPass supplementary card membership fee	Free of charge (The normal fee: HUF 3300)
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	MasterCard PayPass Bankcard membership fee	Free of charge (The normal fee: HUF 3300)
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	The fee of Direct debit is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	The fee of in-bank and bank-to-bank Standing order is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Príma account package	The Bank will not charge the booking entry fee as a promotion. The promotion is valid until recalled.	Free of charge
List of Conditions for Private Clients	Príma account package	MasterCard PayPass supplementary card membership fee	Free of charge (The normal fee: HUF 3300)

List of Conditions for Private Clients	Privát account package	The fee of Direct debit is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Privát account package	The fee of in-bank and bank-to-bank Standing order is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 140 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Privát Nulla account package	The Bank will not charge the booking entry fee as a promotion. The promotion is valid until recalled.	Free of charge
List of Conditions for Private Clients	Privát Plusz account package	The fee of Direct debit is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Privát Plusz account package	The fee of in-bank and bank-to-bank Standing order is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)
Special conditions for UniCredit-Tigáz account	Tigáz account	Monthly account closure fee	The normal account closure fee is HUF 1099. The fee is credited on the account if minimum HUF 100.000 is credited – via Bank transfer - on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If at least HUF 50.000 is credited – via Bank transfer - on the account during the given calendar month the Bank is crediting HUF 549 from the account handling fee. The Promotion is valid until recalled.
List of Conditions for VDCS TOP Clients	VDCS TOP account package	The fee of Direct debit is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	VDCS TOP account package	The fee of in-bank and bank-to-bank Standing order is not charged by the Bank as promotion. The promotion is valid until withdrawal.	Free of Charge (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)

3) The following conditions are modified unilaterally with respect to legal requirements, due to the modification of the Financial Transaction Tax and the changes Modulations in the Bank's operational conditions.

List of Conditions	Product name	Type of Transaction	Conditions effective from 01.10.2013
List of Conditions for Private Clients	Beugró account package	Bank-to-bank Standing order is	0,45%, min HUF 90, max HUF 6000
List of Conditions for Private Clients	Beugró account package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,45%, min HUF 220, max HUF 6000
List of Conditions for Private Clients	Beugró account package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,45%, min HUF 220, max HUF 6000

List of Conditions for Private Clients	Beugró account package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Beugró account package	Bank-to-bank Payment orders by original bank form	0,675%, min HUF 970, max HUF 19500
List of Conditions for Private Clients	Beugró account package	In-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Beugró account package	In-bank Standing order	0,45%, min HUF 90, max HUF 6000
List of Conditions for Private Clients	Beugró account package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,45%, min HUF 150, max HUF 6000
List of Conditions for Private Clients	Beugró account package	In-bank Payment orders by original bank form	0,55%, min HUF 710, max HUF 16000
List of Conditions for Private Clients	Beugró account package	In-bank Payment orders by Home Banking and Telefonbank	0,45%, min HUF 150, max HUF 6000
List of Conditions for Private Clients	Beugró account package	Direct debit	0,45%, min HUF 50, max HUF 6000
List of Conditions for Private Clients	Beugró account package	Cash out in HUF from HUF account	1,45%, min HUF 1150 Ft, max HUF 50000
List of Conditions for Private Clients	Beugró account package	Cash out in FCY from HUF account	0,645%, max HUF 50000 (at buying and selling rates of exchange)
List of Conditions for Private Clients	Beugró account package	Booking entry fee	0,2% max. HUF 6000
List of Conditions for Private Clients	Beugró account package	MasterCard PayPass supplementary card membership fee	HUF 3300
List of Conditions for Private Clients	Bónusz account package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking. The promotion for charging discounted minimum fee of the „Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking” remains unchanged. The promotion is valid until recalled.	0,3%, min HUF 69, max HUF 6000
List of Conditions for Private Clients	Bónusz account package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking. The promotion for charging discounted minimum fee of the „Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking” remains unchanged. The promotion is valid until recalled.	0,3%, min HUF 59, max HUF 6000
List of Conditions for Private Clients	Bónusz account package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,3%, min HUF 220, max HUF 6000
List of Conditions for Private Clients	Bónusz account package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500

List of Conditions for Private Clients	Bónusz account package	Bank-to-bank Payment orders by original bank form	0,675%, min HUF 970, max HUF 19500
List of Conditions for Private Clients	Bónusz account package	In-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Bónusz account package	In-bank Payment orders by original bank form	0,55%, min HUF 810, max HUF 16000
List of Conditions for Private Clients	Bónusz account package	In-bank Payment orders by Home Banking and Telefonbank	0,3%, min HUF 199, max HUF 6000
List of Conditions for Private Clients	Bónusz account package	Cash out in HUF from HUF account	1,45%, min HUF 1150 Ft, max HUF 50000
List of Conditions for Private Clients	Bónusz account package	Cash out in FCY from HUF account	0,645%, max HUF 50000 (at buying and selling rates of exchange)
List of Conditions for Private Clients	Bónusz Account package	Monthly account closure fee	The normal account closure fee is HUF 1099. The fee is credited on the account if minimum HUF 150.000 is credited – via Bank transfer - on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If at least HUF 75.000 is credited – via Bank transfer - on the account during the given calendar month the Bank is crediting HUF 549 from the account handling fee. The Promotion is valid until recalled.
List of Conditions for Private Clients	Bónusz account package	MasterCard PayPass supplementary card membership fee	HUF 3300
List of Conditions for Private Clients	Bónusz account package	The fee of Direct debit Transaction	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Bónusz account package	The fee of in-bank and bank-to-bank Standing order	Free of Charge according to pt 2. (The normal fee: 0,3%, min. HUF 90, max. HUF 6000)
Special conditions for UniCredit Partner Dobbantó and Trendy package	Dobbantó account package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,5%, min HUF 190, max HUF 11000
Special conditions for UniCredit Partner Dobbantó and Trendy package	Dobbantó account package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, min HUF 225, max HUF 6000
Special conditions for UniCredit Partner Dobbantó and Trendy package	Dobbantó account package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500

Special conditions for UniCredit Partner Dobbantó and Trendy package	Dobbantó account package	Bank-to-bank Payment orders by original bank form	0,6%, min HUF 770, max HUF 21000
Special conditions for UniCredit Partner Dobbantó and Trendy package	Dobbantó account package	In-bank Payment orders by non-original bank form	0,8%, min HUF 1500
Special conditions for UniCredit Partner Dobbantó and Trendy package	Dobbantó account package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, min HUF 150, max HUF 6000
Special conditions for UniCredit Partner Dobbantó and Trendy package	Dobbantó account package	In-bank Payment orders by original bank form	0,55%, min HUF 710, max HUF 16000
Special conditions for UniCredit Partner Dobbantó and Trendy package	Dobbantó account package	In-bank Payment orders by Home Banking and Telefonbank	0,3%, min HUF 189, max HUF 6000
List of Conditions for Private Clients	ÉN account package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,465%, min HUF 250, max HUF 14950
List of Conditions for Private Clients	ÉN account package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,33%, min HUF 255, max HUF 6900
List of Conditions for Private Clients	ÉN account package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,33%, min HUF 170, max HUF 6900
List of Conditions for Private Clients	ÉN account package	In-bank Payment orders by Home Banking and Telefonbank	0,33%, min HUF 225, max HUF 6900
List of Conditions for Private Clients	ÉN account package	Bank-to-bank Payment orders by non-original bank form	0,80%, min HUF 1500
List of Conditions for Private Clients	ÉN account package	Bank-to-bank Payment orders by original bank form	0,675%, min HUF 770, max HUF 23500
List of Conditions for Private Clients	ÉN account package	In-bank Payment orders by non-original bank form	0,80%, min HUF 1500
List of Conditions for Private Clients	ÉN account package	In-bank Payment orders by original bank form	0,55%, min HUF 710, max HUF 16000
List of Conditions for Private Clients	ÉN account package	Cash out in HUF from HUF account	1,45%, min HUF 1150 Ft, max HUF 50000
List of Conditions for Private Clients	ÉN account package	Cash out in FCY from HUF account	0,645%, max HUF 50000 (at buying and selling rates of exchange)
List of Conditions for Private Clients	ÉN account package	Monthly account closure fee	HUF 1074; if at least HUF 50 000 is credited onto the account via bank transfer HUF 729

List of Conditions for Private Clients	ÉN account package	MasterCard PayPass supplementary card membership fee	HUF 3300
List of Conditions for Private Clients	ÉN account package	Maestro supplementary card membership fee	HUF 2900
List of Conditions for Private Clients	ÉN account package	The fee of Direct debit Transaction	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	ÉN account package	The fee of in-bank and bank-to-bank Standing order	Free of Charge according to pt 2. (The normal fee: 0,3%, min. HUF 90, max. HUF 6000)
List of Conditions for Private Clients	For all account packages	Bank-to-bank VIBER transfer	0,8%, min HUF 10000, max HUF 100000
List of Conditions for Private Clients	For all account packages	In-bank Standing Orders in FCY	0,40%, min. EUR 5
List of Conditions for Private Clients	For all account packages	Bank-to-bank Standing Orders in FCY	0,45%, min. EUR 5
List of Conditions for Private Clients	For all account packages	Commission on in-bank payment orders by original bank form in FCY	0,5%, min. EUR 10
List of Conditions for Private Clients	For all account packages	Commission on in-bank payment orders by not original bank form or by special processing in FCY	0,55%, min. EUR 15
List of Conditions for Private Clients	For all account packages	Commission on in-bank payment orders by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank in FCY	0,40%, min. EUR 5
List of Conditions for Private Clients	For all account packages	Commission on bank-to-bank payment orders by original bank form in FCY	0,55%, min. EUR 10
List of Conditions for Private Clients	For all account packages	Commission on bank-to-bank payment orders by not original bank form or by special processing in FCY	0,6%, min. EUR 15
List of Conditions for Private Clients	For all account packages	Commission on bank-to-bank payment orders by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank in FCY	0,45%, min. EUR 5
List of Conditions for Private Clients	Foreign currency account	Monthly account closure fee	HUF 420
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Bank-to-bank Standing Orders (FCY transactions)	0,45% min. EUR 5
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Urgent FCY Payment orders, and urgent FCY Transfer orders between the accounts of the same Client with conversation through the Spectra, Spectra Light, SpectraNet Internet Banking / Mobile Banking and Multicash client programmes (in HUF, EUR and USD) (FCY transactions)	0,65%, min. EUR 30



List of Conditions for Private customers of the Bank	In case of Foreign currency account	Commission on in-bank payment orders by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank (HUF transactions)	0,40%, min. HUF 150
List of Conditions for Private customers of the Bank	In case of Foreign currency account	In-bank Standing Orders (FCY transactions)	0,40%, min.EUR 5
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Commission on in-bank payment orders by original bank form (FCY transactions)	0,5% min. 10 EUR
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Commission on in-bank payment orders by not original bank form or by special processing (FCY transactions)	0,55%, min. 15 EUR
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Commission on in-bank payment orders by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank (FCY transactions)	0,375%, min. EUR 5
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Commission on bank-to-bank payment orders by original bank form (FCY transactions)	0,55%, min. EUR 10
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Commission on bank-to-bank payment orders by not original bank form or by special processing (FCY transactions)	0,6%, min. EUR 15
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Commission on in-bank payment orders by original bank form (HUF transactions)	0,50%, min HUF 250
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Commission on in-bank payment orders by not original bank form or by special processing (HUF transactions)	0,55%, min. HUF 800
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Commission on bank-to-bank payment orders by original bank form (HUF transactions)	0,55%, min. HUF 250
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Commission on bank-to-bank payment orders by not original bank form or by special processing (HUF transactions)	0,60%, min. HUF 800
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Commission on bank-to-bank payment orders by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank (HUF transactions)	0,45%, min. HUF 150
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Cash out In the currency of the account	1,09%, min. EUR 2,35
List of Conditions for Private customers of the Bank	In case of Foreign currency account	Cash out In the different currency of the account	0,645%, max. HUF 50 000 (at buying and selling rates of exchange)
List of Conditions for Private customers of the Bank	In case of Foreign currency account (FCY transactions)	Commission on bank-to-bank payment orders by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank (FCY transactions)	0,375%, min. EUR 5,95
List of Conditions and Announcement for VDCS TOP Clients	In case of Foreign currency account (FCY transactions)	Commission on Standing Orders	0,40%, min. EUR 5

List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta co-branded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branded credit cards	Purchase commission	0,3% max HUF 6000
List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta co-branded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branded credit cards	Cash withdrawal fee on ATM in Hungary	2,25% minimum HUF 1600
List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta co-branded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branded credit cards	Cash advance fee in bank branches in Hungary (in post offices as well)	2,25% minimum HUF 1600
List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta co-branded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branded credit cards	Cash withdrawal fee abroad	2,25% + EUR 5,8
List of Conditions for credit card holder Retail Clients, List of Conditions for UniCredit-Fundamenta co-branded credit card holder Retail Clients, List of Conditions for Díjbeszedő- UniCredit cobranded credit card holder Retail Clients	In case of UniCredit, UniCredit-Fundamenta cobranded and Díjbeszedő co-branded credit cards	Cash advance fee in bank branches abroad	2,25% + EUR 7

Debit Card list of conditions - for Private clients	Maestro bankcard	Bankcard and supplementary card membership fee	HUF 2900
Debit Card list of conditions - for Private clients	Maestro bankcard, MasterCard PayPass bankcard, MasterCard Standard bankcard, Visa Classic bankcard; MasterCard Gold bankcard; Visa Gold bankcard	Purchase commission	0,3% max HUF 6000
Debit Card list of conditions - for Private clients	Maestro bankcard, MasterCard PayPass bankcard, MasterCard Standard bankcard, Visa Classic bankcard; MasterCard Gold bankcard; Visa Gold bankcard	Cash withdrawal fee on UniCredit ATM in Hungary	0,645% min HUF 240
Debit Card list of conditions - for Private clients	Maestro bankcard, MasterCard PayPass bankcard, MasterCard Standard bankcard, Visa Classic bankcard; MasterCard Gold bankcard; Visa Gold bankcard	Cash withdrawal fee on foreign UniCredit ATM	1,6% + EUR 3
Debit Card list of conditions - for Private clients	Maestro bankcard, MasterCard PayPass bankcard, MasterCard Standard bankcard, Visa Classic bankcard; MasterCard Gold bankcard; Visa Gold bankcard	Cash withdrawal fee on other ATM in Hungary	1,07% + HUF 540 min HUF 720
Debit Card list of conditions - for Private clients	Maestro bankcard, MasterCard PayPass bankcard, MasterCard Standard bankcard, Visa Classic bankcard; MasterCard Gold bankcard; Visa Gold bankcard	Cash advance fee in bank branches in Hungary (in post offices as well)	0,91% + HUF 410 min Ft 710
Debit Card list of conditions - for Private clients	Maestro bankcard, MasterCard PayPass bankcard, MasterCard Standard bankcard, Visa Classic bankcard; MasterCard Gold bankcard; Visa Gold bankcard	Cash withdrawal fee on other ATM abroad	1,65% + EUR 4,2
Debit Card list of conditions - for Private clients	Maestro bankcard, MasterCard PayPass bankcard, MasterCard Standard bankcard, Visa Classic bankcard; MasterCard Gold bankcard; Visa Gold bankcard	Cash advance fee in bank branches abroad	1,65% + EUR 5,8
Debit Card list of conditions - for Private clients	MasterCard PayPass bankcard	Bankcard and supplementary card membership fee	HUF 3300

Debit Card list of conditions - for Private clients	MasterCard Standard / Visa Classic bankcard	Bankcard and supplementary card membership fee	HUF 6500
List of Conditions for Private Clients	Nonstop account package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,33%, min HUF 175, max HUF 6900
List of Conditions for Private Clients	Nonstop account package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,33%, min HUF 175, max HUF 6900
List of Conditions for Private Clients	Nonstop account package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,33%, min HUF 170, max HUF 6900
List of Conditions for Private Clients	Nonstop account package	In-bank Payment orders by Home Banking and Telefonbank	0,33%, min HUF 225, max HUF 6900
List of Conditions for Private Clients	Nonstop account package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Nonstop account package	Bank-to-bank Payment orders by original bank form	0,675%, min HUF 970, max HUF 19500
List of Conditions for Private Clients	Nonstop account package	In-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Nonstop account package	In-bank Payment orders by original bank form	0,55%, min HUF 810, max HUF 16000
List of Conditions for Private Clients	Nonstop account package	Cash out in HUF from HUF account	1,45%, min HUF 1150 Ft, max HUF 50000
List of Conditions for Private Clients	Nonstop account package	Cash out in FCY from HUF account	0,645%, max HUF 50000 (at buying and selling rates of exchange)
List of Conditions for Private Clients	Nonstop account package	Monthly account closure fee	HUF 969
List of Conditions for Private Clients	Nonstop account package	MasterCard PayPass supplementary card membership fee	HUF 3300
List of Conditions for Private Clients	Nonstop account package	Maestro supplementary card membership fee	HUF 2900
List of Conditions for Private Clients	Nonstop account package	The fee of Direct debit Transaction	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Nonstop account package	The fee of in-bank and bank-to-bank Standing order	Free of Charge according to pt 2. (The normal fee: 0,3%, min. HUF 90, max. HUF 6000)
List of Conditions for Private Clients	Nonstop+ account package	Bank-to-bank Standing order is	0,35%, min HUF 30, max HUF 6000
List of Conditions for Private Clients	Nonstop+ account package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500

List of Conditions for Private Clients	Nonstop+ account package	Bank-to-bank Payment orders by original bank form	0,675%, min HUF 970, max HUF 19500
List of Conditions for Private Clients	Nonstop+ account package	In-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Nonstop+ account package	In-bank Standing order	0,35%, min HUF 30, max HUF 6000
List of Conditions for Private Clients	Nonstop+ account package	In-bank Payment orders by original bank form	0,55%, min HUF 710, max HUF 16000
List of Conditions for Private Clients	Nonstop+ account package	Direct debit	0,35%, min HUF 30, max HUF 6000
List of Conditions for Private Clients	Nonstop+ account package	Cash out in HUF from HUF account	1,45%, min HUF 1150 Ft, max HUF 50000
List of Conditions for Private Clients	Nonstop+ account package	Cash out in FCY from HUF account	0,645%, max HUF 50000 (at buying and selling rates of exchange)
List of Conditions for Private Clients	Nonstop+ account package	Booking entry fee	0,2% max. HUF 6000
List of Conditions for Private Clients	Nonstop+ account package	MasterCard PayPass supplementary card membership fee	HUF 3300
List of Conditions for Pár-Hozam account	Pár-Hozam account	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,4175%, min HUF 220, max HUF 13000
List of Conditions for Pár-Hozam account	Pár-Hozam account	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, min HUF 225, max HUF 6000
List of Conditions for Pár-Hozam account	Pár-Hozam account	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, min HUF 150, max HUF 6000
List of Conditions for Pár-Hozam account	Pár-Hozam account	In-bank Payment orders by Home Banking and Telefonbank	0,3%, min HUF 199, max HUF 6000
List of Conditions for Pár-Hozam account	Pár-Hozam account	Cash withdrawal fee on UniCredit ATM in Hungary	0,645% min HUF 240
List of Conditions for Pár-Hozam account	Pár-Hozam account	Cash withdrawal fee on other ATM in Hungary	1,07% + HUF 540 min HUF 720
List of Conditions for Pár-Hozam account	Pár-Hozam account	Cash withdrawal fee on foreign UniCredit ATM	1,6% + EUR 3
Special conditions for UniCredit Partner Bonus package	Partner Bónusz package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,3%, max HUF 6000
Special conditions for UniCredit Partner Bonus package	Partner Bónusz package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, max HUF 6000

Special conditions for UniCredit Partner Bonus package	Partner Bónusz package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, max HUF 6000
Special conditions for UniCredit Partner Bonus package	Partner Bónusz package	In-bank Payment orders by Home Banking and Telefonbank	0,3%, max HUF 6000
Special conditions for UniCredit Partner Bonus package	Partner Bónusz package	Monthly account closure fee	The normal account closure fee is HUF 599. The fee is credited on the account if minimum HUF 75.000 is credited – via Bank transfer - on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank).
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,3%, max HUF 6000
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking. The promotion for not charging the minimum fee of the „Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking” remains unchanged. The promotion is valid until recalled.	0,3%, max HUF 6000
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Bank-to-bank Payment orders by original bank form	0,675%, min HUF 970, max HUF 19500
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	In-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking. The promotion for not charging the minimum fee of the „Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking” remains unchanged. The promotion is valid until recalled.	0,3%, max HUF 6000
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	In-bank Payment orders by original bank form	0,55%, min HUF 810, max HUF 16000
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	In-bank Payment orders by Home Banking and Telefonbank	0,3%, max HUF 6000
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Bank-to-bank VIBER transfer	0,8%, min HUF 10000, max HUF 100000
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Cash out in HUF from HUF account	1,45%, min HUF 1150 Ft, max HUF 50000
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Cash out in FCY from HUF account	0,645%, max HUF 50000 (buying rate: medium rate - 1%, selling rate: medium rate +1%)

List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Maestro supplementary card membership fee	HUF 2900
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Maestro Bankcard membership fee	HUF 2900
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	MasterCard PayPass supplementary card membership fee	Free of Charge according to pt 2. (The normal fee: HUF 3300)
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	MasterCard PayPass Bankcard membership fee	Free of Charge according to pt 2. (The normal fee: HUF 3300)
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	MasterCard Standard / Visa Classic supplementary card membership fee	HUF 6500
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Cash withdrawal fee on UniCredit ATM in Hungary (above the promotional allowed amount)	0,645% min HUF 240
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Cash withdrawal fee on other ATM in Hungary	1,07% + HUF 540 min HUF 720
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	Cash out In the different currency of the account	0.645%, max. HUF 50,000 at a buying rate of medium rate -1% and at a selling rate of medium rate +1%
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	The fee of Direct debit Treansaction is	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	Partner Bónusz Top account package	The fee of in-bank and bank-to-bank Standing order is	Free of Charge according to pt 2. (The normal fee: 0,3%, min 90 HUF, max 6 000 HUF)
Special conditions for UniCredit Partner package	Partner package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,3%, max HUF 6000
Special conditions for UniCredit Partner package	Partner package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, max HUF 6000
Special conditions for UniCredit Partner package	Partner package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, max HUF 6000
Special conditions for UniCredit Partner package	Partner package	In-bank Payment orders by Home Banking and Telefonbank	0,3%, max HUF 6000
Special conditions for UniCredit Partner package	Partner package	Monthly account closure fee	HUF 399
Special conditions for UniCredit Partner Plus package	Partner Plus package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,3%, max HUF 6000
Special conditions for UniCredit Partner Plus package	Partner Plus package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, max HUF 6000
Special conditions for UniCredit Partner Plus package	Partner Plus package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, max HUF 6000

Special conditions for UniCredit Partner Plus package	Partner Plus package	In-bank Payment orders by Home Banking and Telefonbank	0,3%, max HUF 6000
Special conditions for UniCredit Partner Plus package	Partner Plus package	Monthly account closure fee	HUF 399
Special conditions for UniCredit Partner Trendy package	Partner Trendy package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,5%, min HUF 190, max HUF 11000
Special conditions for UniCredit Partner Trendy package	Partner Trendy package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, min HUF 225, max HUF 6000
Special conditions for UniCredit Partner Trendy package	Partner Trendy package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500
Special conditions for UniCredit Partner Trendy package	Partner Trendy package	Bank-to-bank Payment orders by original bank form	0,6%, min HUF 770, max HUF 21000
Special conditions for UniCredit Partner Trendy package	Partner Trendy package	In-bank Payment orders by non-original bank form	0,8%, min HUF 1500
Special conditions for UniCredit Partner Trendy package	Partner Trendy package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, min HUF 150, max HUF 6000
Special conditions for UniCredit Partner Trendy package	Partner Trendy package	In-bank Payment orders by original bank form	0,55%, min HUF 710, max HUF 16000
Special conditions for UniCredit Partner Trendy package	Partner Trendy package	In-bank Payment orders by Home Banking and Telefonbank	0,3%, min HUF 189, max HUF 6000
List of Conditions for Private Clients	Príma account package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Príma account package	Bank-to-bank Payment orders by original bank form	0,675%, min HUF 970, max HUF 19500
List of Conditions for Private Clients	Príma account package	In-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Príma account package	In-bank Payment orders by original bank form	0,55%, min HUF 710, max HUF 16000
List of Conditions for Private Clients	Príma account package	Cash out in HUF from HUF account	1,45%, min HUF 1150 Ft, max HUF 50000
List of Conditions for Private Clients	Príma account package	Cash out in FCY from HUF account	0,645%, max HUF 50000 (at buying and selling rates of exchange)
List of Conditions for Private Clients	Príma account package	Booking entry fee	0,2% max. HUF 6000
List of Conditions for Private Clients	Príma account package	MasterCard PayPass supplementary card membership fee	Free of Charge according to pt 2. (The normal fee: HUF 3300)



List of Conditions for Private Clients	Privát account package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,455%, min HUF 250
List of Conditions for Private Clients	Privát account package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,455%, min HUF 250
List of Conditions for Private Clients	Privát account package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,38%, min HUF 225
List of Conditions for Private Clients	Privát account package	In-bank Payment orders by Home Banking and Telefonbank	0,38%, min HUF 225
List of Conditions for Private Clients	Privát account package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Privát account package	Bank-to-bank Payment orders by original bank form	0,672%, min HUF 770
List of Conditions for Private Clients	Privát account package	In-bank Payment orders by non-original bank form	0,80%, min HUF 1500
List of Conditions for Private Clients	Privát account package	In-bank Payment orders by original bank form	0,55%, min HUF 710
List of Conditions for Private Clients	Privát account package	Cash out in HUF from HUF account	1,45%, min HUF 1150
List of Conditions for Private Clients	Privát account package	Cash out in FCY from HUF account	0,645%, max HUF 50000 (at buying and selling rates of exchange)
List of Conditions for Private Clients	Privát account package	Monthly account closure fee	HUF 559
List of Conditions for Private Clients	Privát account package	MasterCard PayPass supplementary card membership fee	HUF 3300
List of Conditions for Private Clients	Privát account package	The fee of Direct debit Transaction	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for Private Clients	Privát account package	The fee of in-bank and bank-to-bank Standing order	Free of Charge according to pt 2. (The normal fee: 0,3%, min. HUF 140 max. HUF 6000)
List of Conditions for Private Clients	Privát account package	Maestro supplementary card membership fee	HUF 2900
List of Conditions for Private Clients	Privát Nulla account package	Bank-to-bank Standing order is	0,3%, min HUF 140, max HUF 6000
List of Conditions for Private Clients	Privát Nulla account package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,45%, min HUF 250
List of Conditions for Private Clients	Privát Nulla account package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,45%, min HUF 250

List of Conditions for Private Clients	Privát Nulla account package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Privát Nulla account package	Bank-to-bank Payment orders by original bank form	0,7%, min HUF 1000
List of Conditions for Private Clients	Privát Nulla account package	In-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Privát Nulla account package	In-bank Standing order	0,3%, min HUF 140, max HUF 6000
List of Conditions for Private Clients	Privát Nulla account package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,4%, min HUF 199
List of Conditions for Private Clients	Privát Nulla account package	In-bank Payment orders by original bank form	0,6%, min HUF 800
List of Conditions for Private Clients	Privát Nulla account package	In-bank Payment orders by Home Banking and Telefonbank	0,4%, min HUF 199
List of Conditions for Private Clients	Privát Nulla account package	Direct debit	0,3%, min HUF 50, max HUF 6000
List of Conditions for Private Clients	Privát Nulla account package	Cash out in HUF from HUF account	1,45%, min HUF 1150 Ft, max HUF 50000
List of Conditions for Private Clients	Privát Nulla account package	Cash out in FCY from HUF account	0,645%, max HUF 50000 (at buying and selling rates of exchange)
List of Conditions for Private Clients	Privát Nulla account package	Booking entry fee	0,2% max. HUF 6000
List of Conditions for Private Clients	Privát Nulla account package	MasterCard PayPass supplementary card membership fee	HUF 3300
List of Conditions for Private Clients	Privát Nulla account package; Beugró account package; Nonstop+ account package; Príma account package; Bónusz account package; Privát account package; Privát Plusz account package; Nonstop account package; ÉN account package;	Cash withdrawal fee on UniCredit ATM in Hungary	0,645% min HUF 240

List of Conditions for Private Clients	Privát Nulla account package; Beugró account package; Nonstop+ account package; Príma account package; Bónusz account package; Privát account package; Privát Plusz account package; Nonstop account package; ÉN account package;	Cash withdrawal fee on other ATM in Hungary	1,07% + HUF 540 min HUF 720
List of Conditions for Private Clients	Privát Plusz account package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,465%, min HUF 250, max HUF 14950
List of Conditions for Private Clients	Privát Plusz account package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,33%, min HUF 255, max HUF 6900
List of Conditions for Private Clients	Privát Plusz account package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,33%, min HUF 170, max HUF 6900
List of Conditions for Private Clients	Privát Plusz account package	In-bank Payment orders by Home Banking and Telefonbank	0,33%, min HUF 225, max HUF 6900
List of Conditions for Private Clients	Privát Plusz account package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Privát Plusz account package	Bank-to-bank Payment orders by original bank form	0,675%, min HUF 770, max HUF 23500
List of Conditions for Private Clients	Privát Plusz account package	In-bank Payment orders by non-original bank form	0,8%, min HUF 1500
List of Conditions for Private Clients	Privát Plusz account package	In-bank Payment orders by original bank form	0,55%, min HUF 710, max HUF 16000
List of Conditions for Private Clients	Privát Plusz account package	Cash out in HUF from HUF account	1,45%, min HUF 1150 Ft, max HUF 50000
List of Conditions for Private Clients	Privát Plusz account package	Cash out in FCY from HUF account	0,645%, max HUF 50000 (at buying and selling rates of exchange)
List of Conditions for Private Clients	Privát Plusz account package	Monthly account closure fee	HUF 749
List of Conditions for Private Clients	Privát Plusz account package	MasterCard PayPass supplementary card membership fee	HUF 3300
List of Conditions for Private Clients	Privát Plusz account package	Maestro supplementary card membership fee	HUF 2900
List of Conditions for Private Clients	Privát Plusz account package	The fee of Direct debit Transaction	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)

List of Conditions for Private Clients	Privát Plusz account package	The fee of in-bank and bank-to-bank Standing order	Free of Charge according to pt 2. (The normal fee: 0,3%, min. HUF 90, max. HUF 6000)
Announcement - UniCredit Bank Hungary Zrt interest conditions for Private clients - Products not sold	Savings account	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,9%, min HUF 250, max HUF 11000
Announcement - UniCredit Bank Hungary Zrt interest conditions for Private clients - Products not sold	Savings account	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,9%, min HUF 250, max HUF 11000
Announcement - UniCredit Bank Hungary Zrt interest conditions for Private clients - Products not sold	Savings account	Bank-to-bank Payment orders by non-original bank form	0,9%, min HUF 1200, max HUF 16000
Announcement - UniCredit Bank Hungary Zrt interest conditions for Private clients - Products not sold	Savings account	Bank-to-bank Payment orders by original bank form	0,9%, min HUF 500, max HUF 16000
Announcement - UniCredit Bank Hungary Zrt interest conditions for Private clients - Products not sold	Savings account	In-bank Payment orders by non-original bank form	0,9%, min HUF 1200, max HUF 16000
Announcement - UniCredit Bank Hungary Zrt interest conditions for Private clients - Products not sold	Savings account	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,9%, min HUF 250, max HUF 11000
Announcement - UniCredit Bank Hungary Zrt interest conditions for Private clients - Products not sold	Savings account	In-bank Payment orders by original bank form	0,9%, min HUF 500, max HUF 16000
Announcement - UniCredit Bank Hungary Zrt interest conditions for Private clients - Products not sold	Savings account	In-bank Payment orders by Home Banking and Telefonbank	0,9%, min HUF 250, max HUF 11000
Announcement - UniCredit Bank Hungary Zrt interest conditions for Private clients - Products not sold	Savings account	Cash out in HUF from HUF account	1,1%, min HUF 400 Ft, max HUF 50000
List of Conditions for Private Clients - Savings account Plusz	Savings account Plus	Other forint payment orders	1,3%, min HUF 1000
List of Conditions for Private Clients - Savings account Plusz	Savings account Plus	In-bank Standing order	1,3%, min HUF 1000
List of Conditions for Private Clients - Savings account Plusz	Savings account Plus	Bank-to-bank Standing order is	1,3%, min HUF 1000
List of Conditions for Student account	Student account	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,56%, min HUF 110, max HUF 12650
List of Conditions for Student account	Student account	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,33%, min HUF 255, max HUF 6900

List of Conditions for Student account	Student account	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,33%, min HUF 170, max HUF 6900
List of Conditions for Student account	Student account	In-bank Payment orders by Home Banking and Telefonbank	0,33%, min HUF 225, max HUF 6900
List of Conditions for Student account	Student account	Bank-to-bank Payment orders by non-original bank form	0,6%, min HUF 1000
List of Conditions for Student account	Student account	Bank-to-bank Payment orders by original bank form	0,6%, min HUF 300, max HUF 12000
List of Conditions for Student account	Student account	In-bank Payment orders by non-original bank form	0,6%, min HUF 1000
List of Conditions for Student account	Student account	In-bank Payment orders by original bank form	0,55%, min HUF 300, max HUF 11000
List of Conditions for Student account	Student account	Bank-to-bank VIBER transfer	0,8%, min HUF 10000, max HUF 100000
List of Conditions for Student account	Student account	Cash out in HUF from HUF account	1,105%, min HUF 460 Ft, max HUF 50000
List of Conditions for Student account	Student account	Monthly account closure fee	HUF 199
List of Conditions for Student account	Student account	Maestro Bankcard membership fee	HUF 2900
Special conditions for UniCredit-Tigáz account	Tigáz account	Monthly account closure fee	HUF 1099
Special conditions for UniCredit Partner Dobbantó and Trendy package	Trendy account package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,5%, min HUF 190, max HUF 11000
Special conditions for UniCredit Partner Dobbantó and Trendy package	Trendy account package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, min HUF 225, max HUF 6000
Special conditions for UniCredit Partner Dobbantó and Trendy package	Trendy account package	Bank-to-bank Payment orders by non-original bank form	0,8%, min HUF 1500
Special conditions for UniCredit Partner Dobbantó and Trendy package	Trendy account package	Bank-to-bank Payment orders by original bank form	0,6%, min HUF 770, max HUF 21000
Special conditions for UniCredit Partner Dobbantó and Trendy package	Trendy account package	In-bank Payment orders by non-original bank form	0,8%, min HUF 1500

Special conditions for UniCredit Partner Dobbantó and Trendy package	Trendy account package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,3%, min HUF 150, max HUF 6000
Special conditions for UniCredit Partner Dobbantó and Trendy package	Trendy account package	In-bank Payment orders by original bank form	0,55%, min HUF 710, max HUF 16000
Special conditions for UniCredit Partner Dobbantó and Trendy package	Trendy account package	In-bank Payment orders by Home Banking and Telefonbank	0,3%, min HUF 189, max HUF 6000
List of conditions for UniCredit Trendy Savings Account	TrendY Savings Account	Bank-to-bank Standing order is	1,1%, min HUF 1000
List of conditions for UniCredit Trendy Savings Account	TrendY Savings Account	In-bank Standing order	1,1%, min HUF 1000
List of conditions for UniCredit Trendy Savings Account	TrendY Savings Account	Other forint payment orders	1,1%, min HUF 1000
Regular Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,9%, min HUF 250, max HUF 11000
Regular Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,9%, min HUF 250, max HUF 11000
Regular Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	Bank-to-bank Payment orders by non-original bank form	0,9%, min HUF 1200, max HUF 16000
Regular Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	Bank-to-bank Payment orders by original bank form	0,9%, min HUF 500, max HUF 16000
Regular Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	In-bank Payment orders by non-original bank form	0,9%, min HUF 1200, max HUF 16000
Regular Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,9%, min HUF 250, max HUF 11000
Regular Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	In-bank Payment orders by original bank form	0,9%, min HUF 500, max HUF 16000
Regular Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	In-bank Payment orders by Home Banking and Telefonbank	0,9%, min HUF 250, max HUF 11000

Regular Deposit Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,9%, min HUF 250, max HUF 11000
Regular Deposit Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,9%, min HUF 250, max HUF 11000
Regular Deposit Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	Bank-to-bank Payment orders by non-original bank form	0,9%, min HUF 1200, max HUF 16000
Regular Deposit Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	Bank-to-bank Payment orders by original bank form	0,9%, min HUF 500, max HUF 16000
Regular Deposit Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	In-bank Payment orders by non-original bank form	0,9%, min HUF 1200, max HUF 16000
Regular Deposit Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking	0,9%, min HUF 250, max HUF 11000
Regular Deposit Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	In-bank Payment orders by original bank form	0,9%, min HUF 500, max HUF 16000
Regular Deposit Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	In-bank Payment orders by Home Banking and Telefonbank	0,9%, min HUF 250, max HUF 11000
Regular Deposit Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	Cash out in HUF from HUF account	1,1%, min HUF 400 Ft, max HUF 50000
Regular Savings Program - Conditions for UniCredit Savings Accounts	UniCredit Savings account	Cash out in HUF from HUF account	1,1%, min HUF 400 Ft, max HUF 50000
List of Conditions for VDCS TOP Clients	VDCS TOP account package	Bank-to-bank Payment orders by SpectraNet Internet Banking / Mobile Banking. The promotion for charging discounted minimum fee of the „Interbank Payment orders by SpectraNet Internet Banking / Mobile Banking” remains unchanged. The promotion is valid until recalled.	0,3%, min HUF 69, max HUF 6000
List of Conditions for VDCS TOP Clients	VDCS TOP account package	In-bank Payment orders by SpectraNet Internet Banking / Mobile Banking. The promotion for charging discounted minimum fee of the „Intrabank Payment orders by SpectraNet Internet Banking / Mobile Banking” remains unchanged. The promotion is valid until re	0,3%, min HUF 59, max HUF 6000

List of Conditions for VDCS TOP Clients	VDCS TOP account package	Bank-to-bank Payment orders by Home Banking and Telefonbank	0,3%, min HUF 220, max HUF 6000
List of Conditions for VDCS TOP Clients	VDCS TOP account package	Bank-to-bank Payment orders by non-original bank form	0,35%, min HUF 800
List of Conditions for VDCS TOP Clients	VDCS TOP account package	Bank-to-bank Payment orders by original bank form	0,5%, min HUF 350, max HUF 11000
List of Conditions for VDCS TOP Clients	VDCS TOP account package	In-bank Payment orders by non-original bank form	0,3%, min HUF 800
List of Conditions for VDCS TOP Clients	VDCS TOP account package	In-bank Payment orders by original bank form	0,45%, min HUF 350, max HUF 10000
List of Conditions for VDCS TOP Clients	VDCS TOP account package	In-bank Payment orders by Home Banking and Telefonbank	0,3%, min HUF 199, max HUF 6000
List of Conditions for VDCS TOP Clients	VDCS TOP account package	Cash out in HUF from HUF account	1,45%, min HUF 1150 Ft, max HUF 50000
List of Conditions for VDCS TOP Clients	VDCS TOP account package	Cash out in FCY from HUF account	0,645%, max HUF 50000 (buying rate: medium rate - 1%, selling rate: medium rate +1%)
List of Conditions for VDCS TOP Clients	VDCS TOP account package	Maestro supplementary card membership fee	HUF 2900
List of Conditions for VDCS TOP Clients	VDCS TOP account package	Maestro Bankcard membership fee	HUF 2900
List of Conditions for VDCS TOP Clients	VDCS TOP account package	MasterCard PayPass supplementary card membership fee	HUF 3300
List of Conditions for VDCS TOP Clients	VDCS TOP account package	MasterCard PayPass Bankcard membership fee	HUF 3300
List of Conditions for VDCS TOP Clients	VDCS TOP account package	Cash withdrawal fee on UniCredit ATM in Hungary	0,645% min HUF 240
List of Conditions for VDCS TOP Clients	VDCS TOP account package	Cash withdrawal fee on other ATM in Hungary	1,07% + HUF 540 min HUF 720
List of Conditions for VDCS TOP Clients	VDCS TOP account package	Cash out In the different currency of the account	0.645%, max. HUF 50,000 at a buying rate of medium rate -1% and at a selling rate of medium rate +1%



List of Conditions for VDCS TOP Clients	VDCS TOP account package	The fee of Direct debit Transaction is	Free of Charge according to pt 2. (The normal fee: 0,3%, min 50 HUF, max 6 000 HUF)
List of Conditions for VDCS TOP Clients	VDCS TOP account package	The fee of in-bank and bank-to-bank Standing order is	Free of Charge according to pt 2. (The normal fee: 0,3%, min. HUF 90, max. HUF 6000)
List of Conditions for VDCS TOP Clients	VDCS TOP account package -Foreign currency accounts ; Partner Bónusz TOP account package - Foreign currency accounts	Cash out In the currency of the account	1,09% min. EUR 2,35
List of Conditions for VDCS TOP Clients	VDCS TOP account package -Foreign currency accounts ; Partner Bónusz TOP account package - Foreign currency accounts	Cash out In the different currency of the account	0,645%, max HUF 50.000 (at buying and selling rates of exchange)

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

Budapest, 1st August 2013.

UniCredit Bank Hungary Zrt.