

ELECTRONIC BANKING LIST OF CONDITIONS – FOR PRIVATE CLIENTS



The present List of Conditions effective from: 1st of August 2014 (1404) Disclosed on the 31st of July 2014

Telephone Banking, SMS Service, SpectraNet Internet Banking, SpectraNet Mobile Banking Spectra and Spectra Light Electronic Banking System

I. TELEPHONE BANKING

Admission fee (flat)	Free of charge
Service fee	Free of charge

II. SMS SERVICE

1. SMS services in connection with payment account:

Notifications on payment account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits)	36 HUF/message
Notifications on payment account debits* (They include only debits from credit repayments from among fee and interest-type debits)	36 HUF/message
Notifications on group collections received	36 HUF/message
Notifications on the actual debiting of debit card transactions*	36 HUF/message
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	36 HUF/message
Sending of the utilizable balance of the payment account on banking days	36 HUF/message
Sending of the utilizable balance of the payment account once a week, on the first banking day of the week	36 HUF/message
Sending of the utilizable aggregate balance of the payment account on the banking day when there is a change in comparison to the previous banking day	36 HUF/message

2. SMS services in connection with debit bankcard:

Notifications on successful, unsuccessful and cancelled purchases with the debit card*	36 HUF/message
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card*	36 HUF/message
Notifications on the limit modifications in connection with the debit card	36 HUF/message
Sending of the utilizable aggregate balance of the payment accounts for the given bankcard on banking days	36 HUF/message
Sending of the utilizable aggregate balance of the payment accounts for the given bankcard once a week, on the first banking day of the week	36 HUF/message
Sending of the utilizable aggregate balance of the payment accounts for the given bankcard on the banking day when there is a change in comparison to the previous banking day	36 HUF/message

3. SMS services in connection with credit bankcard:

Notifications on successful, unsuccessful and cancelled purchases and cash withdrawals with the credit card	36 HUF/message
Notifications on daily closing balance, the amount of credit line obligation. (The Bank is sending this message only if there is a change in the balance during the day. The daily closing balance does not contain the value of authorized transactions that have not been debited on the account.)	Free of charge (Normal fee: 36 HUF/message, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Notifications on debiting fees and interest.	Free of charge (Normal fee: 36 HUF/message it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Notifications on statement: The total amount of obligations (the closing balance on statement day), the minimum amount of repayment and the deadline of repayment (this message is sent on the following day of statement day).	Free of charge (Normal fee: 36 HUF/message it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)

4. UniCredit SMS packages

The following conditions are applicable to the fees of the individual services included in the packages. *Upon any special order, the above extra services can be added to the services included in the package with the conditions set forth in the foregoing.*

UniCredit SMS – Card Monitoring Package includes the following services:

Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card*
Notifications on the limit modifications in connection with the debit card

UniCredit SMS – Accounts Monitoring Package includes the following services:

Notification on payment account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits)
Notifications on payment account debits* (They include only debits from credit repayments from among fee and interest-type debits)
Notifications on the actual debiting of debit card transactions*
Notifications on group collections received
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)

The due date of the fees is the first banking day after due month.

SMS services can be requested to any mobile phone number belonging to any of the domestic GSM service providers.

Balance notifications in connection with the payment accounts and bankcards are sent by the Bank on banking days until 12.00 p.m. at the latest. SMS notifications in connection with payment account and bankcard transactions are sent within short whiles following the execution of the transactions concerned.

* *In addition to the details of transactions, the current account balance will also be sent.*

III. SPECTRANET INTERNET BANKING AND MOBILE BANKING

Up-front entry fee:	
For SpectraNet Internet Banking Light:	Free of charge (Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Internet Banking Plus:	HUF 4,000
For SpectraNet Mobile Banking Light:	Free of charge (Normal fee: HUF 2,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Mobile Banking Plus:	HUF 4,000
Service fee:	
For SpectraNet Internet Banking Light:	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Internet Banking Plus:	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Mobile Banking Light:	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Mobile Banking Plus:	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For authentication based on password sent in text message (SMS):	
Fee of text message (SMS) sent by Bank:	Free of charge (Normal fee: HUF 36 / SMS, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For authentication through the use of a Token:	
One-off fee of using a Token:	HUF 5,000 / Token
Token charge for issuing a new Token (when lost or damaged):	HUF 5,000
Queries:	
Electronic account statement	Free of charge
Fees of transfers and other transactions:	According to the List of Conditions for Private Clients
Help-desk service by telephone:	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing Token blocking:	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing ban:	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Changing User ID:	HUF 1,000
Switching from Token authentication to authentication based on password sent by text message (SMS), and vice versa:	HUF 1,000

IV. SPECTRA AND SPECTRA LIGHT ELECTRONIC BANKING SYSTEM

Up-front entry fee:	
For Spectra Light:	HUF 15,000
For Spectra:	HUF 35,000
Providing banking services electronically:	
For Spectra Light:	HUF 500 / month
For Spectra:	HUF 1,500 / month
New program copy to be installed on a new site:	same as the Up-front entry fee
Further client code installation into the client program	HUF 12,500 / client
Queries:	Free of charge
Electronic account statement	Free of charge
Fees of transfers and other transactions:	According to the List of Conditions for Private Clients
Help-desk service by telephone:	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing ban:	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Sending of new initial log-in password:	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Set up of new signature password:	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Client program registration:	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Generating new unique install program identifier:	Free of charge (Normal fee: HUF 1,000 it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
New installation CD (if the original is lost):	HUF 1,500
Local assistance:	8.000,- Ft per hour (In the territory of Hungary. The duration of assistance includes the travel time from Budapest Centre).

V. GENERAL TERMS AND CONDITIONS

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.

This List of Conditions will be valid in conjunction with the currently effective business conditions, the current List of Conditions and Announcements relating to Private Clients.

In the contracts before 15th March 2014. the „Payment account” is known as „bank account” or „current account”.