

SPECIAL CONDITIONS FOR UNICREDIT PARTNER BÓNUSZ EXTRA AND PARTNER PLUSZ EXTRA PACKAGES



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

- those who, at the time of applying for the bank account product and upon 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 an employer, or have a verifiable membership relation with an organisation that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") pertaining to the products described under the special conditions included herein;

furthermore,

- at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are qualified as persons working in "public service" under the legislation specified below and they certify it with a suitable certificate/certification issued by the employer: Employees subject to Law XXXIII of 1992 on the status of public servants, Law CXCIX of 2011 on officials in public employment, Law XLIII of 2010 on the central public administration, and on the status of the members of the Government and of secretaries of state, and full time mayors subject to Law LXIV of 1994 on certain issues of serving in the position of a mayor and on the remuneration of members of the municipality, employees subject to Law XLIII of 1996 on the service relationship of professional members of the armed forces, Law XCV of 2001 on the status of professional and contract soldiers of the Hungarian Army (and, as of 1 July 2013, Law CCV of 2012 on the status of soldiers), Law LXVIII of 1997 on the service relationship of employees in the field of justice, Law CLXII of 2011 on the status and remuneration of judges, Law CLXIV of 2011 on the status of the Prosecutor General, public prosecutors and other employees of the prosecutor's office and on the career of prosecutors, and persons employed by companies in majority state ownership employed in a legal relationship aimed at work.

Special terms and conditions:

	Partner Bónusz Extra ¹	Partner Plusz Extra ¹
Monthly closing fee (Account management fee)	Free of charge², if the condition of a HUF 75,000 /month credit to the account is not met: HUF 499 / month / bank account ³ EBKM (Unified Deposit Rate Index): 0.05%	HUF 299 / month / bank account³ EBKM (Unified Deposit Rate Index): 0.05%
Fee for cash withdrawal: from a domestic UniCredit ATM ^{4: 8} from other domestic ATM ^{4: 8} further withdrawals: from a domestic UniCredit ATM from a domestic non-UniCredit ATM	first withdrawal each month is free of charge first withdrawal each month is free of charge 0.3%, min. HUF 210 0.67%+HUF 470, min HUF 630	first withdrawal each month is free of charge first withdrawal each month is free of charge 0.3%, min. HUF 210 0.67%+HUF 470, min HUF 630
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)	

Special Conditions for UniCredit Partner Bónusz Extra and Partner Plusz Extra Packages

Securities account management	Free of charge	Free of charge
Custodian fee for securities kept on the securities account⁵	Free of charge	Free of charge
Securities transfer - transfer of securities issued in Hungary and settled by KELER under domestic (not cross-border) clearing⁶ (per sub-account and transaction) Internal securities transfer between securities accounts kept by UniCredit Bank (per transaction)	HUF 800 /transfer	HUF 800 /transfer

This information is not exhaustive and shall not be considered as an offer or investment advice. When making their investment decisions, investors have to assess risks and opportunities related to the investment. Detailed terms and conditions for bank account and deposit agreements, securities transactions, debit cards, travel insurance services and electronic services are laid down in the relevant Business Conditions, List of Retail Conditions and Announcements.

1 For any other fees not specified in these Special Terms and Conditions on Packages UniCredit Partner Bónusz Extra and Partner Plusz Extra, the relevant Special Terms for the UniCredit Partner Bónusz and UniCredit Partner Plusz Packages shall apply. Other terms and conditions and a detailed description of the Bank Account Agreement are laid down in UniCredit Bank Hungary Zrt's General Terms & Conditions and Retail Terms & Conditions.

2 The rates indicated above are provided by the Bank as a promotional offer and are conditional. This promotion is valid until withdrawal. The condition for crediting the closing fee shall be that, in a any given calendar month, the customer must have at least HUF 75,000 in total credited to the account, from bank transfers (transfers among own accounts are excluded). The closing fee for the account shall be debited each month at the customer's account and credited in the following month providing the conditionality is met.

3 The method for fee calculation: 0.01 percent of all debit and credit transactions for the month, but at least the amount indicated.. As a promotional offer the Bank shall waive the right to charge any part above the minimum amount. This discount shall be valid until withdrawal.

4 As a special offer the Bank will waive the right to charge the fee indicated above for the transaction numbers specified above. This promotion is valid until withdrawal. Fees in excess of preferential transactions shall be subject to terms and conditions specified in the List of Terms and Conditions for Debit Cards. When determining the ATM transactions within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place.

5 For dematerialised loans and debt securities (including dematerialised government bonds), and for investment funds sold by the Bank for the average securities stock, on the basis of market value on the day before the last day of the given quarter , projected to annual level. The market value used for the market value calculation shall be, for products listed on the Budapest Stock Exchange, the closing rate not older than 10 stock exchange business days or, if this is not available, the last stock exchange closing rate. For securities not listed on the Budapest Stock Exchange it shall be the latest OTC average price officially collected and published by the HFSA. For investment funds offered by the Bank, it shall be the net asset value. In other cases it shall be the face value of the securities. Listed products: Financial instruments (shares, compensation notes, mortgage bonds, company bonds) traded on the Budapest Stock Exchange.

6 Mainly securities issued in Hungary and denominated in HUF.

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 if 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.

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).

Once a year, the Bank shall increase all fees specified in its lists of conditions by an amount exceeding the annual consumer price index published by the Central Statistics Office (KSH), one calendar month before the announcement of the relevant list of conditions, by 15 percentage points, from which the Bank may deviate in the favour of the customer.