

# LIST OF CONDITIONS FOR ENTERPRISES, MUNICIPALITIES AND BUSINESS ORGANISATION CREDIT CARD CONDITIONS



***The present List of Conditions enters into force on the 1<sup>st</sup> July 2013 and is valid until the disclosure of the next List of Conditions on Credit Cards***

1. Present List of Conditions is an inseparable part of the General Business Conditions and the Bankcard Business Regulations.
2. Any individual contract concluded by the Bank and its client may deviate from this general List of Conditions, in which case the conditions of the relevant contract will be valid.
3. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0,50) or upwards (for numbers larger than or equal to 0,51).
4. The Bank charges all fees in Hungarian forints (HUF) to the Customer's credit card account. In the event that the fees appear in Euros, such fee will be charged by applying the EUR/HUF foreign exchange selling rate for private customers effective on a specific day.
5. 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 percentage points higher than the level of the inland consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differ the level of correction in favour of the client.
- 6 The cases of interest-free card usages and the methods of interest calculation based on credit card usage is regulated by Bankcard Business Regulations.

Designation	UniCredit Electron Business Credit Card <sup>HK6</sup>	UniCredit Business Credit Card	UniCredit Business Gold Credit Card	Dues date of fees
Card Issuer fee	5 000 HUF <sup>HK1</sup>	10 000 HUF <sup>HK1</sup>	15 000 HUF <sup>HK1</sup>	Due upon the first activation after application
Card Membership fee	6 000 HUF <sup>HK1</sup>	10 000 HUF <sup>HK1</sup>	15 000 HUF <sup>HK1</sup>	One time per year subsequently
Issuer fee for further Credit Cards	6 000 HUF <sup>HK1</sup>	8 000 HUF <sup>HK1</sup>	15 000 HUF <sup>HK1</sup>	Due upon the first activation after application
Membership fee for further Credit Cards	6 000 HUF <sup>HK1</sup>	8 000 HUF <sup>HK1</sup>	15 000 HUF <sup>HK1</sup>	One time per year subsequently
Interest rate (monthly, variable)	1,75%	1,75%	1,75%	Due in cases described by Bank Card General Terms and Business Conditions, due on the statement day of the settlement period.
Grace period (days)	15	15	15	
Minimum amount of repayment	10%, min. 10.000 HUF	10%, min. 10.000 HUF	10%, min. 10.000 HUF	Due by the last day of the grace period <sup>HK2</sup>
Statement day of the settlement period	The last calendar day of each month, if this is bank holiday in the given month, then the first working day before that day. (More detailed see in Bank Card General Terms and Conditions)			
Duration of settlement period	1 calendar month	1 calendar month	1 calendar month	
Credit limit available	250 000 – 10 000 000 HUF	250 000 – 10 000 000 HUF	250 000 – 10 000 000 HUF	
Annual fee for STANDARD optional travel, accident, sickness and luggage insurance	1 160 HUF <sup>HK1</sup>	Included in membership fee	Included in membership fee	When service provided and each consecutive year on the statement day in the month of expiry.
Annual fee for GOLD optional travel, accident, sickness and luggage insurance	Not applicable	1 970 HUF <sup>HK1</sup>	Included in membership fee	When service provided and each consecutive year on the statement day in the month of expiry.
Annual fee for PLATINA optional travel, accident, sickness and luggage insurance	Not applicable	2 138 HUF <sup>HK1</sup>	2 138 HUF <sup>HK1</sup>	When service provided and each consecutive year on the statement day in the month of expiry.
Purchase commission	0,2%, maximum HUF 6.000	0,2%, maximum HUF 6.000	0,2%, maximum HUF 6.000	
Cash withdrawal fee on ATM in Hungary	2,2%, minimum 700 HUF	2,2%, minimum 700 HUF	2,2%, minimum 700 HUF	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches in Hungary (in post offices as well)	2,2%, minimum 700 HUF	2,2%, minimum 700 HUF	2,2%, minimum 700 HUF	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on ATM abroad	2,2% + 5 EUR	2,2% + 5 EUR	2,2% + 5 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches abroad	2,2% + 5 EUR	2,2% + 5 EUR	2,2% + 5 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash deposit fee on UniCredit ATM in Hungary <sup>HK7</sup>	Free of charge (the normal fee is 520 HUF. The fee is not charged by the Bank as promotion, The promotion is until recalled)			The booking date of the cash payment transaction.
Cash payment into credit card account		500 HUF		When service provided
Limit modification fee	500 HUF	500 HUF	500 HUF	When service provided

**List of Conditions for Enterprises,  
Municipalities and Business Organisation  
Credit Card Conditions**

Designation	UniCredit Electron Business Credit Card <sup>HK6</sup>	UniCredit Business Credit Card	UniCredit Business Gold Credit Card	Dues date of fees
Monthly closure fee	150 HUF	150 HUF	150 HUF	Monthly, due on statement day.
Fee for late payment	2 600 HUF <sup>HK1</sup>	2 600 HUF <sup>HK1</sup>	2 600 HUF <sup>HK1</sup>	Per occasion, due on next statement day.
Over-limit fee	2 600 HUF <sup>HK1</sup>	2 600 HUF <sup>HK1</sup>	2 600 HUF <sup>HK1</sup>	Per occasion, due on next statement day.
Emergency cash withdrawal abroad	Not applicable	250 EUR	250 EUR	When service provided
Emergency card replacement abroad	Not applicable	175 EUR	175 EUR	When service provided
Card blocking fee (including replacement)	10 000 HUF	10 000 HUF	10 000 HUF	When service provided
Card replacement fee	1 000 HUF	1 000 HUF	1 000 HUF	When service provided
PIN code reproduction fee	500 HUF	500 HUF	500 HUF	When service provided
Alteration fee of the business credit card limit contract	30 000 HUF			Due after the execution date of the contract modification
Fee for statement reprinting	1 000 HUF	1 000 HUF	1 000 HUF	When service provided
Fee of unjustified dispute per transaction	5 000 HUF	5 000 HUF	5 000 HUF	Due on closing date of dispute
SMS service	According to operative SMS List of Conditions. The fee is not charged by the Bank in the first 3 month as promotion. The promotion is valid until recalled.			Per message, due in a lump sum, on the first working day of each month.
Monthly automatic repayments for minimum amount (from UniCredit account)	300 HUF / repayment	300 HUF / repayment	300 HUF / repayment	Due by the last day of the grace period
Monthly automatic repayments for total amount (from UniCredit account)	300 HUF / repayment	300 HUF / repayment	300 HUF / repayment	Due by the last day of the grace period
Daily card usage frequency limit (ATM and POS) <sup>HK3</sup>	6 pcs	7 pcs	8 pcs	
Daily card usage limit (ATM and POS) <sup>HK4</sup>	Amount of credit limit	Amount of credit limit	Amount of credit limit	
Daily cash advance frequency limit <sup>HK3</sup>	2 pcs	2 pcs	2 pcs	
Daily cash advance limit <sup>HK4</sup>	50 000 HUF	100 000 HUF	250 000 HUF	
Standard daily ATM cash deposit limit	No limit set			
Max. number of banknotes per ATM cash deposit transaction	50 pcs			
Monthly cash withdrawal limit (% of credit limit)	50%	50%	50%	
Validity of card	2 years	2 years	2 years	
Transaction receipt retrieval request fee	500 HUF			Due per occasion, when service provided
Fee of manual transfer from credit card account <sup>HK5</sup>	500 HUF			Due per occasion, when service provided

Designation	UniCredit Electron Business Credit Card <sup>HK6</sup>	UniCredit Business Credit Card	UniCredit Business Gold Credit Card	Dues date of fees
<p><i>HK1: Fee calculation method: the 0,1% of the credit limit. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until recalled.</i></p> <p><i>HK2: The minimum amount of repayment is considered fulfilled only in case the amount have been settled on the Credit card account until the last day of the grace period.</i></p> <p><i>HK3: Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.</i></p> <p><i>HK4: The daily ATM limit and the daily POS limit can be modified after application. The limit amount has to be divided by 50.000 HUF.</i></p> <p><i>HK5: Can be requested only in case of faulty transfer and only for the amount of positive balance of the Credit card account</i></p> <p><i>HK6 Product not available from 01.01.2011.</i></p> <p><i>HK7: Service is available on appropriate UniCredit ATM's</i></p>				