

# LIST OF CONDITIONS AND ANNOUNCEMENT OF PREMIUM BANKING PACKAGES



*Previous name of the Announcement: List of Conditions and Announcement of Premium Banking Basic and Assistance packages.*

**Effective from: 18<sup>st</sup> February 2013 (1303) • Disclosed on the: 15<sup>st</sup> February 2013**

Current Announcement and List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions. The words beginning with capital letter not defined in current Announcement and List of Conditions are bearing meaning defined in General Terms and Conditions.

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 following requirements have to be met:

- overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million<sup>1</sup> or
- minimum huf 400.000 is credited on the current account via Bank transfer (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) per month<sup>2</sup>

(hereinafter referred to as: Segment criteria)

The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be 15 percent higher than the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.

For fees and services of Premium Banking Bazis and Assistance packages, not contained in these Announcement, the fees and services of the Bonus account - included in UniCredit Bank's List of Conditions for Private Individuals - are applicable. For fees and services of Premium Banking Ikon package, not contained in these Announcement, the fees and services of the Beugro account - included in UniCredit Bank's List of Conditions for Private Individuals - are applicable.

These addendums are inseparable parts of the List of Conditions for Private Customers:

1. *addendum: Announcement on the Execution Order of Transaction and Time Deposits*
2. *addendum: Fees of Other Services*
3. *addendum: Debit Bankcard – List of Conditions for Private clients*
4. *addendum: Electronic Banking – List of Conditions for Private clients*

# List of Conditions and Announcement of Premium Banking Packages

## I. Favourable Services available is Premium Banking packages

### I.A. Term Deposit Interest Rates (only in Branches or via Telefonbank)

	HUF Deposits			FCY Deposits		
	up to HUF 5 million*	b/w HUF 5-10 million*	HUF 10 million or above	up to EUR 10,000* up to USD 10,000* up to CHF 10,000* up to GBP 10,000*	b/w EUR 10,000 and 20,000* b/w USD 10,000 and 20,000* b/w CHF 10,000 and 20,000* b/w GBP 10,000 and 20,000*	EUR 20,000 or above USD 20,000 or above CHF 20,000 or above GBP 20,000 or above
	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield
1 month	<b>BUBOR - 0,30%</b>	<b>BUBOR - 0,15%</b>	<b>BUBOR - 0,05%</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>	<b>LIBOR + 0,30%</b>
2 months	<b>BUBOR - 0,30%</b>	<b>BUBOR - 0,15%</b>	<b>BUBOR - 0,05%</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>	<b>LIBOR + 0,30%</b>
3 months	<b>BUBOR - 0,30%</b>	<b>BUBOR - 0,15%</b>	<b>BUBOR - 0,05%</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>	<b>LIBOR + 0,30%</b>
6 months	<b>BUBOR - 0,30%</b>	<b>BUBOR - 0,15%</b>	<b>BUBOR - 0,05%</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>	<b>LIBOR + 0,30%</b>
9 months	<b>BUBOR - 0,30%</b>	<b>BUBOR - 0,15%</b>	<b>BUBOR - 0,05%</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>	<b>LIBOR + 0,30%</b>
12 months	<b>BUBOR - 0,30%</b>	<b>BUBOR - 0,15%</b>	<b>BUBOR - 0,05%</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>	<b>LIBOR + 0,30%</b>

(\*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](http://www.mnb.hu) for the preceding business day. The minimum amount of term deposits is set in the effective ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.'s interest conditions for its private customers documents II.1 point for HUF deposits and II.1 point for FCY deposits.

### I.B. Fees relating to securities transactions

Agency fees in secondary trading (based on actual transaction value)	
For securities listed on the Budapest Stock Exchange (excluding certificates <sup>3</sup> )	0,50% min. HUF 3 000,-

## II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS

	Premium Banking Bázis package	Premium Banking Asszisztencia package	Premium Banking Ikon package	
<b>Basic account package</b>	Bónusz package	Bónusz package	Beugró package	
<b>Monthly account-handling fee</b>	HUF 0/month <sup>4</sup> /account <sup>5</sup>	HUF 190/month <sup>6</sup> /account <sup>5</sup>	HUF 2 000/month <sup>7</sup> /account <sup>5</sup>	
<b>Account opening and closing fee</b>	HUF 0	HUF 0	HUF 0	
<b>Assistance Service</b>	not included	Free of charges	not included	
<b>Booking entry fee</b>	Free of charges <sup>8</sup>	Free of charges <sup>8</sup>	Free of charges <sup>8</sup>	
<b>Credit entries to HUF accounts</b>	Free of charges	Free of charges	Free of charges	
<b>Direct Debit</b>	Free of charges <sup>9</sup>	Free of charges <sup>9</sup>	Free of charges	
<b>Standing orders</b>	Free of charges <sup>10</sup>	Free of charges <sup>10</sup>	Free of charges	
<b>Issuer fee for Maestro bankcard</b>	Free of charges <sup>11</sup>	Free of charges <sup>11</sup>	Free of charges <sup>11</sup>	
<b>Issuer/Membership fee for supplementary Maestro bankcard<sup>19</sup></b>	HUF 1 950 / HUF 2 300 Ft	HUF 1 950 / HUF 2 300 Ft	Free of charges <sup>12</sup>	
<b>Issuer fee for MC Standard / Visa Classic bankcard</b>	Free of charges <sup>11</sup>	Free of charges <sup>11</sup>	Free of charges <sup>11</sup>	
<b>Commission in-bank payment orders</b>	<b>Transfer orders between the accounts of the same Client<sup>13</sup></b>	Free of charges	Free of charges	
	<b>by SpectraNet Internet Banking / Mobile Banking</b>	0,2%, max. HUF 6 000 <sup>14</sup>	0,2%, max. HUF 6 000 <sup>14</sup>	Free of charges
	<b>by Home Banking and Telephone Bank</b>	0,2%, min. HUF 199, max. HUF 6 000	0,2%, min. HUF 199, max. HUF 6 000	Free of charges
	<b>by original bank form</b>	0,45%, min. HUF 810, max. HUF 11 000	0,45%, min. HUF 810, max. HUF 11 000	0,45%, min. HUF 710, max. HUF 16 000
	<b>by not original bank form or by special processing<sup>15</sup></b>	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500

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Commission on bank-to-bank payment orders	by SpectraNet Internet Banking / Mobile Banking	0,2%, max. HUF 6 000 <sup>16</sup>	0,2%, max. HUF 6 000 <sup>16</sup>	Free of charges
	by Home Banking and Telephone Bank	0,2%, min. HUF 220, max. HUF 6 000	0,2%, min. HUF 220, max. HUF 6 000	Free of charges
	by original bank form	0,57%, min. HUF 970, max. HUF 11 800	0,57%, min. HUF 970, max. HUF 11 800	0,575%, min. HUF 970, max. HUF 19 500
	by not original bank form or by special processing <sup>15</sup>	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500
Cash out	On UniCredit ATM in Hungary	0,3%, min. HUF 210	0,3%, min. HUF 210	Free of charges <sup>17</sup>
	On other ATM in Hungary	0,67% + HUF 470, min. HUF 630	0,67% + HUF 470, min. HUF 630	Free of charges <sup>17</sup>
	Cash out in HUF from HUF account	1%, min. HUF 1 000, max. HUF 20 000	1%, min. HUF 1 000, max. HUF 20 000	1%, min. HUF 1 000, max. HUF 20 000
	Cash out in FCY from HUF account	0,3%, max. HUF 6 000 (at buying and selling rates of exchange)	0,3%, max. HUF 6 000 (at buying and selling rates of exchange)	0,3%, max. HUF 6 000 (at buying and selling rates of exchange)
SMS Notifications on bank account credits	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	Free of charges <sup>18</sup>	
SMS Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	Free of charges <sup>18</sup>	
SpectraNet Internet Banking and Mobil Banking Daily maximum limit amount	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	Free of charges <sup>18</sup>	

## **III. Assistance Service**

**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

<sup>1</sup> 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.

<sup>2</sup> During the credit calculation, the Bank takes into consideration the amounts credited on the Client's UniCredit current accounts. In the case of incoming foreign currency transfers, the applied rate is identical to the exchange rate set by MNB valid on the last working day of the month prior to the given month.

The fulfilment of segment criteria is reviewed during the second half of each year, whereupon the Bank verifies whether or not Customers actually meet the eligibility criteria by examining the average balance of savings and the incoming monthly bank transfer of the last 6 months prior to the review.

The effect of the change in the Clients' status is not retroactive. The conditions of the credit and deposit products – already contracted – will remain unchanged until their expiry. The account conditions will change with the fulfillment of the mandatory notification obligation according to law CVII. of 1996. Clients can not apply for Premium Banking conditions after the status change.

<sup>3</sup> 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.

<sup>4</sup> The monthly closing fee for Premium Banking Basic package is HUF 660, 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 account handling 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 330 applies. If none of the above credit conditions is met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met, neither the total nor the partial account handling fee will be credited on the account. The promotion is valid until recalled. 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.

<sup>5</sup> The basic account-handling fee is charged for each started month.

<sup>6</sup> 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<sup>\*\*\*</sup>, no monthly closing fee reduction shall be applicable for the given month.

<sup>\*\*\*</sup> 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.

<sup>7</sup> The normal monthly account handling fee of Premium Banking Ikon account is 4 000 HUF. It is debited on the account every month. The fee is 2 000 HUF if at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month, 2 000 HUF is credited on the account from the account handling fee during the following month as a promotion. The promotion is valid until recalled.

<sup>8</sup> The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,1% of the transaction maximum 6000 Ft. As promotion the Bank will not charge the fee above. This promotion is valid until withdrawn.

<sup>9</sup> The normal fee is 0,2%, min. 50 HUF, max. 6000 HUF which is not charged by the Bank as promotion. This promotion is valid until withdrawal.

<sup>10</sup> The normal fee is 0,2%, min. 90 HUF, max. 6000 HUF which is not charged by the Bank as promotion. This promotion is valid until withdrawal.

<sup>11</sup> The normal fee is as indicated in Addendum 3, which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until withdrawal.

<sup>12</sup> The normal fee is as indicated in addendum 3, which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until withdrawal.

<sup>13</sup> The Bank executes in-bank transfer orders between the accounts of the same Client free of charge– in case there is no any other disposal for bank accounts and savings accounts.

<sup>14</sup> The normal fee is 0,2%, min. 150 HUF, max. 6000 HUF. The minimum fee is not charged by the Bank as a promotion. This promotion is valid until withdrawal.

<sup>15</sup> In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time<sup>\*\*\*\*</sup>, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary. <sup>\*\*\*\*</sup>Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

<sup>16</sup> The normal fee is 0,2%, min. 220 HUF, max. 6000 HUF. The minimum fee is not charged by the Bank as a promotion. This promotion is valid until withdrawal.

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<sup>17</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee is as indicated in addendum 3.

<sup>18</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee is as indicated in addendum 4.

<sup>19</sup> Charged one time per year subsequently.