

# LIST OF CONDITIONS FOR ENTERPRISES, MUNICIPALITIES AND BUSINESS ORGANISATION DEBIT BANKCARD CONDITIONS



**The present List of Conditions enters into force on the 18<sup>th</sup> March 2013. and is valid until the disclosure of the next Debit Bankcard List of Conditions.**

Designation	Corporate Maestro bankcard	MasterCard Business and VISA Business <sup>V9</sup> bankcard	MasterCard Business Gold and VISA Business Gold <sup>V9</sup> bankcard	Due date of fees
Application condition	-	-	Based on individual review	
<b>Card fees</b>				
Card Issuer fee	3 600 HUF	8 000 HUF	15 000 HUF	Due upon the first production date of applied bankcard
Card Membership fee	3 600 HUF <sup>V1</sup>	8 000 HUF <sup>V1</sup>	15 000 HUF <sup>V1</sup>	One time per year subsequently <sup>V2</sup>
Card blocking fee (including replacement)	1 000 HUF	10 000 HUF	10 000 HUF	When service provided
PIN code change fee	200 HUF (normal fee: 800 HUF it is not charged by the Bank during the promotion period. The promotion period is valid until recalled) <sup>V12</sup>			When service provided
PIN code reproduction fee	300 HUF	300 HUF	300 HUF	When service provided
Card replacement fee in Hungary	500 HUF	1 200 HUF	Free of charge (normal fee: 1 200 HUF <sup>V3</sup> )	When service provided
<b>Transaction fees</b>				
Purchase commission <sup>V4</sup>	0%	0%	0%	
Cash deposit fee on UniCredit ATM in Hungary <sup>V11 V12</sup>	Free of charge (normal fee: 0,05%, min 400 HUF, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled)			The booking date of the cash deposit transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on UniCredit ATM in Hungary <sup>V4</sup>	0,4%, minimum 110 HUF (0,3%, min. 100 HUF, is charged by the Bank during the promotion period. The promotion period is valid until cancellation.)			The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on UniCredit ATM abroad <sup>V4</sup>	1,3 + 3 EUR (0,3%, min. 100 HUF, is charged by the Bank during the promotion period. The promotion period is valid until cancellation.)			The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM in Hungary <sup>V4</sup>	0,7% + 400 HUF, minimum 490 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) <sup>V4</sup>	0,65% + 350 HUF, minimum 630 HUF			The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM abroad <sup>V4</sup>	1,3% + 3 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 <sup>V4</sup>	1,3% + 5 EUR			The booking date of the cash withdrawal transaction, the base of

Designation	Corporate Maestro bankcard	MasterCard Business and VISA Business <sup>V9</sup> bankcard	MasterCard Business Gold and VISA Business Gold <sup>V9</sup> bankcard	Due date of fees
Emergency cash withdrawal abroad <sup>V4</sup>	Not applicable	225 EUR	225 EUR	fee calculation is the amount of transaction When service provided
Emergency card replacement abroad	Not applicable	175 EUR	175 EUR	When service provided
Balance inquiry fee	30 HUF <sup>V5</sup>	30 HUF <sup>V5</sup>	30 HUF <sup>V5</sup>	When service provided
<b>Misc fees, settings</b>				
SMS service	According to operative Electronic Services List of Conditions			According to operative Electronic Services List of conditions
Annual fee for STANDARD optional travel, accident, sickness and luggage insurance	1 160 HUF <sup>V1</sup>	Included in membership fee	Included in membership fee	When service provided and each consecutive year on the first working day of the month following the month of expiry.
Annual fee for GOLD optional travel, accident, sickness and luggage insurance	Not applicable	1 970 HUF <sup>V1</sup>	Included in membership fee	When service provided and each consecutive year on the first working day of the month following the month of expiry.
Annual fee for PLATINA optional travel, accident, sickness and luggage insurance	Not applicable	2 138 HUF <sup>V1</sup>	2 138 HUF <sup>V1</sup>	When service provided and each consecutive year on the first working day of the month following the month of expiry.
Standard Daily ATM cash withdrawal limit <sup>V6</sup>	100 000 HUF	250 000 HUF	300 000 HUF	
Maximum daily ATM cash withdrawal limit	1 000 000 HUF			
ATM limit modification fee	Modification fee between Standard limit and 500 000 HUF/day is 250 HUF/modification; above 500 001 HUF/day is 1.000 HUF/modification <sup>V7</sup>			When service provided
Standard daily ATM cash deposit limit	No limit set			
Max. number of banknotes per ATM cash deposit transaction	50 pcs			
Standard Daily POS limit <sup>V6</sup>	150 000 HUF	300 000 HUF	500 000 HUF	
POS limit modification fee	Free of charge	Free of charge	Free of charge	
Daily frequency usage limit <sup>V8</sup>	8 pcs	10 pcs	10 pcs	
Validity	For MasterCard and Maestro cards: 3 years <sup>V10</sup> For Visa Cards: 2 years			
Regular card issuance and postal delivery	10 banking days	10 banking days	10 banking days	
Urgent card issuance time	5 banking days	5 banking days	5 banking days	
Additional charge of urgent card issuance and branch posting	The minimum amount of membership fee	The minimum amount of membership fee	Free of charge (normal fee: minimum amount of membership fee <sup>V3</sup> )	At the production date of the bankcard
Transaction receipt retrieval request fee	500 HUF			When service provided

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for enterprises and business organisations currently in force at the Bank.

V1: Fee calculation method: the 0,1% of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. 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

V2: The fee is due in the month of expiry, in the same month the first card have been issued, in case a new bankcard is issued during the year (instead of the expiry of the previous bankcard). The due date of membership fee is the first working day following the month of expiry

*per year, if there was no new card issued during the year.*

*V3: The fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled*

*V4: The fee of the transaction means no exemption from the booking fee.*

*V5: Service provided on ATM of UniCredit*

*V6: 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.*

*V7: Above the HUF 500.000 ATM daily limit the applicable limit period is maximum 1 week and based on Bank's individual decision. The limit will be set after 2 days from the application in the system.*

*V8: Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.*

*V9: VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation.*

*V10: Valid only for Maestro and MasterCard card issued as new or replaced after 2010.10.01. and as renewed card after 2010.11.01..The validity for Maestro and Mastercard cards issued as new or replacement before 2010.10.01. or issued as renewed card before 2010.11.01. is 2 years.*

*V11 Service is available on appropriate UniCredit ATM's*

*V12 Service provided on ATM of UniCredit. In terms of Visa bankcards the PIN change is only valid until the first PIN reprint request. After the processing of the PIN reprint request the original PIN-code becomes effective.*

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.

Present List of Conditions is an inseparable part of the General Business Conditions and the Bankcard Business Regulations .