

# LIST OF CONDITIONS – FOR CREDIT CARD HOLDER PRIVATE CLIENTS

*Effective from: 3<sup>rd</sup> November 2014 Disclosed on the 3<sup>rd</sup> of November 2014*

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 is entitled to post the Customer's account statements bearing the same postal address in the same envelope.
5. 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.
6. The Annual Percentage Rate (APR) –in case of Credit Card – is the annual rate of the credit's total fees and dues comparing to the total amount of the credit. It is expressed in percentages. During the calculation of the APR the Bank have to consider all fees and dues of the credit, which is paid by the Client according to the Credit card contract as described in the respective legal provisions.  
The APR has been defined and calculated with respect to the current conditions and in line with the prevailing legal provisions, and the rate of APR can be modified in the case of changes in the conditions.  
For loans/credits with variable interest rates the APR will not reflect the interest risk of the loan/credit.
7. The Bank has got the right to correct the level of fees and charges - marked with \* - related to the loan part of the Creditcard contract published in the Lists of Conditions per annum. The level of correction can be maximum the level of the annual inland average consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the given year. The Bank may differ the level of correction in favour of the client. The Bank has got the right to correct the level of fees and charges -not marked with \* - related to the bankcard part of the Creditcard contract published in the Lists of Conditions per annum as well. The level of correction can be maximum 15 percentage point higher than the level of the annual inland average consumer price indices published in the previous months by the Hungarian Central Statistical Office (HCSO). The Bank may differ the level of correction in favour of the client.
8. The cases of interest-free card usages and the methods of interest calculation based on credit card usage is regulated by Bankcard Business Regulations.

# List of Conditions – for Credit Card Holder Private Clients

Designation	UniCredit Orange	UniCredit Blue	UniCredit Gold	UniCredit Platinum	Dues date of fees
Card Issuer fee	0 Ft / free of charge <sup>HK2</sup>	0 Ft / free of charge <sup>HK2</sup>	6.000 Ft / free of charge <sup>HK2</sup>	9.995 Ft / 9.995 Ft <sup>HK2</sup>	Due upon the first activation after application
Supplementary card issuer fee	0 Ft	0 Ft	6.000 Ft	9.995 Ft	Due upon the first activation after application
Card Membership fee	4.700 Ft <sup>HK1</sup>	6.150 Ft <sup>HK1</sup>	18.800 Ft <sup>HK1</sup>	26.000Ft <sup>HK1</sup>	One time per year subsequently <sup>K2</sup>
Supplementary card membership fee	3.500 Ft <sup>HK1</sup>	4.700 Ft <sup>HK1</sup>	16.300 Ft <sup>HK1</sup>	23.500 Ft <sup>HK1</sup>	One time per year subsequently <sup>K2</sup>
Interest rate * (monthly, variable)	2,4%				Due in cases described by Bank Card General Terms and Business Conditions, due on the statement day of the settlement period.
Grace period *	15 days	15 days	15 days	15 days	
Minimum amount of repayment *	5%, min. 5.000 Ft	5%, min. 5.000 Ft	5%, min. 5.000 Ft	5%, min. 5.000 Ft	Due by the last day of the grace period <sup>HK3</sup>
Annual Percentage Rate <sup>3</sup> (APR) <sup>HK4</sup>	39,08%	39,08%	40,12%	40,08%	
Statement day of the settlement period <sup>HK5</sup> *	Either the 10 <sup>th</sup> or the 25 <sup>th</sup> of each month	Either the 10 <sup>th</sup> or the 25 <sup>th</sup> of each month	Either the 10 <sup>th</sup> or the 25 <sup>th</sup> of each month	Either the 10 <sup>th</sup> or the 25 <sup>th</sup> of each month	
Duration of settlement period *	1 calendar month	1 calendar month	1 calendar month	1 calendar month	
Credit limit available *	150.000 – 1.000.000 Ft	200.000 – 1.000.000 Ft	750.000 – 1.000.000 Ft	1.000.000 – 1.500.000 Ft	
Credit life insurance and administration fee for primary card (monthly)	0,25%	0,25%	0,19%	Included in membership fee	According to the Credit life insurance contract, due on statement day. Fee calculation is based on statement day balance.
ECI card	-	-	20.000 Ft	Included in membership fee	When service provided
Emergency fee abroad	-	250 EUR	250 EUR	Free of charge	When service provided
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)				
Cash withdrawal fee on ATM in Hungary	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	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)	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	2,25%, minimum 1.600 Ft	The booking date of the cash advance transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee abroad	2,25% + 5,8 EUR	2,25% + 5,8 EUR	2,25% + 5,8 EUR	2,25% + 5,8 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	2,25% + 7 EUR	2,25% + 7 EUR	2,25% + 7 EUR	2,25% + 7 EUR	The booking date of the cash advance transaction, the base of fee calculation is the amount of transaction
Cash deposit fee on UniCredit ATM in Hungary <sup>HK9</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.

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Cash payment into credit card account *	520 Ft				When service provided
Limit modification fee <sup>HK11 *</sup>	150 Ft	150 Ft	150 Ft	Free of charge	When service provided
Monthly closure fee *	150 Ft	150 Ft	150 Ft	Free of charge	Monthly, due on statement day.
Fee for late payment *	2.700 Ft <sup>HK1</sup>	2.700 Ft <sup>HK1</sup>	2.700 Ft <sup>HK1</sup>	2 700 Ft <sup>HK1</sup>	Per occasion, due on next statement day.
Over-limit fee *	2.700 Ft <sup>HK1</sup>	2.700 Ft <sup>HK1</sup>	2.700 Ft <sup>HK1</sup>	2 700 Ft <sup>HK1</sup>	Per occasion, due on next statement day.
Card blocking fee (including replacement)	2.500 Ft	10.000 Ft	10.000 Ft	Free of charge	When service provided
Card replacement fee	1.000 Ft	1.000 Ft	1.000 Ft	Free of charge	When service provided
PIN code reproduction fee	1.000 Ft	1.000 Ft	1.000 Ft	Free of charge	When service provided
Fee for contract modification (except credit limit modification) <sup>HK10 *</sup>	2.500 Ft	2.500 Ft	2.500 Ft	Free of charge	When service provided
Fee for termination of contract (if initiated by the Bank) *	9.000 Ft	9.000 Ft	9.000 Ft	9.000 Ft	Due on the day of the termination.
Statement reprinting*	1.000 Ft	1.000 Ft	1.000 Ft	1.000 Ft	When service provided
SMS service	According to effective Electronic Banking List of Conditions – For Private Clients.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank in the first 3 month as promotion. The promotion is valid until recalled.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank in the first year as promotion. The promotion is valid until recalled.	According to effective Electronic Banking List of Conditions – For Private Clients. The fee is not charged by the Bank during the promotion period. The promotion period 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) *	Free of charge	Free of charge	Free of charge	Free of charge	Due by the last day of the grace period
Monthly automatic repayments for total amount (from UniCredit account) *	155 Ft / repayment	155 Ft / repayment	155 Ft / repayment	155 Ft / repayment	Due by the last day of the grace period
Daily card usage frequency limit (ATM and POS) <sup>HK6 *</sup>	6 pcs	7 pcs	8 pcs	10 pcs	
Daily card usage limit (ATM and POS) <sup>HK7 *</sup>	Amount of credit limit	Amount of credit limit	Amount of credit limit	Amount of credit limit	
Daily cash advance frequency limit <sup>HK6 *</sup>	2 pcs	2 pcs	2 pcs	3 pcs	
Daily cash advance limit <sup>HK7 *</sup>	150.000 Ft	150.000 Ft	250.000 Ft	500.000 Ft	

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Designation	UniCredit Orange	UniCredit Blue	UniCredit Gold	UniCredit Platinum	Dues date of fees
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) *	For Credit Card contracts signed from 2010.12.01: 40%, minimum HUF 150.000 For Credit Card contracts signed until 2010.12.01: 50%, minimum HUF 150.000				
Validity of card	2 years	2 years	2 years	2 years	
Transaction receipt retrieval request fee	500 Ft				Due per occasion, when service provided
Fee of manual transfer from credit card account <sup>HK8</sup> *	500 Ft				Due per occasion, 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>HK1</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	1 970 Ft <sup>HK1</sup>	Included in membership fee	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 PLATINA <sup>B6</sup> optional travel, accident, sickness and luggage insurance	Not applicable	2 380 Ft <sup>HK1</sup>	2 380 Ft <sup>HK1</sup>	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> .
<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>HK1</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> .
Annual fee for GOLD <sup>B5</sup> optional travel, accident, sickness and luggage insurance	1 970 Ft <sup>HK1</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> .

Designation	UniCredit Orange	UniCredit Blue	UniCredit Gold	UniCredit Platinum	Dues date of fees
<p><b>HK1:</b> Fee calculation method: the 0,5% 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.</p> <p><b>HK2:</b> The Issuer fee is waived (Orange, Blue and Gold Credit Card) or a promotional Issuer fee is charged (Platinum Credit Card), in case the cardholder have accepted pre-approved credit card offer from the Bank, have applied and contracted for the credit card during the promotion period. The promotion period is valid until recalled.</p> <p><b>HK3:</b> 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.</p> <p><b>HK4:</b> Value of APR counted – in case of Orange and Blue credit cards - on the basis of a credit limit HUF 375,000. In case of Gold credit card the basis of of credit limit is HUF 750,000 while HUF 1,000,000 for Platinum credit cards.</p> <p><b>HK5:</b> During application according to Account holder decision.</p> <p><b>HK6:</b> Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.</p> <p><b>HK7:</b> The daily ATM limit and the daily POS limit can be modified after application (in case of cash withdrawal up to 50% of the credit limit, but minimum HUF 150.000). The limit amount has to be divided by 50.000 Ft.</p> <p><b>HK8:</b> Can be requested only in case of faulty transfer and only for the amount of positive balance of the Credit card account.</p> <p><b>HK9:</b> Service is available on appropriate UniCredit ATM's</p> <p><b>HK10:</b> In case of statement day of the settlement period modification (if modification referring only to this part of contract), contract modification fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled.</p> <p><b>HK11:</b> The fee is not charged for raising limit up to HUF 150.000</p>					
<p><b>B1</b> 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.</p> <p><b>B2</b> 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.</p> <p><b>B3</b> 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 condtions set in Client information and Contractual Terms and Conditions booklet are bound.</p> <p><b>B4</b> 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,</p> <p><b>B5</b> 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.</p> <p><b>B6</b> 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.</p>					