

# ANNOUNCEMENT FOR CLIENTS WITH PRIVATE BANKING PACKAGE

The client has to have a Private Banking account package to access the below listed services and conditions. The termination of Private Banking package results automatically the termination of the availability of the below listed services and conditions.

## I. Term Deposit Interest Rates (only through colleagues of Private Banking department, in Branches or via Telefonbank)

### HUF Deposits

	up to HUF 5 million*	b/w HUF 5-10 million*	HUF 10 million or above
	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield
1 month	<b>BUBOR - 1,00%</b>	<b>BUBOR - 0,85%</b>	<b>BUBOR - 0,75%</b>
2 months	<b>BUBOR - 1,00%</b>	<b>BUBOR - 0,85%</b>	<b>BUBOR - 0,75%</b>
3 months	<b>BUBOR - 1,00%</b>	<b>BUBOR - 0,85%</b>	<b>BUBOR - 0,75%</b>
6 months	<b>BUBOR - 1,00%</b>	<b>BUBOR - 0,85%</b>	<b>BUBOR - 0,75%</b>
9 months	<b>BUBOR - 1,00%</b>	<b>BUBOR - 0,85%</b>	<b>BUBOR - 0,75%</b>
12 months	<b>BUBOR - 1,00%</b>	<b>BUBOR - 0,85%</b>	<b>BUBOR - 0,75%</b>

### FCY Deposits

EUR	up to EUR 10,000*	b/w EUR 10,000 and 20,000*	EUR 20,000 or above
USD	up to USD 10,000*	b/w USD 10,000 and 20,000*	USD 20,000 or above
CHF	up to CHF 10,000*	b/w CHF 10,000 and 20,000*	CHF 20,000 or above
GBP	up to GBP 10,000*	b/w GBP 10,000 and 20,000*	GBP 20,000 or above
	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield
1 month	<b>LIBOR</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>
2 months	<b>LIBOR</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>
3 months	<b>LIBOR</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>
6 months	<b>LIBOR</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>
9 months **	<b>LIBOR</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>
12 months	<b>LIBOR</b>	<b>LIBOR + 0,10%</b>	<b>LIBOR + 0,20%</b>

\* For the upper limit of each category the higher rate of the following bracket applies

\*\* 9 months duration is not available for the following currencies: USD, CHF, GBP

References to BUBOR and LIBOR specified for individual deposit terms represent the respective BUBOR and LIBOR reference yields applicable to the given term. Their values as of the deposit value date are identical to the reference yield published on [www.mnb.hu](http://www.mnb.hu) for the preceding business day. The minimum amount of term deposits is set in the effective ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.'s interest conditions for its private customers documents II.1 point for Standard fixed deposits (time deposits in HUF) and II.1 point for Foreign exchange time deposits.



**II. Demand deposits in HUF**

*Annual interest rate/Unified Deposit Index Rate (EBKM)*

**0,05%/0,05%**

Accounting of interest is based on the daily closing balance, and credited to the account at the end of each calendar quarter.

The detailed rules regarding the deposit contracts are contained in the General Business Conditions.

For fees, due date of fees and services of Private Banking package, not contained in this Announcement, the fees and services included in UniCredit Bank's „**List of Conditions and Announcements for Private Banking customers**” are applicable.

Day of promulgation: 13th January 2014. Valid until the promulgation of the next Announcement.

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