

# LIST OF CONDITIONS FOR SMALL BUSINESS CLIENTS

## DEBIT BANKCARD CONDITIONS



The present List of Conditions enters into force on the 16<sup>th</sup> November, 2015 and is valid until the disclosure of the next Debit Bankcard List of Conditions.

Designation	Deposit Card	Corporate Maestro bankcard	MasterCard Business and VISA Business <sup>V9</sup> bankcard	MasterCard Business Gold and VISA Business Gold <sup>V9</sup> bankcard	Due date of fees
Application condition	-	-	-	Based on individual review	
<b>Card fees</b>					
Card Issuer fee	2 000 Ft	3 600 Ft	8 000 Ft	15 000 Ft	Due upon the first production date of applied bankcard
Card Membership fee	2 000 Ft <sup>V1</sup>	3 600 Ft <sup>V1</sup>	8 000 Ft <sup>V1</sup>	15 000 Ft <sup>V1</sup>	One time per year subsequently <sup>V2</sup>
Card blocking fee (including replacement)	1 000 Ft	1 000 Ft	10 000 Ft	10 000 Ft	When service provided
PIN code change fee	200 Ft (normal fee: 800 Ft, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.) <sup>V13</sup>				When service provided
PIN code reproduction fee	300 Ft	300 Ft	300 Ft <sup>V14</sup>	300 Ft <sup>V14</sup>	When service provided
Card replacement fee in Hungary	500 Ft	500 Ft	1 200 Ft	Free of charge (normal fee 1 200 Ft <sup>V3</sup> )	When service provided
<b>Transaction fees</b>					
Purchase commission <sup>V12</sup>	Not applicable	0%	0%	0%	
Cash withdrawal fee on UniCredit ATM in Hungary <sup>V12</sup>	Not applicable	0,9%, min. 390 Ft (0,6%, min. 210 Ft is charged during the promotion period. The promotion period is valid until recalled)			The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on UniCredit ATM abroad <sup>V4 V12</sup>	Not applicable	1,3 % plus 3 EUR, (0,6%, min. 300 Ft is charged during the promotion period. The promotion period is valid until recalled.)			The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM in Hungary <sup>V12</sup>	Not applicable	1,0% + 400 Ft, minimum 510 Ft	1,0% + 400 Ft, minimum 510 Ft	1,0% + 400 Ft, minimum 510 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches in Hungary (in post offices as well) <sup>V12</sup>	Not applicable	0,95% + 350 Ft, minimum 650 Ft	0,95% + 350 Ft, minimum 650 Ft	0,95% + 350 Ft, minimum 650 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction

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Cash withdrawal fee on other ATM abroad <sup>V12</sup>	Not applicable	1,6% + 3 EUR	1,6% + 3 EUR	1,6% + 3 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches abroad <sup>V12</sup>	Not applicable	1,6% + 5 EUR	1,6% + 5 EUR	1,6% + 5 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash deposit fee on UniCredit ATM in Hungary <sup>V11 V12</sup>	Free of charge (normal fee: 0,05%, min. 400 Ft, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)				The booking date of the cash deposit transaction, the base of fee calculation is the amount of transaction
Cash deposit fee on UniCredit ATM in Hungary <sup>V11 V12</sup>	Free of charge (normal fee: 0,05%, min. 400 Ft, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)				The booking date of the cash deposit transaction, the base of fee calculation is the amount of transaction
Emergency cash withdrawal abroad <sup>V12</sup>	Not applicable	Not applicable	225 EUR	225 EUR	When service provided
Emergency card replacement abroad	Not applicable	Not applicable	175 EUR	175 EUR	When service provided
Balance inquiry fee	Not applicable	30 Ft <sup>V5</sup>	30 Ft <sup>V5</sup>	30 Ft <sup>V5</sup>	When service provided
<b>Misc fees, settings</b>					
<b>Travel insurance for Cardholders<sup>B1</sup></b>					
Annual fee for STANDARD travel, insurance	Not applicable	Not applicable	Included in membership fee	Not applicable	
Annual fee for GOLD travel, insurance	Not applicable	Not applicable	Not applicable	Included in membership fee	
<b>Optional travel insurance for Cardholders<sup>B1</sup></b>					
Annual fee for Supplementary optional travel insurance	Not applicable	Not applicable	4 500Ft <sup>V1</sup>	4 500Ft <sup>V1</sup>	Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>
Annual fee for chauffer optional travel insurance	Not applicable	Not applicable	1 450Ft <sup>V1</sup>	1 450Ft <sup>V1</sup>	Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>
Annual fee for EXTRA optional travel insurance	Not applicable	6 000Ft <sup>V1</sup>	Not applicable	Not applicable	Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>

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Travel insurance for fellow traveller <sup>B1,B3</sup>					
Annual fee for EXTRA optional travel insurance	Not applicable	6 000Ft <sup>V1</sup>	6 000Ft <sup>V1</sup>	6 000Ft <sup>V1</sup>	Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) <sup>B2</sup>
SMS service	Not applicable	According to operative List of Conditions for Small Business Clients Electronic Banking			According to operative List of Conditions for Small Business Clients Electronic Banking
Standard Daily ATM cash withdrawal limit <sup>V6</sup>	Not applicable	100 000 Ft	250 000 Ft	300 000 Ft	
Maximum daily ATM cash withdrawal limit	Not applicable	1 000 000 Ft			
ATM limit modification fee	Not applicable	Modification fee between Standard limit and 500 000 Ft/day is 250 Ft/modification; above 500 001 Ft/day is 1.000 Ft/modification <sup>V7</sup>			When service provided
Standard daily ATM cash deposit limit		No limit set			
Max. number of banknotes per ATM cash deposit transaction		50 pcs			
Standard Daily POS limit <sup>V6</sup>	Not applicable	150 000 Ft	300 000 Ft	500 000 Ft	
Standard daily internet purchase limit <sup>V6</sup>	Not applicable	150 000 HUF, max. the daily POS limit	300 000 HUF, max. the daily POS limit	500 000 HUF, max. the daily POS limit	
POS limit modification fee	Not applicable	Free of charge	Free of charge	Free of charge	
Daily frequency usage limit <sup>V8</sup>	limitless	8 pcs	10 pcs	10 pcs	
Validity	3 years	For MasterCard and Maestro cards: 3 years <sup>V10</sup> For Visa Cards: 2 years			
Regular card issuance and postal delivery	10 banking days	10 banking days	10 banking days	10 banking days	
Urgent card issuance time	5 banking days	5 banking days	5 banking days	5 banking days	
Additional charge of urgent card issuance and branch posting	The minimum amount of membership fee	The minimum amount of membership fee	The minimum amount of membership fee	Free of charge (normal fee: minimum amount of membership fee <sup>V3</sup> )	At the production date of the bankcard
Transaction receipt retrieval request fee	Not applicable	500 Ft per transaction			When service provided

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for small business clients currently in force at the Bank.

*V1: Fee calculation method: the 0,1% of the total value of settled transaction, in case of Deposit Card the total value of cash deposit occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until recalled.*

V2: The fee is due in the month of expiry, in the same month the first card have been issued, in case a new bankcard is issued during the year (instead of the expiry of the previous bankcard). The due date of membership fee is the first working day following the month of expiry per year, if there was no new card issued during the year.

V3: The fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled

V4: Member banks of UniCredit Group provide ATM cash withdrawal in the following countries: Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Italy, Kazakhstan, Kyrgyzstan, Poland, Romania, Russian Federation, Serbia, Slovakia, Slovenia, Turkey, Ukraine.

V5: Service provided on ATM of UniCredit.

V6: The daily limits can be modified (Deposit card excluded) after application according to the relevant provisions of Bank Card Terms and conditions and the List of Conditions. The limit amount has to be divided by 50.000 HUF. Daily internet purchase limit defines the maximum daily amount of purchase transactions made on the internet, through virtual terminal.

V7: Above the HUF 500.000 ATM daily limit the applicable limit period is maximum 1 week and based on Bank's individual decision. The limit will be set after 2 days from the application in the system.

V8: Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.

V9: VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation.

V10: Valid only for Maestro and MasterCard card issued as new or replaced after 2010.10.01. and as renewed card after 2010.11.01.. The validity for Maestro and Mastercard cards issued as new or replacement before 2010.10.01. or issued as renewed card before 2010.11.01. is 2 years.

V11 Service is available on appropriate UniCredit ATM's

V12 The fee of the transaction means no exemption from the Account keeping fee.

V13. Service provided on ATM of UniCredit.

V14 In case of application for PIN code reproduction concerning Visa bank card issued before 16th of November 2015, the Bank shall issue a replacement bank card with a new PIN code charging the fee of PIN code reproduction.

B1: The service provider for Travel insurance is Allianz Hungária Zrt. The Contractual Terms and Conditions of insurance contract is in Client information and Contractual Terms and Conditions booklet. The booklet is handed over to the client – in case of insurance of which fee is included in the Card Membership fee – during signing the Bankcard contract. –In case of insurance of which fee is not included in the Card Membership fee – the booklet is handed over to the cardholder during applying for the travel insurance. The travel insurance is valid for bankcard with Active status.

B2: If - in case of insurances are valid until their revocation – the annual insurance fee is not available on the proper account at due date, the Bank will try to collect the fee on the 25th of month following expiry. If the 25th is not Banking day, the Bank will try to collect on the last Banking day preceding. If the annual insurance fee is not available for the second time on the proper account, the insurance contract will be terminated to the expiry date because of non payment In case of termination – due to non-payment – a new insurance is available contract can be signed by signing a Declaration of Insurance form.

B3: UniCredit cardholders with an active status bankcardtravel active status travel insurance – for his own name - can only apply for travel insurance for fellow traveller. For Fellow travellerthis type of insurance, also the terms and conditions set in Client information and Contractual Terms and Conditions booklet are bound.

The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be 15 percentage points higher than the level of the inland consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differ the level of correction in favour of the client.

Present List of Conditions is an inseparable part of the General Business Conditions and the Bankcard Business Regulations.