

# ANNOUNCEMENT



Dear Clients,

- I. Please be informed that Unicredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6., hereinafter: the Bank) discloses the following changes on the 21th of May 2015:

List of Conditions	Name of product or service	Modification
List of Conditions for Private Customers of the Bank	Cash transaction - Cash out – to the debit of the account	The modified denomination of the service from the 22th of May 2015: Privát Plusz, Bónusz account package and FCY account
Special Conditions for UniCredit Partner Ikon account package (Effective from 15th of July 2015)	MasterCard Standard PayPass contactless card, VISA Classic, MasterCard Gold, MasterCard Gold PayPass contactless card és VISA Gold bank card	The denomination of the fee is completed with expression „issuance fee”

- II. Please be informed that the following references were modified on the 21th of May 2015 in the Lists of Conditions:

List of Conditions	Name of product	Modification
List of Conditions and Announcement for VDCS TOP customers (effective from 15th of July 2015)	Maestro card, MasterCard Unembossed PayPass contactless card, MasterCard Standard PayPass contactless card, Premium Banking Embossed MasterCard PayPass contactless card, MasterCard Gold PayPass contactless card	The reference concerning the listed products from the 21th of May 2015 is „K”

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III. Please be informed the Bank discloses the modified values of Annual Percentage Rate concerning the following product on the 21th of May 2015:

List of Conditions	Name of product	Modification
Special Conditions for UniCredit Partner Bónusz Package (Effective from 15th of July 2015)	UniCredit Market Interest Rate Bearing Home Mortgage	Annual Percentage Rate is : 5,81% - 7,79%
Special Conditions for UniCredit Partner Bónusz Package (Effective from 15th of July 2015)	UniCredit Multi-Purpose Mortgage Loans	Annual Percentage Rate is: 6,83% - 8,87%
Special Conditions for UniCredit Partner Bónusz Package (Effective from 15th of July 2015)	UniCredit Mortgage Loans for Loan Substitution Purposes	Annual Percentage Rate is: 5,84% - 8,87%
Special Conditions for UniCredit Partner Bónusz Package (Effective from 15th of July 2015)	UniCredit Subsidized Mortgage Loans (for new home, building or renovation purposes)	Annual Percentage Rate is : 6,28% - 6,29%
Special Conditions for UniCredit Partner Bónusz Package (Effective from 15th of July 2015)	UniCredit Home Loans	Annual Percentage Rate is : 6,03% - 6,54%
Special Conditions for UniCredit Partner Plusz Package (Effective from 15th of July 2015)	UniCredit Market Interest Rate Bearing Home Mortgage	Annual Percentage Rate is: 5,81% - 7,79%
Special Conditions for UniCredit Partner Plusz Package (Effective from 15th of July 2015)	UniCredit Multi-Purpose Mortgage Loans	Annual Percentage Rate is: 6,83% - 8,87%

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List of Conditions	Name of product	Modification
Special Conditions for UniCredit Partner Plusz Package (Effective from 15th of July 2015)	UniCredit Mortgage Loans for Loan Substitution Purposes	Annual Percentage Rate is: 5,84% - 8,87%
Special Conditions for UniCredit Partner Plusz Package (Effective from 15th of July 2015)	UniCredit Subsidized Mortgage Loans (for new home, building or renovation purposes)	Annual Percentage Rate is: 6,28% - 6,29%
Special Conditions for UniCredit Partner Plusz Package (Effective from 15th of July 2015)	UniCredit Home Loans	Annual Percentage Rate is : 6,03% - 6,54%

- IV. Please be informed that the following fees and charges were deleted in the List of Conditions detailed below with effective date of 22th of May 2015, because these items are disclosed in the „List of Conditions for Private Customers”, „List of Conditions and Announcement - Special Conditions for Customers with Premium Banking and Top Affluent Status” and „List of Conditions Concerning Safe-Deposit Services for Private Customers”:

List of Conditions	Name of product or service	Modification
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Foreign currency account	Fees of FCY account maintenance are deleted

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List of Conditions	Name of product or service	Modification
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Cash transactions	Fees of cash transactions are not disclosed
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Deposit- and credit conditions	Deposit- and credit conditions are not disclosed
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Safe-deposit services	Fees of the services are not disclosed

V. Please be informed the following fees and charges are deleted in the Lists of Condition with effective date of 22th of May 2015, because these items are disclosed in „List of Conditions for Private Customers of the Bank – fees of other services”:

List of Conditions	Name of service	Modification
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Bank information	The fee of service is not disclosed
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	BAR inquiry fee	The fee of service is not disclosed

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List of Conditions	Name of service	Modification
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	SWIFT COPY	The fee of service is not disclosed
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Fax fee (domestic)	The fee of service is not disclosed
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Fax fee (Europe)	The fee of service is not disclosed
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Fax fee (overseas)	The fee of service is not disclosed
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Custody account opening	The fee of service is not disclosed
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Inducement of a prompt collection order	The fee of service is not disclosed
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Electronic collection without attached documents	The fee of service is not disclosed

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List of Conditions	Name of service	Modification
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Paper based collection without attached documents	The fee of service is not disclosed
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Collection with attached documents	The fee of service is not disclosed
List of Conditions and Announcement for Top Affluent Customers of the Bank – not available account packages	Fulfilment of prompt collection order in HUF and FCY	The fee of service is not disclosed

VI. Please be informed that the fees listed below are disclosed in the following List of Conditions with effective date of 22th of May 2015:

List of Conditions	Name of product or service	Modification
List of Conditions and Announcement - Special Conditions for Customers with Premium Banking and Top Affluent Status	Special credit interest for FX account overdraft	The fee is disclosed in the List of Conditions with effective date of 22th of May 2015
List of Conditions and Announcement - Special Conditions for Customers with Premium Banking and Top Affluent Status	Interest charge for HUF accounts	The fee is disclosed in the List of Conditions with effective date of 22th of May 2015

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List of Conditions	Name of product or service	Modification
List of Conditions and Announcement - Special Conditions for Customers with Premium Banking and Top Affluent Status	Interest charge for FX accounts	The fee is disclosed in the List of Conditions with effective date of 22th of May 2015
List of Conditions and Announcement - Special Conditions for Customers with Premium Banking and Top Affluent Status	Primary card issuer fee of UniCredit Gold credit card	The fee is disclosed in the List of Conditions with effective date of 22th of May 2015
List of Conditions and Announcement - Special Conditions for Customers with Premium Banking and Top Affluent Status	Primary card membership fee of UniCredit Gold credit card	The fee is disclosed in the List of Conditions with effective date of 22th of May 2015
List of Conditions and Announcement - Special Conditions for Customers with Premium Banking and Top Affluent Status	Primary card issuer fee of UniCredit Platinum credit card	The fee is disclosed in the List of Conditions with effective date of 22th of May 2015
List of Conditions and Announcement - Special Conditions for Customers with Premium Banking and Top Affluent Status	Primary card membership fee of UniCredit Platinum credit card	The fee is disclosed in the List of Conditions with effective date of 22th of May 2015

Budapest, 21th of May 2015.

UniCredit Bank Hungary Zrt.