

SPECIAL CONDITIONS FOR UNICREDIT PARTNER BONUSZ PACKAGE



Effective as of 1st February 2014, Date of announcement: 30th January 2014

The natural persons described below are entitled for the requisition and use of the package and the products included pursuant to the special conditions included herein:

- when requesting the bank account product and at the conclusion of the Bank Account Agreement are in an employment relationship, in an agency relationship or in an agency relationship as a private entrepreneur (hereinafter jointly referred to as Legal Relationship) with such employer, or have a verifiable membership relation with such organization that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") pertaining to the products described under the special conditions included herein; furthermore,
- persons who on 1 February 2013 have a Bank Account Agreement for the management of a retail HUF bank account concluded with UniCredit Bank and on 1 February 2013 have a legal relationship with an employer that has an effective Cooperation Agreement with UniCredit Bank pertaining to the products described under the special conditions included herein.

Special Conditions

<i>Management of HUF account</i>	Account opening	Free of charges ¹
	Monthly closing fee	Free of charges with refund ² , in case the precondition for crediting is not fulfilled: HUF 599
Single transfer outside the Bank	By means of Internet Banking and Mobile Banking Service	0.3% max HUF 6,000 ¹
	By means of Home Banking and Telephone Banking Service	0.3% max HUF 6,000 ¹
Single transfer within the bank	By means of Internet Banking and Mobile Banking Service	0.3% max HUF 6,000 ¹
	By means of Home Banking and Telephone Banking Service	0.3% max HUF 6,000 ¹
SMS service	SMS notification about crediting the account ⁴	Free of charges ¹
<i>Foreign exchange account management</i>	Bookkeeping entry fee	HUF 0 ⁵
Bank Card	MasterCard PayPass principal card issuance fee	For cards applied until 01.08.2013 Free of charges ¹ , for cards applied from 01.08.2013 - 50% issuer fee discount ¹
Cash out	On UniCredit ATM in Hungary	monthly the first transaction is free of charge ^{6; 8}
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ⁷		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 7)
Mortgage loans without initial bank charges	Special offer for fee reimbursement	The fee for the statement of Mortgage Lending Value must be paid on the spot at the valuation. The Bank shall credit the fee for the statement of the Mortgage Lending Value for residential property to the customers bank account included in the Loan Agreement within 90 days following the disbursement upon demonstration of the invoice issued for the bank. The condition for the reimbursement of the fee for the statement of Mortgage Lending Value is that the invoice for the preparation of value estimation must be issued to the name of the Bank (UniCredit Bank Zrt. 1054 Budapest, Szabadság tér 5-6.), and the exact address and lot number of the property must be indicated on the invoice. This promotional offer is valid until withdrawn.

UniCredit Market Interest Rate Bearing Home Mortgage	Annual Percentage Rate (APR)	9.77% - 9.94%
UniCredit Multi-Purpose Mortgage Loans	Annual Percentage Rate (APR)	7.51% - 11.49%
UniCredit Mortgage Loans for Loan Substitution Purposes	Annual Percentage Rate (APR)	5.09% - 11.02%
UniCredit Subsidized Mortgage Loans (for new home, building or renovation purposes)	Annual Percentage Rate (APR)	6.19% - 7.83%
UniCredit Home Loans	Annual Percentage Rate (APR)	8.66% - 8.98%

1 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn.

2 The rates indicated above are provided by the Bank as a promotional offer and are subject to specified conditions. This promotional offer is valid until withdrawn. The condition for crediting the closing fee is that in the specific calendar month the customer must have at least HUF 75,000 in total credited to the account coming from transfer transactions (transfers among own accounts are excluded). The customer's account is debited with the closing fee in the given month and credited to the account in the following month provided the conditions are fulfilled.

3 The method for fee calculation: 0.01 percent of all debit and credit transactions for the month, at least the specified amount. As a promotional offer the Bank will not charge the amount exceeding the minimum amount indicated above. The discount is valid until withdrawn.

4 The conclusion of the relevant Agreement is required and pertaining only to HUF-based Partner Bonus Bank Accounts.

5 The charge indicated above is a promotional offer of the Bank. This promotional offer is valid until withdrawn. The regular rates for the promotional rate and the Foreign Exchange Account fees and their due date not described in the present Special Conditions are included in the conditions of the Foreign Exchange Bank Account.

6 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 Debit card List of Conditions are applicable. The Bank applies free of charge ATM transaction – 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.

7 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 to 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.

8 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 7).

For Agreements pertaining to retail personal loans, overdraft facilities, retail multi-purpose mortgage loans and housing loans concluded based on an application submitted before 1 February 2013 the discounts provided pursuant to the Special Conditions set in the framework of the Employee Package of Partner Companies shall remain unchanged as of 1 February. The relevant conditions shall be included in UniCredit Bank's notice about loans not marketed.

In case of fees and the non-promotional fees not included in the present Special Conditions the valid fees for the Bonus Bank Account under UniCredit Bank's List of Retail Conditions shall apply; for foreign exchange accounts the fees related to the foreign exchange account included in UniCredit Bank's List of Retail Conditions shall apply; for overdraft facilities and personal loans the relevant conditions included in the conditions of non-real estate secured loans (Notice for Non-Real Estate Secured Loans) included in the notice about loans provided for private persons shall apply. For mortgage loans the conditions included in the documents entitled "Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Mortgage Loans" and "Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Subsidized Mortgage Loans" shall apply. The due date of the fees charged are included in UniCredit Bank's List of Retail Conditions; for overdraft facilities and personal loans fees are included in the notice about non-real estate secured loans; for mortgage loans the applicable fees are included in the documents entitled "Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Mortgage Loans" and "Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Subsidized Mortgage

Loans”.

The Annual Percentage Rate (APR) was determined exclusively in compliance with the effective legal regulations - i.e. Government Decree No. 83/2010 (III.25) on the definition, calculation and announcement of the Annual Percentage Rate -, if conditions are amended - in case of reference rate-linked interest rate also including the change in the reference rate -, the APR can be modified. For loans/credits with variable interest rates, the APR will not reflect the interest risk of the loan/credit.

The attributes not listed herein and pertaining to the calculation of the APR for overdraft facilities and personal loans are included in the conditions of non-real estate secured loans in the notice about loans provided for private persons (Notice for Non-Real Estate Secured Loans); for mortgage loans without initial banking costs the attributes not listed herein and pertaining to the calculation of the APR are included in the notices entitled “Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Mortgage Loans” and “Conditions of Loans Provided for Private Persons by UniCredit Bank Hungary Zrt.- Subsidized Mortgage Loans”.

Once in a year, one calendar month before the announcement of the related list of conditions, the Bank increases all the fees defined in its list of conditions by an amount which exceeds more than 15 percentage points of the annual consumer price index rate published by Central Statistics Office (KSH), from which increase the Bank may differ to a direction favorable for the customer.