

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



Effective from: 1<sup>st</sup> of January 2015 (1407) Disclosed on the 16<sup>th</sup> of December 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<br>Commission according to the chosen bank accounts according to the channel and direction of the order |
| The order is received via electronic channels               |   |

<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<br>(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<br>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<br>0,50%, min HUF 1 500 |
| Commission on in-bank payment orders not for loan redemption      | by original bank form<br>0,325%, max HUF 4 000   |
| Commission on bank-to-bank payment orders not for loan redemption | by original bank form<br>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.