

ANNOUNCEMENT

Dear Clients,

Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) modifies – in connection with rules of free of charge cash withdrawal set in law 2009. year LXXXV. 36/A § paragraph - certain retail Lists of conditions concerning retail account holding, debitcards as of 01.02.2014. as follows:

List of Conditions	List of Conditions are supplemented with below ruling
<p>List of Conditions for Private Customers of the Bank;</p> <p>List of Conditions and announcement of Premium Banking packages;</p> <p>List of Terms and Conditions for Top Affluent Customers;</p> <p>Special conditions for UniCredit Partner package;</p> <p>Special conditions for UniCredit Partner Plus package;</p> <p>Special conditions for UniCredit Partner Bonusz package;</p> <p>Special conditions for UniCredit Partner Ikon package;</p> <p>Special conditions for UniCredit Partner Trendy package;</p> <p>Special conditions for UniCredit Partner Bónusz extra and Partner Plusz extra packages;</p> <p>List of Conditions for VDCS TOP Clients</p>	<p>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation - Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal.</p> <p>The bank is providing the free of charge cash withdrawal according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via Spectranet Internet Banking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal is provided to the Client from the second month following. The Client is entitled for free of charge cash withdrawal primarily via ATM. The free cash withdrawal is also available in Branch Cashier until 31.12.2014 for those clients who had no bankcard linked on 22.11.2013 to the account which had been set in the submitted statement.</p> <p>The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, then the % and maximum element of the normal transaction fee will be applied on the above part.</p> <p>If the Client uses the free of charge cash withdrawal fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals retrospectively in one amount on the Clients account.</p> <p>In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement.</p>
Debit bankcard List of Conditions – For Private Clients	K13: In case of free of charge cash withdrawal – provided according to effective law – the due date of fee for non free of charge transaction is on the booking date of the transaction or the booking date of the second free of charge transaction.

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

Budapest, 30th January 2014.

UniCredit Bank Hungary Zrt.