

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – FEES OF OTHER SERVICES



Effective from: 1<sup>st</sup> September 2014 (1405) Disclosed on the 29<sup>th</sup> of August 2014

## I. CHEQUE TRANSACTIONS

<b>Crediting Travellers Cheques</b>	
To the credit of an account kept in the same currency	free of charge <sup>1</sup> ,
To the credit of an account kept in different currency	at buying and selling rates of exchange
<b>Cash against Travellers Cheques</b>	
Purchase against same currency	free of charge <sup>1</sup>
Purchase against different currency	at buying and selling rates of exchange
Purchase against Forints	free of charge <sup>1</sup> , at buying rate of exchange
Cheques for collection, Purchase of Eurocheques	HUF 1000,- /cheque + foreign bank charges
<b>Issuance of own cheques</b>	
Cheques handling fee	according to separate agreement
Cash own cheques at UNICREDIT Hungary branches up to the account limit	according to the current cash out transaction fee
Cash own cheques at post offices up to HUF 100.000,-	1,45%
Collections of own cheques	according to the current in-house transaction fee
<b>Guaranteed own FCY cheques of UniCredit Bank Hungary Zrt</b>	
Fee of guaranteed FCY cheque	0,15%, min. EUR 12,-/cheque
<b>Non-guaranteed own cheque of UniCredit Bank Hungary Zrt</b>	
Fee of cheque form	HUF 100/cheque
Cashing of cheque	0,15%, min. EUR 12,-/cheque

## II. OTHERS

Bank information	HUF 4.500,-
BAR inquiry fee	Free of charges <sup>2</sup>
SWIFT copy	HUF 1.000,-
<b>Fax fees</b>	
Domestic	HUF 400.-/ page + VAT
Europe	HUF 700.-/ page + VAT
Overseas	HUF 1.000.-/ page + VAT
<b>Custody account</b>	
Custody account opening	HUF 15.000,-
<b>DCC (Dynamic Currency Conversion) service</b>	
Conversion fee <sup>3</sup>	4%
<b>Inducement of a prompt collection order</b>	
Electronic collection without attached documents	HUF 300,-/piece
Paper based collection without attached documents	HUF 300,-/piece
Collection with attached documents	HUF 2.500,-/piece
<b>Fulfilment of prompt collection order in HUF and FCY</b>	
The order is received in paper form	Commission according to the chosen bank accounts on in-bank and bank-to-bank payment orders by not original bank form
The order is received via electronic channels	Commission according to the chosen bank accounts according to the channel and direction of the order

<sup>1</sup> Calculation of charges: the normal charge is 0,2% of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. This action is valid until withdrawn.

<sup>2</sup> From 2011. October 11.

<sup>3</sup> The DCC service provided in the A Banks ATM network the conversion rate is the conversion rate of MasterCard's daily rate plus the conversion fee.

#### OTHER FEES BY HUF AND FCY ACCOUNTS

Account statement kept in the Bank	HUF 500 /statement <sup>3</sup>
Cover confirmation (If cover is pledged)	0,1%/ month min. HUF 1000.-/ month
Account balance confirmation and other confirmation fees concerning account-keeping	HUF 900.-/ piece <sup>3</sup>
Replacement of account statement	HUF 450.-/ piece <sup>3</sup>

#### Account fees in relation to mortgage loans

Designation of the Account		Cover account
Monthly account-handling fee		free of charge <sup>4</sup>
<b>Debit transfers in HUF</b>		
Commission on in-bank payment orders for loan redemption	by original form, by not original bank form or by special processing	Free of charge
Commission on bank-to-bank payment orders for loan redemption	by original form, by not original bank form or by special processing	0,50%, min HUF 1 500
Commission on in-bank payment orders not for loan redemption	by original bank form	0,325%, max HUF 4 000
Commission on bank-to-bank payment orders not for loan redemption	by original bank form	0,350%, min HUF 450

Other type of debit activity shall not be executed from cover account. The conditions are valid for Housing Loan contracts signed after 01.08.2013. In case of Stabil Rate Mortgage Loan, the above listed account and transfer fees are not charged.

#### Loan Account package fees

Monthly account-handling fee	free of charge
<b>Credit entries (HUF)</b>	
Credit entries to HUF accounts	Free of charges
<b>Cash in – to the credit of the account</b>	
In the currency of the account	free of charges

#### Special Loan Rate

It means the rate charged for overdue and outstanding payments from the date payment becomes overdue, which will be (unless valid credit agreement disposes otherwise):

In case of HUF accounts:	the current account interest + a 6% late charge
In case of FCY accounts	1 month LIBOR + 10 %

For Loan Account fees not specified above the fees applicable to the account packages Privat included in UniCredit Bank's List of Conditions for Private Individuals will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

Loan Account package is available only for retail mortgage, personal loan, overdraft and other retail loan products

<sup>3</sup> Calculation of charges: 0.01% of the monthly amounts credited and debited on the bank account but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawn.

<sup>4</sup> The charge indicated above is a special offer of the Bank. The normal charge equals the charge as defined for the Privat account package, which will not be charged by the Bank as a special offer. This action is valid until withdrawn.

**III. SAFE SERVICE**

According to List of Conditions for Safe Service

This addendum is inseparable part of the List of Conditions for Private Customers.