

# LIST OF TERMS AND CONDITIONS FOR TOP AFFLUENT CUSTOMERS



## GENERAL TERMS AND CONDITIONS

- I. INTEREST AND FEES RELATED TO HUF ACCOUNT MANAGEMENT
- II. FEES RELATED TO THE MANAGEMENT OF FOREIGN CURRENCY ACCOUNTS, PAYMENT  
TRANSACTIONS
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**THE CURRENT LIST OF TERMS AND CONDITIONS APPLIES TO CUSTOMERS WITH PREMIUM BANKING CONTRACTS CONCLUDED AFTER 1 JANUARY 2010, WHO HAVE SAVINGS BETWEEN A MINIMUM OF HUF 30 MILLION AND A MAXIMUM OF HUF 100 MILLION HELD AT UNICREDIT BANK HUNGARY ZRT. AND WHO SIGNED AN AGREEMENT WITH THE BANK FOR THE APPLICATION OF THIS LIST OF TERMS OF CONDITIONS. THIS CURRENT LIST OF TERMS AND CONDITIONS ALSO APPLIES TO CUSTOMERS WHO WERE INFORMED BY MAIL BY THE BANK IN JANUARY 2010 ABOUT BEING CLASSIFIED AS A PREMIUM BANKING CUSTOMER. IF THE CONTRACT ON THE USE OF THE SPECIAL PREMIUM BANKING SERVICES IS TERMINATED, THE CONDITIONS OF THE BÓNUSZ ACCOUNT PACKAGE SHALL APPLY FROM THE FIRST DAY OF THE MONTH FOLLOWING THE TERMINATION, AS SPECIFIED IN THE BANK'S LIST OF CONDITIONS VALID FOR PRIVATE INDIVIDUALS.**

**WHEN CALCULATING THE AMOUNT OF SAVINGS, THE BANK SHALL TAKE INTO ACCOUNT THE AVAILABLE ON-DEMAND BALANCE OF UNICREDIT BANK ACCOUNTS AND THE BALANCE OF TIME DEPOSITS—WITH FOREIGN CURRENCY BALANCES TAKEN INTO ACCOUNT AT THEIR HUF EQUIVALENT CALCULATED AT THE MNB FOREIGN EXCHANGE MEAN RATE QUOTED FOR THE RELEVANT DAY—AS WELL AS THE CURRENT MARKET VALUE OF THE CONSOLIDATED CLOSING PORTFOLIO OF THE CUSTOMER'S SECURITIES ACCOUNT KEPT AT UNICREDIT BANK AS AVAILABLE ON THE RELEVANT DAY.**

**THE FULFILMENT OF SEGMENT CRITERIA IS REVIEWED ON AN ANNUAL BASIS, WHEREUPON THE BANK VERIFIES WHETHER OR NOT CUSTOMERS ACTUALLY MEET THE ELIGIBILITY CRITERIA. IF UPON THE ANNUAL REVIEW THE BALANCE OF SAVINGS CALCULATED AS DESCRIBED ABOVE FAILS TO REACH HUF 30 MILLION, ANY CUSTOMER HAVING A TOP AFFLUENT CUSTOMER STATUS WILL BE SERVED AS A RETAIL OR AFFLUENT CUSTOMER AS OF THE NEXT YEAR, DEPENDING ON HIS/HER SAVINGS BALANCE, AND THE BANK'S LIST OF CONDITIONS APPLYING TO PRIVATE INDIVIDUALS SHALL HENCEFORTH APPLY TO HIM/HER. ANY CHANGE IN THE CUSTOMER'S STATUS SHALL NOT BE RETROACTIVE IN ITS EFFECT; THUS THE TERMS AND CONDITIONS OF ANY INVESTMENT AND CREDIT PRODUCTS REGULATED BY ANY PRIOR AGREEMENTS SHALL REMAIN UNCHANGED UNTIL THE EXPIRY OF THESE AGREEMENTS, WHEREAS ACCOUNT TERMS AND CONDITIONS SHALL CHANGE ONCE THE BANK PERFORMS ITS OBLIGATION TO INFORM THE CUSTOMER AS PER ACT CXII OF 1996. AFTER THE CHANGE IN STATUS, THE CUSTOMER MAY NO LONGER BENEFIT FROM THE TOP AFFLUENT TERMS AND CONDITIONS.**

The conditions of securities distribution for Top Affluent customers can be found from the 17<sup>th</sup> of June 2013 on in the valid 'List of Conditions for Top Affluent Customers - Securities Trading and Announcement on the Execution Order of Security Related Orders'.

Current List of Terms and Conditions for Top Affluent Customers is expanded on 1<sup>st</sup> August 2013 with costs, fees and commissions of some transactions and services, related to debit bankcards. These costs, fees and commissions previously were listed and regulated by List of Conditions for Private Customers until 1<sup>st</sup> August 2013, and after this date are listed and regulated uniformly by current List of Terms and Conditions for Top Affluent Customers.

1. This List of Conditions is an inseparable part of the General Business Conditions.
2. The Bank will debit the customer's bank or customer account with the fees charged for HUF transfers and account management on the last Banking Day of the month, while fees for HUF transfers from foreign currency accounts and foreign currency or international transfers will be charged parallel to performing the order. Fees described in Section IV and related to securities trading, along with the pro rata temporis portion of the deposit fee, will become due on a quarterly basis or upon the termination of the contract. The customer's bank or customer account will be charged by the Bank with any other occasional fees, commissions and charges as they are incurred, while with regard to commitments, these are charged for the whole period in advance.
3. In addition to the commission items described in this List of Conditions, the Bank's expenses, such as postal forwarding, courier services, telex, telegrams and phone charges, as well as SWIFT costs, potential duties and any other expenses, along with the commissions and costs charged by partner banks participating in the performance of the order, will be borne by the customer.
4. 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).
5. The smallest amount that can be placed on HUF or foreign currency deposits:

Sight deposits (HUF and foreign currency)			0
Fixed deposits:			
Currency		Amount	
Forint	(HUF)		250,000
US dollar	(USD)		1,000

British pound	(GBP)	1,500
Swiss franc	(CHF)	3,000
Japanese yen	(JPY)	5,000,000
Swedish crown	(SEK)	250,000
Euro	(EUR)	1,000

The shortest term for deposits: 1 month

6. In each case when UniCredit Bank Zrt. acts as a payer, it calls attention to the fact that it performs all payments charged with tax and contribution liabilities according to the currently valid legal regulations after charging the appropriate amount of personal income tax (tax advance) and health contribution, and if the condition of the payment is knowing the customer's tax number, the Bank will deny payment until the authentic verification of the tax number.
7. The Bank has 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 "Home Banking" means Spectra, Spectra Light and Multicash electronic banking services.
9. 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, the costs of which 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.
10. As for the charges, fees, due date of fees and commissions pertaining to additional services, the conditions of the Retail Condition Lists (Debit Bankcard List of Conditions – for Private Clients, Electronic Banking List of Conditions – for Private Clients, List of Conditions for Private Customers of the Bank – Fees of Other Services), shall apply.

## I. INTEREST AND FEES RELATED TO HUF BANK ACCOUNT MANAGEMENT<sup>1</sup>

	Top Premium Banking account package <i>non-marketed from 17.06.2013</i>	Top Premium Banking Ikon Extra account package
Basic account package	Bónusz package	Premium Banking Ikon package
Monthly account-handling fee	HUF 0 <sup>2</sup> /month/account	HUF 0 <sup>3</sup> /month/account
Account opening and closing fee	HUF 0	HUF 0
Credit entries to HUF accounts	Free of charge	Free of charge
Direct Debit	Free of charge <sup>4</sup>	Free of charge
Standing orders	Free of charge <sup>5</sup>	Free of charge
Issuer fee/Membership fee <sup>7</sup> for Maestro bankcard	HUF 2200 / HUF 2600 <sup>K2</sup>	HUF 2200 / HUF 2600 <sup>K2</sup>
Issuer fee/Membership fee <sup>7</sup> for supplementary Maestro bankcard	HUF 2200 / HUF 2600 <sup>K2</sup>	HUF 2200 / HUF 2600 <sup>K2</sup>
Issuer fee / Membership fee <sup>7</sup> for MasterCard PayPass bankcard	HUF 2 500 / HUF 2 900 <sup>K2</sup>	Free of charge <sup>6</sup> / HUF 2 900 <sup>K2</sup>
Issuer/Membership fee <sup>7</sup> for supplementary MasterCard PayPass bankcard	HUF 2 500 / HUF 2 900 <sup>K2</sup>	Free of charge <sup>8</sup>
Issuer fee /Membership fee <sup>7</sup> for MasterCard Standard and Visa Classic <sup>K1</sup> bankcard	HUF 4900 / HUF 5600 <sup>K2</sup>	HUF 4900 / HUF 5600 <sup>K2</sup>
Issuer fee /Membership fee <sup>7</sup> for supplementary MasterCard Standard and Visa Classic <sup>K1</sup> bankcard	HUF 4900 / HUF 5600 <sup>K2</sup>	HUF 4900 / HUF 5600 <sup>K2</sup>
Issuer fee /Membership fee <sup>7</sup> for MasterCard Gold and Visa Gold <sup>K1</sup> bankcard	Free of charge <sup>9</sup>	Free of charge <sup>9</sup>
Issuer fee /Membership fee <sup>7</sup> for supplementary MasterCard Gold and Visa Gold <sup>K1</sup> bankcard	HUF 18 000 / HUF 21 000 <sup>K2</sup>	HUF 18 000 / HUF 21 000 <sup>K2</sup>
Issuer fee /Membership fee <sup>7</sup> for Premium Banking Embossed MasterCard bankcard	Free of charge / HUF 5 990 <sup>K2</sup>	Free of charge / HUF 5 990 <sup>K2</sup>

Issuer fee / Membership fee <sup>7</sup> for supplementary Premium Banking Embossed MasterCard bankcard		Free of charge / HUF 5 990 <sup>K2</sup>	Free of charge / HUF 5 990 <sup>K2</sup>
Commission in-bank payment orders	Transfer orders between the accounts of the same Client	Free of charge	Free of charge
	by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 39 HUF max. HUF 6 000 <sup>10</sup>	Free of charge
	by Home Banking and Telephone Bank	0,2%, min. HUF 199, max. HUF 6 000	Free of charge
	by original bank form	0,45%, min. HUF 810, max. HUF 16 000	0,45%, min. HUF 710, max. HUF 16 000
	by not original bank form or by special processing <sup>11</sup>	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500
Commission on bank-to-bank payment orders	by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 49 HUF max. HUF 6 000 <sup>12</sup>	Free of charge
	by Home Banking and Telephone Bank	0,2%, min. HUF 220, max. HUF 6 000	Free of charge
	by original bank form	0,57%, min. HUF 970, max. HUF 19 500	0,575%, min. HUF 970, max. HUF 19 500
	by not original bank form or by special processing <sup>11</sup>	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500
Cash out	Cash out in HUF from HUF account	0,95%, min. HUF 1 000, max. HUF 19 500	1%, min. HUF 1 000, max. HUF 20 000
	Cash out in FCY from HUF account	0,3%, max. HUF 6 000 (at buying and selling rates of exchange)	0,3%, max. HUF 6 000 (at buying and selling rates of exchange)
Cash withdrawal fee on UniCredit ATM in Hungary	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	0,3%, min. HUF 210	Free of charge <sup>13</sup>
	in case of Premium Banking Embossed MasterCard bankcard	0,1%, min. HUF 100	Free of charge <sup>13</sup>
Cash withdrawal fee on other ATM in Hungary	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	0,67% + HUF 470, min. HUF 630	Free of charge <sup>13</sup>
	in case of Premium Banking Embossed MasterCard bankcard	0,4% + HUF 400, min. HUF 450	Free of charge <sup>13</sup>
Cash withdrawal fee on foreign UniCredit ATM	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	1,3% + EUR 3	1,3% + EUR 3
	in case of Premium Banking Embossed MasterCard bankcard	1% + EUR 3,25	1% + EUR 3,25
Cash withdrawal fee on other ATM abroad	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	1,35% + EUR 4,2	1,35% + EUR 4,2
	in case of Premium Banking Embossed MasterCard bankcard	1% + EUR 3,25	1% + EUR 3,25
Cash withdrawal fee in bank branches in Hungary (in post offices as well)	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	0,61% + HUF 410, min. HUF 710	0,61% + HUF 410, min. HUF 710
	in case of Premium Banking Embossed MasterCard bankcard	0,35% + HUF 350, min. HUF 520	0,35% + HUF 350, min. HUF 520
Cash withdrawal fee in bank branches abroad	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	1,35% + EUR 5,8	1,35% + EUR 5,8
	in case of Premium Banking Embossed MasterCard bankcard	1% + EUR 5	1% + EUR 5

Purchase commission	in case of <b>Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard</b>	Free of Charge (The normal fee is 0, 2% max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.)
	in case of <b>Premium Banking Embossed MasterCard bankcard</b>	Free of charge
<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>Cash deposit fee on UniCredit ATM in Hungary<sup>43</sup></b>		Free of charge (Method of fee calculation: the normal fee is 0,2%, which will be not charged by the Bank during the promotion period. The promotion period is valid until recalled)
<b>SMS Notifications on bank account credits</b>		According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS Free of charge <sup>14</sup>
<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 Free of charge <sup>14</sup>
<b>SpectraNet Internet Banking and Mobil Banking Daily maximum limit amount</b>		According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS Free of charge <sup>14</sup>

The charges and fees of following services have the same price for all the marketed and 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	Free of charge <sup>15</sup> (Normal fee: 3 000 HUF)
to an account with lower handling fee	3 000 HUF
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges <sup>16</sup>
Fee for statements held at the branch	HUF 500/statement <sup>17</sup>
Replacement bank statements	HUF 450 each. <sup>17</sup>
Account balance verification and other verification fees related to account management	HUF 900 each. <sup>17</sup>
Coverage verification (based on pledging)	0.1% per month min. HUF 1,000 /month
<b>Credit entries (HUF)</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>18</sup>	500 HUF /item
<b>Debit items (HUF)</b>	
Bank-to-bank VIBER transfers	0,7%, 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	0,35%, min. 5 EUR
by original bank form	0,45%, min. 10 EUR
by not original bank form or by special processing <sup>11</sup>	0,50%, min. 15 EUR
<b>Commission on in-bank payment orders</b>	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,30%, min. 5 EUR
by original bank form	0,40%, min. 10 EUR
by not original bank form or by special processing	0,45%, min. 15 EUR
Bank-to-bank Standing Orders	0,35%, min. 5 EUR
In-bank Standing Orders	0,30%, min. 5 EUR

Transfer orders with missing data/errors <sup>19</sup>	8,-EUR <sup>20</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>17</sup>

## II. FEES RELATED TO THE MANAGEMENT OF FOREIGN CURRENCY ACCOUNTS, PAYMENT TRANSACTIONS<sup>1</sup>

Opening an Account	Free of charge	
Monthly account-handling fee	Free of charge <sup>2</sup>	
Postal charges (for all bank statements and other mails sent to the customer)	The sending of one account statement per month is free of charge	
Fee for statements held at the branch	HUF 500/statement <sup>17</sup>	
Coverage verification (based on pledging)	0.1% per month HUF 1,000 /month	
Account balance verification and other verification fees related to account management	HUF 1000 each <sup>17</sup>	
Replacement bank statements	HUF 500 each <sup>17</sup>	
<b>Payment transactions</b>		
<b>Credits</b>		
Accounting for items arriving in foreign currency on FX accounts <sup>23</sup>	HUF 590 / item	
<b>Debits</b>		
Debits (Performance in foreign currency, to the debit of FX bank accounts)		
Transfer commissions to other banks	By means of Home Banking, SpectraNet Internet Banking / Mobile Banking and Telefonbank	0.275%, min. EUR 5,95
	Using an original form	0.45%, min. EUR 10
	Not on original banking forms or with exceptional processing <sup>11</sup>	0.50%, min. EUR 15
Transfer commissions within the Bank	By means of Home Banking, SpectraNet Internet Banking / Mobile Banking and Telefonbank	0.30%, min. EUR 5
	Using an original form	0.40%, min. EUR 10
	Not on original banking forms or with exceptional processing <sup>11</sup>	0.45%, min. EUR 15
Urgent foreign currency transfer and foreign currency transfers between own accounts through the Home Banking <sup>24</sup> and SpectraNet Internet Banking / Mobile Banking systems (HUF, EUR, USD)		0.55 %, min. EUR 30
<b>Debits (performed in HUF, to the debit of FX bank accounts)</b>		
Transfer commissions to other banks	By means of Home Banking, SpectraNet Internet Banking / Mobile Banking and Telefonbank	0.35%, min. HUF 150
	Using an original form	0.45%, min. HUF 250
	Not on original banking forms or with exceptional processing <sup>11</sup>	0.50%, min. HUF 800
Transfer commissions within the Bank	By means of Home Banking, SpectraNet Internet Banking / Mobile Banking and Telefonbank	0.30%, min. HUF 150
	Using an original form	0.40%, min. HUF 250
	Not on original banking forms or with exceptional processing <sup>11</sup>	0.45%, min. HUF 800
Standing order outside the Bank	0.35%, min. EUR 5	
Standing order inside the Bank	0.30%, min. EUR 5	
Fee for foreign currency transfers specified with deficient data <sup>25</sup>	EUR 8 <sup>20</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR 8 <sup>17</sup>	
<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)	

## III. CASH DESK TRANSACTIONS

<b>Payments – To accounts</b>	
In a currency identical with the currency of the account	Free of charge <sup>26</sup>
In a currency different from the currency of the account	Free of charge <sup>26</sup> , by applying a currency purchase and sales rate
HUF cash desk payments in many banknotes (payments with more than 1,000 banknotes qualify as payments in a large number of banknotes)	0.235%
Foreign currency cash desk payments in many banknotes (payments with more than 500 foreign currency banknotes qualify as payments in a large number of banknotes)	0.585%
Cash payments can be treated by the Bank in an aggregate form on the same day, by type of foreign currency, in terms of the number of banknotes. Thus, for payments where, in aggregate, the number of banknotes exceeded the number qualifying as cash desk payments in a large number of banknotes, the Bank charges the customer's account with the relevant fee, taking into account the whole amount paid until that point of time during the day.	

Foreign currency coin payment fee	10%
Accepting foreign currency coins in the following currencies	EUR
The smallest denomination accepted	1.00
<b>Payments – From accounts</b>	
In a currency identical with the currency of the account	Foreign currency payments: 0.79%, min. EUR 2.35
In a currency different from the currency of the account and in HUF	Free of charge <sup>26</sup> , by applying a currency purchase and sales rate
<b>Conversion</b>	
From foreign currency to HUF	By applying a foreign currency purchase rate
From foreign currency to foreign currency	By applying a currency purchase and sales rate
From HUF to HUF	By applying a foreign currency sales rate
Exchanging banknotes and coins not exceeding 50 items by denomination	Free of charge <sup>26</sup>
For banknotes and coins in excess of 50 items by denomination, the quantity in excess of 50 items	4,75%
by coins	
by banknotes	1,75%
Night depository safe	HUF 5,000 / quarter
HUF payment in bag	0.15%
Foreign currency payment in bag	0.40%
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>26</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>26</sup>

Please indicate if you wish to withdraw an amount in excess of HUF 2,000,000 by 3 p.m. on the banking day prior to the date of withdrawal. The Bank is only able to undertake the fulfilment of HUF cash needs indicated later on the second banking day counted from the indication of the need.

For USD, EUR and HUF, please indicate your cash withdrawal need in excess of an amount equalling HUF 1,000,000 two banking days before the withdrawal; for other currencies, two banking days before the withdrawal of the cash, regardless of the amount. If the indication of the cash need submitted by the customer is not received due to the fault of the customer, in order to reimburse a portion of its costs, the Bank is entitled to debit the given customer's current account with 50% of the cash desk money withdrawal costs or with a minimum of HUF 3,000. For foreign currency exchange, the Bank will not charge any commissions because they are included in the exchange rates.

#### IV. BANK GUARANTEES

<b>Guarantee fee</b> (for guarantees issued by the bank for the whole term)	
Within the year and a one-year bank guarantee	According to the terms of the relevant credit line agreement and contract or min. 0.2%/month, min. HUF 10,000
Bank guarantee over a year	According to the terms of the relevant credit line agreement and contract or min. 2%/month, min. HUF 15,000

#### V. DEPOSIT AND CREDIT CONDITIONS

Sight interest paid for HUF accounts	as per the current Announcement
Special credit interest for HUF account overdraft	current account credit interest + 6%
Interest payable on demand for FX accounts	as per the current Announcement
Special credit interest for FX account overdraft	1 month LIBOR + 10%
<b>Termination of deposit before expiry</b>	
HUF	as per the current Announcement
FCY	as per the current Announcement
<b>Interest settlement expiry</b>	
<b>For HUF current accounts</b>	
Interest credit	by calendar quarter
Interest charge	as per a separate agreement
<b>For FX accounts</b>	
Crediting interest payable on demand	by calendar quarter
Interest charge	as per a separate agreement
For deposit accounts	upon expiry
Loan agreement modification fee	as per the current Announcement

The clients are entitled to deposits listed in I.A. point of „List of Conditions and Announcement of Premium Banking packages”.

**UniCredit Credit Cards**

Description	UniCredit Gold credit card	Platinum credit card	Due date of fees
Primary Card Issuer fee	Free of charge <sup>21</sup>	50% of normal fee <sup>21</sup>	Upon the first activation after the application for a card
Primary Card Membership fee	Free of charge <sup>22</sup>	50% of normal fee <sup>22</sup>	Annually, in arrears, by the 15 <sup>th</sup> day of the month following the month indicated on the card

**VI. SAFE-DEPOSIT SERVICES**

Based on a separate agreement.

**VII. OTHER**

Bank information	HUF 4,500
Fee for BAR customer enquiry handling	HUF 4,000
SWIFT copy	HUF 1,000
Telefax fee	
In Hungary	HUF 400/page+VAT
In Europe	HUF 700/page+VAT
Outside Europe	HUF 1,000/page+VAT
Custody account opening	HUF 15.000,-
<b>Initiation of a prompt collection order</b>	
Electronic collection without attached documents	HUF 300 each
Paper based collection without attached documents	HUF 300 each
Collection with attached documents	HUF 2.500 each
<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

**VIII. FULFILLING ORDERS**

Details about domestic HUF payment orders and FX and international HUF payment transactions are in the *List of Conditions for Private Customers of the Bank – Announcement on the Execution Order of Transaction and Time Deposits*.

**Fixing deposits**

HUF fixing

Submitting orders	Fulfilment of the fixing
For electronic orders: T day, till 2 p.m.	T day
For paper-based orders: T day, till 2 p.m.	T day

FX fixing orders

Submitting orders	Fulfilment of the fixing	
For electronic orders: T day, till 2 p.m.	For EUR, USD and CHF	T day
	For other currencies	T+2 days
For paper-based orders: T day, till 2 p.m.	For EUR, USD and CHF	T day
	For other currencies	T+2 days

**Special directions in relation to deposit orders in branches without cash-desk****For paper-based orders:**

If the cover necessary to execute the order is available on T day, the order will be executed as defined in the above table. However, if the cover is received after that time – regarding all of these cases – the order will be executed only 1 day later than the dates defined in the above table. If the cover is not available until 14:00 on T+1 day, the order will be cancelled. For special rate deposit products covered by the “Announcement – demand deposits and time deposits for private customers”, the cover must be available on T day, in any other case the order will be cancelled.



## Orders with not standard formats through Spectra, Spectra Light, SpectraNet Internet Banking and Mobile Banking System

Processing of orders: T+2 day

- 1 For international HUF payments (credits and debits), the Bank applies the conditions relevant for FX performance while for payments through foreign currency conversions, the (buying/selling) FX rates offered for private customers are applied.
- 2 The charge indicated above is a special offer by the Bank. The normal charge equals the charge as defined for the Privát account package, which will not be charged by the Bank as a special offer. This action is valid until withdrawn.
- 3 The normal monthly account handling fee of Top Premium Banking Ikon Extra account package is 5.000 HUF. It is debited on the account every month. The handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day). The promotion is valid until recalled. As a special promotion the Bank considers this requirement fulfilled and will not charge the Monthly account-handling fee. This promotion is valid until withdrawn.
- 4 The normal fee  $f$  is 0,2%, min HUF 50, max HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.
- 5 The normal fee  $f$  is 0,2% min. HUF 90, max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.
- 6 The normal issuer fee of applied MasterCard PayPass primary bankcard is HUF 2500, which will not 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.
- 7 Charged one time per year subsequently.
- 8 The normal issuer fee of applied MasterCard PayPass supplementary bankcard is HUF 2500, the normal membership fee is HUF 2900, 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.
- 9 The normal issuer fee of applied MasterCard Gold or Visa Gold primary bankcard is HUF 18 000, the normal membership fee is HUF 21 000, which will not 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.
- 10 The normal fee is 0,2%, min. 150 Ft, max. 6000 Ft. The Bank is charging the minimum fee listed in the List of Terms and Conditions for Top Affluent Customers instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.
- 11 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.
- 12 The normal fee is 0,2%, min. 220 Ft, max. 6000 Ft. The Bank is charging the minimum fee listed in the List of Terms and Conditions for Top Affluent Customers instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.
- 13 The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,3%, min. HUF 210 in case of using Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcards, and 0,1%, min. HUF 100 in case of using Premium Banking Embossed MasterCard bankcard. The normal fee for cash withdrawal on other ATM in Hungary is 0,67%, + HUF 470 min. HUF 630 in case of using Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcards, and 0,4% + HUF 400, min. HUF 450 in case of using Premium Banking Embossed MasterCard bankcard..
- 14 The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee is as indicated in Electronic Banking List of Conditions for Private Clients.
- 15 The above fee is charged by the Bank as Promotion. The promotion is valid until recalled.
- 16 The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post.
- 17 Calculation of charges: 0.01% of the monthly amounts credited and debited on the bank account but a minimum of the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawn.
- 18 In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.
- 19 It is charged when a wrong bank ID, IBAN account number or SWIFT/BIC code is given.
- 20 Calculation of charges: 0.01% of the sum of the transactions but a minimum of the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawn.
- 21 The charge indicated above is a special offer by the Bank. This action is valid until withdrawn. The normal tariff of the special charge is shown in the prevailing List of Conditions of UniCredit Bank Hungary Zrt. for private customers with credit card.
- 22 As a special offer it is free of charge if the amount of purchase turnover successfully implemented and accounted on the credit card account during 12 months preceding the first day of the month following the accounting month of the primary card, reached HUF1.5 million for a UniCredit Gold credit card., and reached HUF 3 million for a UniCredit Platinum credit card., This action is valid until withdrawn. The normal tariff is shown in the prevailing List of Conditions of UniCredit Bank Hungary Zrt. for private customers with a credit card.
- 23 For incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.
- 24 The Bank applies FCY payment conditions for HUF payments in international transactions (credit or debit); for FCY conversion the right (purchase/selling) FX rates for private clients are applied.
- 25 It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.
- 26 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.
- 27 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 Clients account.

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

K1 VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation. The fee is automatically included in the debited transaction amount.

K2 Fee calculation method: the 0,1% of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. 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.

K3 Service is available on appropriate UniCredit ATM's