

# DEBIT BANKCARD LIST OF CONDITIONS – FOR PRIVATE CLIENTS

Effective from: 1<sup>st</sup> March 2014 (1404), Disclosed on the 18<sup>th</sup> of February 2014

| Designation  | Maestro bankcard  | MasterCard PayPass bankcard | MasterCard Standard and VISA Classic <sup>K1</sup> bankcard  | MasterCard Gold and VISA Gold <sup>K1</sup> bankcard   | Premium Banking Embossed MasterCard bankcard                     | Due date of fees   |
|--|---|-----------------------------|--|--|--|--|
| Application condition in case of opening new account       | <ul style="list-style-type: none"> <li>Minimum opening balance: 5 000 Ft</li> </ul>   |                             | <ul style="list-style-type: none"> <li>Based on individual review;</li> <li>Minimum opening balance: 5 000 Ft</li> </ul> | <ul style="list-style-type: none"> <li>Based on individual review;</li> </ul>  | Available for clients with Premium Banking status <sup>PMB</sup> |  |
| Application condition in case of existing current account  | <ul style="list-style-type: none"> <li>Minimum opening balance: Issuer fee</li> </ul>   |                             | <ul style="list-style-type: none"> <li>Based on individual review;</li> <li>Minimum opening balance: 5 000 Ft</li> </ul> | <ul style="list-style-type: none"> <li>Average balance: 3 000 000 Ft,</li> <li>6 months UniCredit account history</li> <li>Regular monthly minimum credit transaction: 150 000 Ft</li> </ul> | Available for clients with Premium Banking status <sup>PMB</sup> |  |
| <b>Card fees</b>   |   |                             |  |  |  |  |
| Card Issuer fee / Supplementary card issuer fee            | 2 200 Ft  | 2 500 Ft                    | 4 900 Ft   | 18 000 Ft  | Free of charge   | Due upon the first production date of applied bankcard <sup>K2</sup>   |
| Card Membership fee / Supplementary card membership fee    | 2 900 Ft <sup>K3</sup>  | 3 300 Ft <sup>K3</sup>      | 6 500 Ft <sup>K3</sup>   | 21 000 Ft <sup>K3</sup>  | 5 990 Ft <sup>K3</sup>   | One time per year subsequently <sup>K4</sup>   |
| Card blocking fee (including replacement)                  | 1 150 Ft  | 2 500 Ft                    | 10 000 Ft  | 10 000 Ft  | 10 000 Ft  | When service provided  |
| PIN code change fee  | 200 Ft <sup>K5</sup>  | 200 Ft <sup>K5</sup>        | 200 Ft <sup>K5</sup>   | 200 Ft <sup>K5</sup>   | 200 Ft <sup>K5</sup>   | When service provided  |
| PIN code reproduction fee                                  | 350 Ft  | 350 Ft                      | 350 Ft   | 350 Ft   | 350 Ft   | When service provided  |
| Card replacement fee in Hungary                            | 500 Ft  | 500 Ft                      | 1 200 Ft   | Free of charge (normal fee 1 200 Ft <sup>K6</sup> )  | 1 200 Ft   | When service provided  |
| <b>Transaction fees</b>                                    |   |                             |  |  |  |  |
| Purchase commission  | Free of Charge (The normal fee is 0,3% max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.) |                             |  |  | Free of charge   |  |
| Cash deposit fee on UniCredit ATM in Hungary <sup>K7</sup> | Free of charge (normal fee: 0,2%, 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            | 0,645%, min 240 Ft  | 0,645%, min 240 Ft          | 0,645%, min 240 Ft   | 0,645%, min 240 Ft   | 0,1%, min. 100 Ft  | The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K13</sup> |
| Cash withdrawal fee on foreign UniCredit ATM               | 1,6% + 3 EUR  | 1,6% + 3 EUR                | 1,6% + 3 EUR   | 1,6% + 3 EUR   | 1% + 3,25 EUR  | The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction                |

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|--|---|---------------------------------|---|--|--|--|
| Cash withdrawal fee on other ATM in Hungary                            | 1,07 % + 540 Ft, minimum 720 Ft   | 1,07 % + 540 Ft, minimum 720 Ft | 1,07 % + 540 Ft, minimum 720 Ft                             | 1,07 % + 540 Ft, minimum 720 Ft                      | 0,4% + 400 Ft, minimum 450 Ft                | The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction <sup>K13</sup> |
| Cash advance fee in bank branches in Hungary (in post offices as well) | 0,91% + 410 Ft, min 710 Ft  | 0,91% + 410 Ft, min 710 Ft      | 0,91% + 410 Ft, min 710 Ft                                  | 0,91% + 410 Ft, min 710 Ft                           | 0,35% + 350 Ft, minimum 520 Ft               | 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                                | 1,65% + 4,2 EUR   | 1,65% + 4,2 EUR                 | 1,65% + 4,2 EUR   | 1,65% + 4,2 EUR                                      | 1% + 3,25 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                               | 1,65% + 5,8 EUR   | 1,65% + 5,8 EUR                 | 1,65% + 5,8 EUR   | 1,65% + 5,8 EUR                                      | 1% + 5 EUR                                   | The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction                |
| Emergency cash withdrawal abroad                                       | Not applicable  | Not applicable                  | 225 EUR   | 225 EUR  | 225 EUR                                      | When service provided  |
| Emergency card replacement abroad                                      | Not applicable  | Not applicable                  | 175 EUR   | 175 EUR  | 175 EUR                                      | When service provided  |
| Balance inquiry fee  | 35 Ft <sup>K8</sup>   | 35 Ft <sup>K8</sup>             | 35 Ft <sup>K8</sup>   | 35 Ft <sup>K8</sup>                                  | 30 Ft <sup>K8</sup>                          | When service provided  |
| <b>Misc fees, settings</b>   |   |                                 |   |  |  |  |
| SMS service  | According to effective Electronic Banking List of Conditions – For Private Clients.   |                                 |   |  |  | According to effective Electronic Banking List of Conditions – For Private Clients.  |
| Standard Daily ATM cash withdrawal limit <sup>K9</sup>                 | 150 000 Ft  | 150 000 Ft                      | 250 000 Ft  | 300 000 Ft   | 300 000 Ft                                   |  |
| Maximum daily ATM cash withdrawal limit                                | 500 000 Ft  |                                 |   |  |  |  |
| ATM limit modification fee   | Modification fee between Standard limit and 500 000 Ft/day is 250 Ft/modification; above 500 001 Ft/day is 1.000 Ft/modification <sup>K10</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 POS daily limit <sup>K9</sup>                                 | 150 000 Ft  | 150 000 Ft                      | 300 000 Ft  | 500 000 Ft   | 500 000 Ft                                   |  |

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|---|--|--------------------------------------|---|--|--|--|
| POS limit modification fee  | Free of charge   | Free of charge                       | Free of charge  | Free of charge   | Free of charge                               |  |
| Daily frequency usage limit <sup>K11</sup>  | 8 pcs  | 8 pcs                                | 8 pcs   | 10 pcs   | 8 db   |  |
| PayPass limit <sup>K12</sup>  | -  | 5 000 Ft                             | -   | -  | -  |  |
| Validity  | For MasterCard and Maestro cards: 3 years<br>For Visa Cards: 2 years |                                      |   |  |  |  |
| Regular card issuance and postal delivery   | 10 banking days  | 10 banking days                      | 10 banking days   | 10 banking days  | 10 banking days                              |  |
| Urgent card issuance time   | 5 banking days   | 5 banking days                       | 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 | The minimum amount of membership fee                        | Free of charge (normal fee: minimum amount of membership fee <sup>K6</sup> ) | The minimum amount of membership fee         | At the production date of the bankcard   |
| Transaction receipt retrieval request fee   | 500 Ft   |                                      |   |  |  | When service provided  |
| <b>Travel insurance for Cardholders<sup>B1</sup></b>  |  |                                      |   |  |  |  |
| Annual fee for STANDARD <sup>B4</sup> optional travel, accident, sickness and luggage insurance | 1 160 Ft <sup>K3</sup>   | 1 160 Ft <sup>K3</sup>               | Included in membership fee                                  | Not applicable   | Not applicable                               | When service is provided, or in case of insurances – are valid until recalled – on the first working day after end of expiry month <sup>B2</sup> |
| Annual fee for GOLD <sup>B5</sup> optional travel, accident, sickness and luggage insurance     | Not applicable   | Not applicable                       | 1 970 Ft <sup>K3</sup>                                      | Included in membership fee   | Included in membership fee                   | When service is provided, or in case of insurances – are valid until recalled – on the first working day after end of expiry month <sup>B2</sup> |
| Annual fee for PLATINA <sup>B6</sup> optional travel, accident, sickness and luggage insurance  | Not applicable   | Not applicable                       | 2 380 Ft <sup>K3</sup>                                      | 2 380 Ft <sup>K3</sup>   | 2 380 Ft <sup>K3</sup>                       | When service is provided, or in case of insurances – are valid until recalled – on the first working day after end of expiry month <sup>B2</sup> |
| <b>Travel insurance for fellow traveller<sup>B1,B3</sup></b>                                    |  |                                      |   |  |  |  |
| Annual fee for STANDARD <sup>B4</sup> optional travel, accident, sickness and luggage insurance | 1 100 Ft <sup>K3</sup>   |                                      |   |  |  | When service is provided, or in case of insurances – are valid until recalled – on the first working day after end of expiry month <sup>B2</sup> |

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|---|------------------|-----------------------------|---|--|--|--|
| Annual fee for GOLD <sup>B5</sup> optional travel, accident, sickness and luggage insurance |                  |                             | 1 970 Ft <sup>K3</sup>                                      |  |  | When service is provided, or in case of insurances – are valid until recalled – on the first working day after end of expiry month <sup>B2</sup> |

The **Premium Banking bankcard** includes assistance service, listed below.

#### **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

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 private persons currently in force at the Bank.

*K1* 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. The fee is automatically included in the debited transaction amount.

*K2* Due upon the next day after the first activation in case of application via CallCenter or of the homepage of UniCredit Bank

*K3* 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

*K4* 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.

*K5* 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.

# Debit Bankcard List of Conditions – for Private Clients



K6 The fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled

K7 Service is available on appropriate UniCredit ATM's

K8 Service provided on ATM of UniCredit

K9 The daily ATM limit and the daily POS limit can be modified after application. The limit amount has to be divided by 50.000 Ft.

K10 *The fee is not charged for raising limit up to HUF 150.000. Decreasing the limit is free of charge.* 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 K11 Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit

K12 *Limit defined by MasterCard International, cannot be changed*

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.*

B1 The service provider for Travel insurance is Allianz Hungária Zrt. The Contractual Terms and Conditions of insurance contract is in Client information and Contractual Terms and Conditions booklet. The booklet is handed over to the client – in case of insurance of which fee is included in the Card Membership fee – during signing the Bankcard contract. –In case of insurance of which fee is not included in the Card Membership fee – the booklet is handed over to the cardholder during applying for the travel insurance. The travel insurance is valid for bankcard with Active status.

B2 If - in case of insurances are valid until recalled – the annual insurance fee is not available on the proper account at due date, the Bank will try to collect the fee on the 25th of month following expiry. If the 25th is not Banking day, the Bank will try to collect on the last Banking day preceding. If the annual insurance fee is not available for the second time on the proper account, the insurance contract will be terminated to the expiry date because of non payment In case of termination – due to non-payment – a new insurance contract can be signed by signing a Declaration of Insurance form.

B3 UniCredit cardholders with travel active status travel insurance – for his own name - can only apply for travel insurance for fellow traveller. For Fellow traveller insurance, also the terms and conditions set in Client information and Contractual Terms and Conditions booklet are bound.

B4 Standard Insurance cover is provided – for each travel for a maximum of 60 days spent outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work,

B5 Gold Insurance cover is provided – for each travel for a maximum of 60 days spent inside and outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work, B6 Platinum Insurance cover is provided – for each travel for a maximum of 60 days spent inside and outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work.

B6 Platina Insurance cover is provided – for each travel for a maximum of 60 days spent inside and outside of Hungary. Insurance benefits shall only be provided when the insured person travels abroad any purpose other than physical work.

PMB To qualify as a Premium Banking customer, the following requirements have to be met:

1) Overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million (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.), or

2) 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 (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.

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 Bankcard Business Regulations and the List of Condition for Private Customers.