

ANNOUNCEMENT



Dear Clients,

Please be informed that Unicredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6., hereinafter: the Bank) modifies the below retail List of Conditions, as the portfolio of account packages is modified by the Bank.

I. The account packages listed below are not to be marketed from the 15th of May 2015:

List of Conditions	Name of product	Modification
List of Conditions for Private Customers of the Bank	Beugró account package	Non marketed from the 15th of May 2015
List of Conditions for Private Customers of the Bank	Nonstop+ account package	Non marketed from the 15th of May 2015
List of Conditions for Private Customers of the Bank	Príma account package	Non marketed from the 15th of May 2015
Special conditions concerning Dobbantó and Trendy Account packages	Dobbantó account package	Non marketed from the 15th of May 2015
Special conditions concerning Dobbantó and Trendy Account packages	Trendy account package	Non marketed from the 15th of May 2015
List of Conditions and Announcement of Premium Banking packages	Premium Banking Bázis account package	Non marketed from the 15th of May 2015

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List of Conditions	Name of product	Modification
List of Conditions and Announcement of Premium Banking packages	Premium Banking Asszisztencia account package	Non marketed from the 15th of May 2015
List of Conditions and Announcement for Top Affluent Customers	Top Premium Banking Ikon Extra account package	Non marketed from the 15th of May 2015

Fees and commissions concerning non marketed account packages are published from the 15th of May 2015 in „List of conditions for Private Customers – not available account packages”

II. The designation of the following account package is changed on the 15th of May 2015, the application for the product is available for private customers:

List of Conditions	Name of product	Modification
List of Conditions for Private Customers of the Bank	Premium Banking Ikon account package	Designation of the account package is changed to „Ikon account package” from the 15th of May 2015
List of Conditions for Private Customers of the Bank	Ikon account package	Application for the product is available for private customers from the 15th of May 2015. Premium Banking status is not necessary for application.

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III. The account packages listed below are marketed again from the 15th of May 2015:

List of Conditions	Name of product	Modification
List of Conditions for Private Customers of the Bank	Privát Plusz account package	Marketed from the 15th of May 2015
List of conditions for Private Customers of the Bank – Student package	Student package	Marketed from the 15th of May 2015

IV. The Bank changes the fee of the following types of transaction in the List of Conditions listed below from the 1st of June 2015, because the promotions are recalled:

List of Conditions	Name of product	Type of transaction	Módosítás	Fees from the 1st of June 2015
List of Conditions for Private Customers of the Bank – not available account packages (Effective from the 15th of May 2015)	Privát account package	Standing order in HUF	Promotion for the service fee is recalled	0,3% min. 140 HUF, max. 6 000 HUF
List of Conditions for Private Customers of the Bank	Privát Plusz account package, Bónusz account package	Standing order in HUF	Promotion for the service fee is recalled	0,3% min. 90 HUF, max. 6 000 HUF

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List of Conditions	Name of product	Type of the fee	Módosítás	Fees from the 1st of June 2015
List of Conditions for Private Customers of the Bank	Bónusz account package	Monthly account handling fee	Promotion for the monthly account handling fee is recalled	<p>The normal account handling fee of Bonus account is HUF 1099/month/account. The fee is credited on the account if minimum HUF 150.000 is credited – via Bank transfer - on the account during the given calendar month.</p> <p>If at least HUF 75.000 is credited – via Bank transfer - on the account during the given calendar month, HUF 549 is credited on the account from the account handling fee. As special offer, in the month of the opening of account and the following month, the Bank is not charging the monthly account handling fee on the account. The promotion is valid until recalled.</p>
List of Conditions for Private Customers of the Bank	Ikön account package	Monthly account handling fee	Promotion for the monthly account handling fee is recalled	<p>The normal monthly account handling fee of Premium Banking Ikön account is 4 000 HUF. It is debited on the account every month. 2 000 HUF is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:</p> <ul style="list-style-type: none"> - at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month, - overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million.

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List of Conditions	Name of product	Type of transaction	Modification	Fees from the 1st of June 2015
List of Conditions for Private Customers of the Bank – not available account packages (Effective from the 15th of May 2015))	Nonstop account package ÉN account package Beugró account package Príma account package Dobbantó account package Trendy account package	Standing order in HUF	Promotion for the service fee is recalled	0,3% min. 90 HUF , max. 6 000 HUF
List of condition and Announcement for Top Affluent Customers of the Bank – not available account packages (Effective from the 15th of May 2015)	Top Premium Banking Account Package (not available from 17th of June 2013)	Standing order in HUF	Promotion for the service fee is recalled	0,2% min. 90 HUF , max. 6 000 HUF
List of Conditions and Announcement - not available Premium Banking account packages (Effective form the 15th of May 2015)	Premium Banking Bázis account package, Prémium Banking Asszisztencia account package	Standing order in HUF	Promotion for the service fee is recalled	0,2% min. 90 HUF , max. 6 000 HUF
List of Conditions for Private Customers of the Bank	Privát Plusz account package Bónusz account package	Direct debit	Promotion for the service fee is recalled	0,3% min. 50 HUF , max. 6 000 HUF

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List of Conditions	Name of product	Type of transaction	Modification	Fees from the 1st of June 2015
List of Conditions for Private Customers of the Bank – not available account packages (Effective from the 15th of May 2015)	Nonstop account package ÉN account package Beugró account package Príma account package Privát account package Dobbantó account package Trendy account package	Direct debit	Promotion for the service fee is recalled	0,3% min. 50 HUF, max. 6 000 HUF
List of condition and Announcement for Top Affluent Customers of the Bank – not available account packages (Effective from the 15th of May 2015)	Top Premium Banking Account Package (not available from 17th of June 2013)	Direct debit	Promotion for the service fee is recalled	0,2% min. 50 HUF, max. 6 000 HUF
List of Conditions and Announcement - not available Premium Banking account packages (Effective form the 15th of May 2015)	Premium Banking Bázis account package, Prémium Banking Asszisztencia account package	Direct debit	Promotion for the service fee is recalled	0,2% min. 50 HUF, max. 6 000 HUF

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V. The following List of Condition is modified by the Bank, modification is effective from the 1st of June 2015:

List of Conditions	Name of product	Type of the fee	Modification	Fees from the 1st of June 2015
List of Conditions for Private Customers of the Bank (Effective from the 15th of May 2015)	lkon account package	Monthly account handling fee	Promotion for the monthly account handling fee is modified as special offer	<p>The normal monthly account handling fee of Premium Banking lkon account is 4 000 HUF.</p> <p>2 000 HUF is refunded on to the account if the Client is fulfilling at least one of the below conditions during the given calendar month:</p> <ul style="list-style-type: none">-at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month,-overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million. <p>The handling fee is fully refunded in the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. The promotion is valid until recalled.</p>

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- VI. Bank will discontinue the sale of Maestro debit cards as of 15 July 2015, and thereafter will not issue this type of card, and private MasterCard debit cards will be issued with contactless feature, because of these modification the designation of the following bank card products are also changed by the Bank:

List of Conditions	Name of product	Modification
Debit Bank Card List of Conditions – for Private Clients	Maestro	Bank will discontinue the sale of Maestro debit cards as of 15 July 2015, and thereafter will not issue this type of card either as a replacement card or a renewed card.
Debit Bank Card List of Conditions – for Private Clients	MasterCard Standard	Designation of the product from the 15th of July 2015: MasterCard Standard PayPass contactless bank card
Debit Bank Card List of Conditions – for Private Clients	MasterCard Gold	Designation of the product from the 15th of July 2015: MasterCard Gold PayPass contactless bank card
Debit Bank Card List of Conditions – for Private Clients	Premium Banking Embossed MasterCard	Designation of the product from the 15th of July 2015: Prémium Banking Embossed PayPass contactless bank card

Information about replacement of the card is published in the „Debit Bank Card List of Conditions – for Private Clients” effective from 15th of July 2015

Budapest, 15th of May 2015

UniCredit Bank Hungary Zrt.