

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

**Effective from: 1<sup>st</sup> August 2014 (1404), Disclosed on the 31<sup>st</sup> of July 2014**

1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions.
2. Fees of HUF transfers and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. Fees for change of Account packages will be debited on the 15<sup>th</sup> day (or the following Banking day) of the month following contract modification's date after 1st October 2013. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.
3. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
4. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
5. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:		Minimum term of deposit: 1 month	
Currency	Amount	Currency	Amount
HUF	250 000	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000
CHF	3 000		

6. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented
7. 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 percent higher than the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.
8. In this List of Conditions the name of Home Banking means Spectra, Spectra Light and Multicash electronic banking services.
  1. These addendums are inseparable parts of the List of Conditions for Private Customers:*addendum: Announcement on the Execution Order of Transaction and Time Deposits*
  2. *addendum: Fees of Other Services*
  3. *addendum: Debit Bankcard – List of Conditions for Private clients*
  4. *addendum: Electronic Banking – List of Conditions for Private client*

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS				
	Beugró	Nonstop+	Príma	Bónusz
Monthly account-handling fee	899 HUF/month <sup>1</sup> /account <sup>2</sup>	299 HUF <sup>3</sup> /month/account <sup>2</sup>	999 HUF/month <sup>1</sup> /account <sup>2</sup>	Free of charges <sup>4</sup>
Account opening fee	0 HUF	0 HUF	0 HUF	0 HUF
Account closing fee	0 HUF	0 HUF	0 HUF	0 HUF
Booking entry fee	Free of charges <sup>5</sup>	Free of charges <sup>5</sup>	Free of charges <sup>5</sup>	Free of charges
Default statement <sup>6</sup>	Postal or Electronic	Electronic <sup>6</sup>	Postal or Electronic	Postal or Electronic
Príma account activity refund	Not available	Not available	15%, max. 10 000 HUF/year <sup>7</sup>	Not available
Credit entries to HUF accounts	Free of charges	Free of charges	Free of charges	Free of charges
Direct debit	Monthly the first transaction is free of charge <sup>8</sup> ; afterwards: 0,45%, min. 50 HUF, max. 6 000 HUF	0,35%, min. 30 HUF, max. 6 000 HUF	Free of charges <sup>9</sup>	Free of charges <sup>10</sup>
Standing orders	Monthly the first transaction is free of charge <sup>8</sup> ; afterwards: 0,45%, min. 90 HUF, max. 6 000 HUF	0,35%; min 30 HUF; max 6 000 HUF	Free of charges <sup>9</sup>	Free of charges <sup>11</sup>
Issuer fee for MasterCard Paypass bankcard	50% discount of the normal fee <sup>12</sup>	50% discount of the normal fee <sup>12</sup>	50% discount of the normal fee <sup>12</sup>	50% discount of the normal fee <sup>12</sup>
Issuer / Membership fee for supplementary MasterCard Paypass bankcard <sup>13</sup>	2 500 HUF/ 3 300 HUF	2 500 HUF/ 3 300 HUF	Free of charges <sup>14</sup>	2 500 HUF/ 3 300 HUF
Issuer fee for MC Standard / Visa Classic bankcard	4 900 HUF	50% discount of the normal fee <sup>12</sup>	50% discount of the normal fee <sup>12</sup>	50% discount of the normal fee <sup>12</sup>
Commission in-bank payment orders	Transfer orders between the accounts of the same Client <sup>24</sup>	Free of charges	Free of charges	Free of charges
	by SpectraNet Internet Banking / Mobile Banking	Monthly the first transaction is free of charge <sup>8</sup> ; afterwards: 0,45%, min. 150 HUF, max. 6 000 HUF	0,35%, min. 30 HUF, max. 6 000 HUF	0,3%, min. 59 HUF, max 6 000 HUF <sup>15</sup>
	by Home Banking and Telephone Bank	0,45%, min. 150 HUF, max. 6 000 HUF	0,35%, min. 30 HUF, max. 6 000 HUF	0,3%, min. 199 HUF, max. 6 000 HUF
	by original bank form	0,55%, min. 710 HUF, max. 16 000 HUF	0,55%, min. 710 HUF, max. 16 000 HUF	0,55%, min. 710 HUF, max. 16 000 HUF
	by not original bank form or by special processing <sup>16</sup>	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF

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<b>Commission on bank-to-bank payment orders</b>	<b>by SpectraNet Internet Banking / Mobile Banking</b>	monthly the first transaction is free of charge <sup>8</sup> 0,45%, min. 220 HUF, max. 6 000 HUF	0,35%, min. 50 HUF, max. 6 000 HUF	0,3%, min. 70 HUF, max. 6 000 HUF	0,3%, min 69 HUF, max 6 000 HUF <sup>17</sup>
	<b>by Home Banking and Telephone Bank</b>	0,45%, min. 220 HUF, max. 6 000 HUF	0,35%, min. 50 HUF, max. 6 000 HUF	0,3%, min. 70 HUF, max. 6 000 HUF	0,3%, min. 220 HUF, max. 6 000 HUF
	<b>by original bank form</b>	0,675%, min. 970 HUF, max. 19 500 HUF	0,675%, min. 970 HUF, max. 19 500 HUF	0,675%, min. 970 HUF, max. 19 500 HUF	0,675%, min. 970 HUF, max. 19 500 HUF
	<b>by not original bank form or by special processing<sup>16</sup></b>	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF
<b>Cash out</b>	<b>On UniCredit ATM in Hungary</b>	0,645%, min. 240 HUF	0,645%, min. 240 HUF monthly the first transaction is free of charge <sup>18;28</sup>	0,645%, min. 240 HUF monthly the first transaction is free of charge <sup>18;28</sup>	0,645%, min. 240 HUF
	<b>On other ATM in Hungary</b>	1,07% + 540 HUF, min. 720 HUF	1,07% + 540 HUF, min. 720 HUF	1,07% + 540 HUF, min. 720 HUF	1,07% + 540 HUF, min. 720 HUF
	<b>Cash out in HUF from HUF account</b>	1,45% min 1 150 HUF, max 50 000 HUF	1,45% min 1 150 HUF, max 50 000 HUF	1,45% min 1 150 HUF, max 50 000 HUF	1,45% min 1 150 HUF, max 50 000 HUF
	<b>Cash out in FCY from HUF account</b>	0,645% max. 50 000 HUF (at buying and selling rates of exchange)	0,645% max. 50 000 HUF (at buying and selling rates of exchange)	0,645% max. 50 000 HUF (at buying and selling rates of exchange)	0,645% max. 50 000 HUF (at buying and selling rates of exchange)
	<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>27</sup></b>	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 27)			
<b>SMS Notifications on bank account credits</b>	Free of charges	Free of charges	Free of charges	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	
<b>SMS Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card</b>	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	Free of charges	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	
<b>SpectraNet Internet Banking and Mobil Banking Daily maximum limit amount</b>	500 000 HUF/day	500 000 HUF/day	10 000 000 HUF/day	10 000 000 HUF/day	

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The charges and fees of these services have the same price for all the marketed account packages listed in current List of Conditions.

Services	Charges
<b>Change of Account packages</b>	
to an account with higher handling fee	HUF 1 000 <sup>19</sup> (Normal fee: 3 000 HUF)
to a Partner account with higher handling fee	Free of charge <sup>19</sup> (Normal fee: 3 000 HUF)
to an account with lower handling fee	3 000 HUF
to a Partner account with lower handling fee	Free of charge <sup>19</sup> (Normal fee: 3 000 HUF)
<b>Postal charges (charged for each statement and other postal consignments to the Customer)</b>	Sending monthly 1 statement free of charges <sup>20</sup>
<b>Credit entries (Forint)</b>	
Credit entries to HUF accounts	Free of charges
Credit entries to HUF accounts in giro cheque	according to the current conditions of the Hungarian Post
FCY credit entries to HUF accounts <sup>21</sup>	500 HUF /item
<b>Debit items (Forint)</b>	
Bank-to-bank VIBER transfers	0,8%, min. 10 000 HUF, max. 100 000 HUF
Postal payment order by paper form	Relevant conditions of the Hungarian Post+ HUF 50,-/payment order
Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking	Relevant conditions of the Hungarian Post+ HUF 50,-/payment order
<b>Debit items (Foreign currency)</b>	
<b>Commission on bank-to-bank payment orders</b>	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,45%, min. 5 EUR
by original bank form	0,55%, min. 10 EUR
by not original bank form or by special processing <sup>16</sup>	0,60%, min. 15 EUR
<b>Commission on in-bank payment orders</b>	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,40%, min. 5 EUR
by original bank form	0,50%, min. 10 EUR
by not original bank form or by special processing	0,55%, min. 15 EUR
Bank-to-bank Standing Orders	0,45%, min. 5 EUR
In-bank Standing Orders	0,40%, min. 5 EUR

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Transfer orders with missing data/errors <sup>22</sup>		8,-EUR <sup>23</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		8,-EUR <sup>1</sup>
<b>II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS</b>		
Account opening		free of charges
Account-handling fee		249,- HUF /month/account <sup>1,2 30</sup>
Postal charges (charged for each statement and other postal consignments to the Customer)		Sending monthly 1 statement free of charges <sup>20</sup>
<b>Money Transfers</b>		
<b>Credit items</b>		
FCY credit entries to FCY accounts <sup>21</sup>		Free of charge <sup>21</sup>
<b>Debit items</b>		
<b>FCY Debit Transfers</b>		
Commission on bank-to-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,375%, min. 5,95 EUR
	by original bank form	0,55% min. 10 EUR
	by not original bank form or by special processing <sup>16</sup>	0,60% min. 15 EUR
Commission on in-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,375%, min. 5 EUR
	by original bank form	0,50% min. 10 EUR
	by not original bank form or by special processing <sup>16</sup>	0,55% min. 15 EUR
Bank-to-bank Standing Orders		0,45%, min. 5 EUR
In-bank Standing Orders		0,40%, min. 5 EUR
Transfer orders with missing data/errors <sup>22</sup>		8,- EUR <sup>23</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		8,- EUR <sup>1</sup>
Urgent FCY Payment orders with conversation through the Spectra, Spectra Light, SpectraNet Internet Banking / Mobile Banking and Multicash client programmes (in HUF, EUR and USD)		0,65%, min. 30 EUR
<b>HUF Debit Transfers on FCY accounts</b>		
Commission on bank-to-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,45% min. 150 HUF
	by original bank form	0,55% min. 250 HUF
	by not original bank form or by special processing <sup>16</sup>	0,60% min. 800 HUF
Commission on in-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,40% min. 150 HUF
	by original bank form	0,50% min. 250 HUF
	by not original bank form or by special processing <sup>16</sup>	0,55% min. 800 HUF
<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>27</sup></b>	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 27)	

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<b>III. CASH TRANSACTION</b>	
<b>Cash in – to the credit of the account</b>	
In the currency of the account	free of charges <sup>25</sup> , except for payments in high number (above 100 pieces) of coins, the fee is 0,2% of the payment amount <sup>26</sup>
In different currency	free of charges <sup>25</sup> (at buying and selling rates of exchange)
HUF cash payments of high number of notes (above 1,000 pieces of notes)	0,235%
Foreign currency cash payments of high number of notes (above 500 pieces of notes)	0,585%
The bank may handle cash payments accumulated, based on pieces of notes, on the same day, in the same currency. According to this, the Bank may charge the fee of "cash payments of high number of notes" for the whole amount of several cash payments on the same day if the accumulated amount of these cash payments exceeds the "cash payments of high number of notes".	
Fee of payment in currency coins	10%
Currency coins accepted in	EUR
Smallest accepted denomination	1,00.-
<b>Cash out – to the debit of the account</b>	
In the currency of the account	1,09%, min. 2,35 EUR
In the different currency of the account	0,645% max. 50 000 Ft (at buying and selling rates of exchange)
<b>Cash Exchange</b>	
From a foreign currency to HUF	at buying rate of exchange
From a foreign currency to another foreign currency	at buying and selling rates of exchange
From HUF to a foreign currency	at selling rates of exchange
Money exchange of notes and coins not exceeding 50 pieces per denomination <sup>29</sup>	Free of charges <sup>25</sup>
Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)	
by coins	4,75%-a
by notes	1,75%-a
Night safe	5 000.- HUF / quarter
Damaged or withdrawn FCY banknotes exchange (if at least half of the banknote is available and the withdrawal's exchange date has not expired)	Conversion on 90% (exchange into HUF)
Damaged HUF banknotes exchange (if at least half of the banknote is available)	Free of charges <sup>25</sup>
Damaged HUF banknotes exchange (if less than a half of the banknote is available)	Free of charge acceptance
Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB)	Free of charges <sup>25</sup>

1 day's notice for HUF in the case of cash withdrawals over HUF 2,000,000 is required until 15.00. The demand noticed after 15.00 should be realized on the second day after the notice. 2 days' notice for USD, EUR in the case of cash withdrawals over the equivalent of HUF 1,000,000 and in any other currencies with no regard to the amount of the cash withdrawals is required. In case the cash withdrawal is not realized because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 3000,- to the client's account in order to partly reimburse its costs. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates.

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- <sup>1</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 withdrawal.
- <sup>2</sup> The basic account-handling fee is charged for each started month.
- <sup>3</sup> The normal monthly account handling fee of Nonstop+ account is 1 299 HUF. It is debited on the account every month. The fee is 299 HUF if at least 100.000 HUF is credited – via Bank transfer - on the account during the given calendar month, 1 000 HUF is credited on the account from the account handling fee during the following month as promotion. The promotion is valid until recalled.
- <sup>4</sup> The normal account handling fee of Bonus account is HUF 1099/month/account. It is debited on the account every month. The fee is credited on the account if minimum HUF 150.000 is credited – via Bank transfer - on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank)
- If at least HUF 75.000 is credited – via Bank transfer - on the account during the given calendar month, HUF 549 is credited on the account from the account handling fee. The account handling fee – or any part of it – is not credited if none of the above credit conditions is met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met, neither the total nor the partial account handling fee will be credited on the account. The promotion is valid until recalled. In the promotional period, the Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account. The promotion is valid until recalled.
- <sup>5</sup> The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,2% of the transaction maximum 6000 Ft. As promotion the Bank will not charge the fee above. This promotion is valid until withdrawn.
- <sup>6</sup> Can be modified by the client at account opening. Paper based statement – free of charge 1 time per month – can be chosen instead of the electronic statement.
- <sup>7</sup> 15% (maximum of 10,000 HUF per year ) of the amount of the Fees (to be defined hereunder) debited by the Bank to the Account Holder's bank account with Prima pricing package and Interests (to be defined hereunder) actually paid by the Account Holder shall be refunded to the Account Holder's account as a promotion as follows: the refund shall take place two times a year, in the months of January and July. The basis of the refund shall be the sum of the Fees debited to the Prima account and the Interests charged at customer level as detailed above between:
- 1st July and 31st December of the preceding year if the refund takes place in January;
  - 1st January and 30th June of the current year if the crediting takes place in July.
- The amount of the refund –two times a year—shall be 15% of the Fees and Interests not charged but the maximum of 5.000 HUF. During the calculation of the refund, the precondition for taking the amount of Interests paid into account is that the Account Holder should not have any late payment in the referring period. This promotion shall be valid until withdrawn.
- <sup>8</sup> "Fees" mean the fixed annual, monthly and transaction fees defined in the effective List of Conditions for Private Clients of the Bank and its inseparable addendums.
- <sup>9</sup> "Interests" mean the interests charged on the Account Holder in connection with the retail loans and credits disbursed by the Bank (Overdraft Facility, Credit Card, Personal Loan and Mortgage Loan) and actually paid by the Account Holder.
- <sup>8</sup> As a special offer the Bank will not charge this fee in the case of number of pieces as defined in the account packages . This action is valid until withdrawal.
- <sup>9</sup> The normal fee is the fee defined at Beugró Account which is not charged by the Bank as promotion. This promotion is valid until withdrawal.
- <sup>10</sup> The normal fee is 0,3%, min. 50 HUF, max. 6000 HUF which is not charged by the Bank as promotion. This promotion is valid until withdrawal.
- <sup>11</sup> The normal fee is 0,3%, min. 90 HUF, max. 6000 HUF which is not charged by the Bank as promotion. This promotion is valid until withdrawal.
- <sup>12</sup> The normal fee is as indicated in Addendum 3. The discounted fee will be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until withdrawal.
- <sup>13</sup> Charged one time per year subsequently.
- <sup>14</sup> The normal fee is as indicated in addendum 3, which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until withdrawal.
- <sup>15</sup> The normal fee is 0,3%, min. 150 HUF, max. 6000 HUF. The Bank is charging the minimum fee listed in the List of Conditions instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.
- <sup>16</sup> In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary.\*Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.
- <sup>17</sup> The normal fee is 0,3%, min. 220 HUF, max. 6000 HUF. The Bank is charging the minimum fee listed in the List of Conditions instead of the normal minimum fee as a promotion.. This promotion is valid until withdrawal.
- <sup>18</sup> As a special offer the Bank will not charge the fee indicated above in the case of number of pieces as defined above. This promotion is valid until withdrawn. For any further number of pieces the charges referred to in Addendum 3 are applicable. The Bank applies free of charge ATM transactions – their number is stipulated for each

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account package – for transaction according to their booking date. The transaction is taken into account in the month it is booked in.

<sup>19</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. Partner accounts are the followings: Partner,- Partner Bónusz,- Partner Plusz,- Partner Ikon,- Partner Trendy,- Partner Bónusz Extra,- Partner Plusz Extra and Partner Bónusz Top accounts.

<sup>20</sup> The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post.

<sup>21</sup> In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply. The normal fee is HUF 590 which will not be charged as a promotion. The promotion is valid until recalled.

<sup>22</sup> It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

<sup>23</sup> Calculation of charges: 0.01% of the sum of the transactions 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 withdrawal.

<sup>24</sup> The Bank executes in-bank transfer orders between the accounts of the same Client free of charge– in case there is no any other disposal for bank accounts and savings accounts

<sup>25</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 withdrawal.

<sup>26</sup> Bank recalls the promotion for Cash payment in large numbers (above 100 pieces) of coins as of 29.12.2010. The normal fee is 0,2% of the payment amount.

<sup>27</sup> The bank is providing the free of charge cash withdrawal according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via Spectranet Internet Banking if

the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal is provided to the Client from the second month following. The Client is entitled for free of charge cash withdrawal primarily via ATM. The free cash withdrawal is also available in Branch Cashier until 31.12.2014 for those clients who had no bankcard linked on 22.11.2013 to the account which had been set in the submitted statement

The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, then the % and maximum element of the normal transaction fee will be applied on the above part.

If the Client uses the free of charge cash withdrawal fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals retrospectively in one amount on the Client's account.

<sup>28</sup> In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote nr 27).

<sup>29</sup> The Bank offers the money exchange only for account keeping clients of the Bank.

<sup>30</sup> The normal monthly account handling fee of Foreign Currency Account is HUF 420. The Bank is charging the promotional fee set in the List of Conditions instead of the normal fee. The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 17. As promotion the Bank will not charge the fee above. This promotions are valid until withdrawn.



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

## IV. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS

	Privát not available from 01.12.2013.	Privát not available from 01.02.2013.	Privát Plusz not available from 01.02.2013.	Nonstop számlacsomag not available from 15.07.2011.	ÉN not available from 01.02.2013.
Monthly account-handling fee	0 HUF/month/account	559 HUF/month <sup>1</sup> /account <sup>2</sup> , és 17 HUF Booking entry	749 HUF/month <sup>1</sup> /account <sup>2,3</sup>	969 HUF/month <sup>1</sup> /account <sup>2,3</sup>	729 HUF/month <sup>1,4</sup> /account <sup>2,3</sup>
Account closing fee	0 HUF	0 HUF	0 HUF	0 HUF	0 HUF
Direct debit	0,3% min. 50 HUF max. 6000 HUF	Free of charges <sup>5</sup>	Free of charges <sup>5</sup>	Free of charges <sup>5</sup>	Free of charges <sup>5,9</sup>
Standing orders	0,3% min. 140 HUF max. 6000 HUF	Free of charges <sup>6</sup>	Free of charges <sup>6</sup>	Free of charges <sup>6</sup>	Free of charges <sup>6</sup>
Issuer fee for MasterCard Paypass bankcard	50% discount of the normal fee <sup>7</sup>	2 500 HUF	50% discount of the normal fee <sup>7</sup>	50% discount of the normal fee <sup>7</sup>	50% discount of the normal fee <sup>7</sup>
Issuer / Membership fee for supplementary MasterCard Paypass bankcard <sup>8</sup>	2 500 HUF/ 3 300 HUF	2 500 HUF/ 3 300 HUF	2 500 HUF/ 3 300 HUF	2 500 HUF/ 3 300 HUF	2 500 HUF <sup>9</sup> / 3 300 HUF
Issuer / Membership fee for supplementary Maestro bankcard <sup>8</sup>	2 200 HUF/ 2 900 HUF	2 200 HUF/ 2 900 HUF	2 200 HUF/ 2 900 HUF	2 200 HUF/ 2 900 HUF	2 200 HUF <sup>9</sup> / 2 900 HUF
Commission on in-bank payment orders	Transfer orders between the accounts of the same Client <sup>17</sup>	0,8%, min. 250 HUF, max. 11000 HUF	Free of charges	Free of charges	Free of charges
	by SpectraNet Internet Banking / Mobile Banking	0,4%, min. 199 HUF	0,38%, min. 225 HUF	0,33%, min. 170 HUF, max. 6 900 HUF	0,33%, min. 170 HUF, max. 6 900 HUF <sup>9</sup>
	by Home Banking and Telephone Bank	0,4%, min. 199 HUF	0,38%, min. 225 HUF	0,33%, min. 225 HUF, max. 6 900 HUF	0,33%, min. 225 HUF, max. 6 900 HUF <sup>9</sup>
	by original bank form	0,6%, min. 800 HUF	0,55%, min. 710 HUF	0,55%, min. 710 HUF, max. 16 000 HUF	0,55%, min. 810 HUF, max. 16 000 HUF
	by non-original form <sup>10</sup>	0,8%, min. 1 500 HUF	0,80%, min. 1 500 HUF	0,80%, min. 1 500 HUF	0,80%, min. 1 500 HUF
Commission on bank-to-bank payment orders	by SpectraNet Internet Banking / Mobile Banking	0,45%, min. 250 HUF	0,455%, min. 250 HUF	0,33%, min. 255 HUF, max. 6 900 HUF	0,33%, min. 175 HUF, max. 6 900 HUF <sup>9</sup>
	by Home Banking and Telephone Bank	0,45%, min. 250 HUF	0,455%, min. 250 HUF	0,465%, min. 250 HUF, max. 14 950 HUF	0,33%, min. 175 HUF, max. 6 900 HUF <sup>9</sup>
	by original bank form	0,7%, min. 1000 HUF	0,672%, min. 770 HUF	0,675%, min. 770 HUF, max. 23 500 HUF	0,675%, min. 970 HUF, max. 19 500 HUF <sup>9</sup>
	by non-original form <sup>10</sup>	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

		Privát Nulla not available from 01.12.2013.	Privát not available from 01.02.2013.	Privát Plusz not available from 01.02.2013.	Nonstop számlacsomag not available from 15.07.2011.	ÉN not available from 01.02.2013.
Cash out	On UniCredit ATM in Hungary or abroad	0,645%, min. 240 HUF	0,645%, min. 240 HUF	0,645%, min. 240 HUF	0,645%, min. 240 HUF	0,645%, min. 240 Ft
	On other ATM in Hungary	1,07% + 540 HUF, minimum 720 HUF	1,07% + 540 HUF, minimum 720 HUF	1,07% + 540 HUF, minimum 720 HUF	1,07% + 540 HUF, minimum 720 HUF	1,07% + 540 HUF, minimum 720 HUF <sup>9</sup>
Cash out	Cash out in HUF from HUF account	1,45% min 1 150 HUF	1,45% min 1 150 HUF	1,45% min 1 150 HUF (max 50 000 HUF)	1,45% min 1 150 HUF (max 50 000 HUF)	1,45% min 1 150 HUF (max 50 000 HUF)
	Cash out in FCY from HUF account	0,645%, max. 50 000 HUF (at buying and selling rates of exchange)	0,645%, max. 50 000 HUF (at buying and selling rates of exchange)	0,645%, max. 50 000 HUF (at buying and selling rates of exchange)	0,645%, max. 50 000 HUF (at buying and selling rates of exchange)	0,645%, max. 50 000 HUF (at buying and selling rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>18</sup>	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 18)				
Account SMS service		According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS <sup>9</sup>
Switching among ÉN account discounts <sup>11</sup>					1 000 Ft	

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

The charges and fees of these services have the same price for all the non-marketed account packages listed in current List of Conditions.

Services	Charges
<b>Change of Account packages</b>	
to an account with higher handling fee	HUF 1 000 <sup>12</sup> (Normal fee: 3 000 HUF)
to a Partner account with higher handling fee	Free of charge <sup>12</sup> (Normal fee: 3 000 HUF)
to an account with lower handling fee	3 000 HUF
to a Partner account with lower handling fee	Free of charge <sup>12</sup> (Normal fee: 3 000 HUF)
<b>Postal charges (charged for each statement and other postal consignments to the Customer)</b>	Sending monthly 1 statement free of charges <sup>14</sup>
<b>Credit entries (Forint)</b>	
Credit entries to HUF accounts	Free of charges
Credit entries to HUF accounts in giro cheque	according to the current conditions of the Hungarian Post
FCY credit entries to HUF accounts <sup>15</sup>	500 HUF /item
<b>Debit items (Forint)</b>	
Bank-to-bank VIBER transfers	0,8%, min. 10 000 HUF, max. 100 000 Ft
Postal payment order by paper form	Relevant conditions of the Hungarian Post+ HUF 50,-/payment order
Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking	Relevant conditions of the Hungarian Post+ HUF 50,-/payment order
<b>Debit items (Foreign currency)</b>	
<b>Commission on bank-to-bank payment orders</b>	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,45%, min. 5 EUR
by original bank form	0,55%, min. 10 EUR
by not original bank form or by special processing <sup>10</sup>	0,60%, min. 15 EUR
<b>Commission on in-bank payment orders</b>	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,40%, min. 5 EUR
by original bank form	0,50%, min. 10 EUR
by not original bank form or by special processing	0,55%, min. 15 EUR
Bank-to-bank Standing Orders	0,45%, min. 5 EUR
In-bank Standing Orders	0,40%, min. 5 EUR
Transfer orders with missing data/errors <sup>16</sup>	8,-EUR <sup>13</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	8,-EUR <sup>1</sup>

The Bank executes in-bank transfer orders between the accounts of the same Client free of charge— in case there is no any other disposal for bank accounts and savings accounts

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

<sup>1</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 withdrawal.

<sup>2</sup> The basic account-handling fee is charged for each started month.

<sup>3</sup> In case of active account management, the Clients having "Páros Plusz" mortgage loan, receive reduction of HUF 100 (i.e. hundred Hungarian Forints) account-handling fee. Active account management shall mean HUF 60 000 credit on the account, and <sup>2</sup> bank-to-bank standing orders, or 2 in-bank standing orders execution from the account in the given month.

<sup>4</sup> The normal monthly account handling fee of Én account is HUF 1 074. It is debited on the account every month. The fee is HUF 729 if at least HUF 50.000 is credited – via Bank transfer - on the account during the given calendar month, HUF 345 is credited on the account from the account handling fee during the following month.

<sup>5</sup> The normal fee is 0,3%, min. 50 HUF, max. 6000 Ft which is not charged by the Bank as promotion. This promotion is valid until withdrawal. The Bank will not charge the booking entry fee after Direct debit transactions for Private accounts as a promotion. The promotion is valid until withdrawal.

<sup>6</sup> The normal fee for Privát account is 0,3%, min. 140 HUF, max. 6000 HUF, for Privát Plusz, Nonstop and ÉN accounts 0,3%, min. 90 HUF, max. 6000 HUF which is not charged by the Bank as promotion. This promotion is valid until withdrawal. The Bank will not charge the booking entry fee for standing orders transactions for Private accounts as a promotion. The promotion is valid until withdrawal.

<sup>7</sup> The normal fee is as indicated in addendum 3. The discounted fee will be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until withdrawal.

<sup>8</sup> Charged one time per year subsequently

<sup>9</sup> The Accountholder is mandated to select 2 from the below listed services (contracting for related services is also required). The selected services are free of charge according to ÉN account.

- 1 piece of Maestro supplementary card free of card issuer and membership fees applied until 14.03.2013; 1 piece of MasterCard Paypass supplementary card free of card issuer and membership fees applied from 18.03.2013.
- In case of accounts opened or changed before 2013.02.01. Free of charge commission on Bank – to – Bank and in Bank payment orders by SpectraNet Internet Banking / Mobile Banking and Home Banking and Telephone Bank, in case of accounts opened or changed after 2013.02.01.: Free of charge commission on direct debit transactions.

- 1 free of charge Hungarian ATM cash withdrawal. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge. The Bank applies free of charge ATM transactions – their number is stipulated for each account package – for transaction according to their booking date. The transaction is taken into account in the month it is booked in.
- Free of charge SMS notifications on bank account credits and debits, Notifications on group collections received and on the actual debiting of debit card transactions. The condition of having the above free of charge services is to that the client signs the related contracts (Bankcard contract/ Spektranet Internet Banking/Mobil Banking/Home Banking/ Telefonbank/SMS service contract).

<sup>10</sup> In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary.\*Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

<sup>11</sup> The switching among ÉN account discounts can be requested one time per month. Switching between discounts does not mean the termination of contract for the waived discount. If the Client does not terminate the contract for the service, it will remain and be charged by the Bank according to the List of Conditions.

<sup>12</sup> The charge indicated above is a special offer of the Bank. This promotion is valid until withdrawal. Partner accounts are the followings: Partner,- Partner Bónusz,- Partner Plusz,- Partner Ikon,- Partner Trendy,- Partner Bónusz Extra,- Partner Plusz Extra and Partner Bónusz Top accounts.

<sup>13</sup> Calculation of charges: 0.01% of the transaction 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 withdrawal.

<sup>14</sup> The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post.

<sup>15</sup> In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.

<sup>16</sup> It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

<sup>17</sup> The Bank executes in-bank transfer orders between the accounts of the same Client free of charge– in case there is no any other disposal for bank accounts and savings accounts

<sup>18</sup> The bank is providing the free of charge cash withdrawal according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via Spectranet Internet Banking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal the bank will provide it for the account

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal is provided to the Client from the second month following. The Client is entitled for free of charge cash withdrawal primarily via ATM. The free cash withdrawal is also available in Branch Cashier until 31.12.2014 for those clients who had no bankcard linked on 22.11.2013 to the account which had been set in the submitted statement

The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, then the % and maximum element of the normal transaction fee will be applied on the above part. If the Client uses the free of charge cash withdrawal fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals retrospectively in one amount on the Clients account.