

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER PACKAGE



**Effective as of 1<sup>st</sup> February 2014, Date of announcement: 30<sup>th</sup> January 2014**

Persons entitled to the requisition and use of the package and products included are employees of companies where at least 10 employees open a bank account for which a Partner Account is requested within 6 months of the opening of the first account, or employees of companies where the employer concluded a Cooperation Agreement with the Bank before 31 October 2012, which Agreement was later terminated by the Bank and if on 31 October 2012 at least one employee/representative of the company had at least one UniCredit bank account.

If according to the administrative records of the Bank the required number of accounts are not opened within the deadline set forth, the Bank is entitled to modify the Special Conditions contained herein as of the first day of the month when the information about the failure to fulfill the conditions was received and to apply without further notice the conditions valid for the Private Plus Bank Account included in UniCredit's List of Retail Conditions valid at the time. Pertaining to the fulfillment of the eligibility criteria in all cases the administrative records of the Bank shall apply.

## Special Conditions

<i>Management of HUF account</i>	Account opening	Free of charges <sup>1</sup>
	Monthly closing fee	HUF 399 / month / bank account <sup>2</sup> UDRI: 0%
Single transfer outside the Bank	By means of Internet Banking and Mobile Banking Service	0.3% max HUF 6,000 <sup>1</sup>
	By means of Home Banking and Telephone Banking Service	0.3% max HUF 6,000 <sup>1</sup>
Single transfer within the bank	By means of Internet Banking and Mobile Banking Service	0.3% max HUF 6,000 <sup>1</sup>
	By means of Home Banking and Telephone Banking Service	0.3% max HUF 6,000 <sup>1</sup>
Bank Card	MasterCard PayPass principal card issuance fee	For cards applied until 01.08.2013 Free of charges <sup>1</sup> , for cards applied from 01.08.2013 - 50% issuer fee discount <sup>1</sup>
Cash out	On UniCredit ATM in Hungary	monthly the first transaction is free of charge <sup>3,5</sup>
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>4</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 4)

1 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular rates for the promotional rate are included in the conditions of the Private Plus Account

2 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.

3 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.

4 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.

5 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 4).

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 contained in the present Special Conditions, the valid fees for the Private Plus Bank Account included in UniCredit Bank's List of Retail Conditions shall apply. The due dates of fees charged are indicated in UniCredit Bank's List of Retail Conditions.

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 the direction that is favorable to the customer.