

ANNOUNCEMENT



Dear Clients,

Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) modifies the below indicated Lists of conditions for private individuals because of modification of product selection.

I. The below indicated account packages will be turn to non marketed by the bank. Effective from 1 November 2015.

List of Conditions	Service	Modification
Announcement for Private Individual Clients with Extra service package	UniCredit Extra package	Non marketed product from 1. November 2015.
Special Conditions for UniCredit Otthon account package	Otthon account package	Non marketed product from 1. November 2015.
Spacial Conditions for UniCredit Praktikus account package	Praktikus account package	Non marketed product from 1. November 2015.
List of Conditions – for Clients with Haszonkóktél account package	Haszonkóktél account package	Non marketed product from 1. November 2015.
List of Conditions – for Clients with Pár Hozam account package	Pár Hozam account package	Non marketed product from 1. November 2015.

Special Conditions for UniCredit Partner Trendy package	Partner Trendy package	Non marketed product from 1. November 2015.
Special Conditions for UniCredit Partner package	Partner package	Non marketed product from 1. November 2015.
Special Conditions for UniCredit Partner Plusz package	Partner Plusz package	Non marketed product from 1. November 2015.
Special Conditions for UniCredit Partner Bónusz package	Partner Bónusz package	Non marketed product from 1. November 2015.
Special Conditions for UniCredit Partner Bónusz Extra and Partner Plusz Extra packages	Partner Bónusz Extra	Non marketed product from 1. November 2015.
Special Conditions for UniCredit Partner Bónusz Extra and Partner Plusz Extra packages	Partner Plusz Extra	Non marketed product from 1. November 2015.

II. The explanations in connection with the services indicated in the below written List of Conditions will be clarified. Effective from 16. of October 2015.

List of Conditions	Service	Modification
List of Conditions for Private Customers for Conditions for UniCredit Student account	Maximum limit of bankcards for clients between the age of 14-18	Clients between 14 and 18 years of age may only apply for electronic bankcards. Until the Client comes of age the daily and transaction limit for the card can be set up to the maximum amount not exceeding the seven times of the prevailing smallest amount of old-age pension, considering the contractual statement of the Client and its legal representative. In case of a

		supplementary card application, the supplementary cardholder should be the legal representative of the minor.
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III. The below indicated new account package will be launched by and turned to marketed by the Bank. Effective from 1 November 2015.

List of Conditions	Service	Modification
Special Conditions for UniCredit Partner Aktiv and Partner Ikon packages	UniCredit Partner Aktiv package	Launch of new product on 1. November 2015.

IV. The below indicated account package will be made available by the Bank in new List of Conditions as written below. Effective from 1 November 2015.

List of Conditions	Service	Modification
Special Conditions for UniCredit Partner Aktiv and Partner Ikon packages	UniCredit Partner Ikon package	The special conditions for Partner Ikon package will be available in the list of conditions called Special Conditions for UniCredit Partner Aktiv package form 01.11.2015, instead of the former document called Special Conditions for UniCredit Partner Ikon package.

V. The below written modifications will be applied in be indicated List of Conditions. Effective from 1 November 2015.

List of Conditions	Service	Modification
Special Conditons for UniCredit Partner Aktív and Partner Ikon packages	UniCredit Partner Ikon package	The UniCredit Partner Ikon package will be available for an expanded circle of clients form 1. November 2015.

VI. Promotions will be launched by the Bank in connection with the below written conditions of the named account packages. Effective from 1 November 2015, valid until revoked.

List of Conditions	Service	Modification
Special Conditons for UniCredit Partner Aktív and Partner Ikon packages	UniCredit Partner Ikon package	The Bank will make available the unlimited free of charge ATM cash withdrawal form UniCredit and other domastic ATMs.
Special Conditons for UniCredit Partner Aktív and Partner Ikon packages	UniCredit Partner Ikon package	<p>2 000 HUF will be refunded on to the account in the following month, as a promotion, if the Account Holder</p> <ul style="list-style-type: none"> - has in the subject month at least HUF 200 000, credited – via Bank transfer, no transfers between the own account at the Bank will be considered – onto the account, - or has an overall savings*, held at our bank, in the daily closing average amount of at least HUF 5 000 000. <p>As a promotion, the full account handling fee will be refunded in the following month, if the Account Holder's average daily closing balance of</p>

		<p>savings* in the value at least HUF 30 000 000 in the actual month. The promotion is valid until revoked.</p> <p>*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.</p>
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VII. The Bank will apply the promotional crediting terms in connection with the account handling fee of the below indicated two account packages, because in consideration of the account handling fee, the handling fee of the Bónusz account package, written in the List of Conditions for Private Customers, is to be applied. In case of these two packages, the promotion of the account handling, modified on 1 June 2015 at Bónusz account package, will be effective from 1 November 2015.

List of Conditions	Service	Modification
Special Conditions for UniCredit Otthon account package	Otthon account package	<p>The normal account handling fee of Otthon account is HUF 1099/month/account.</p> <p>In case HUF 75 000 is credited on the account 549 HUF will be credited on the account. The promotion is valid until</p>

		revoked.
Spacial Conditions for UniCredit Praktikus account package	Praktikus account package	<p>The normal account handling fee of Praktikus account is HUF 1099/month/account.</p> <p>In case HUF 75 000 is credited on the account 549 HUF will be credited on the account. The promotion is valid until revoked.</p>

Sections of the above List of Conditions not included in the Announcement remain valid and unchanged.

Budapest, 15th October 2015.

UniCredit Bank Hungary Zrt.