

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS CONDITIONS FOR UNICREDIT STUDENT ACCOUNT



**Effective from: 15.12.2015.**

**Disclosed on: 14.12.2015.**



Account-keeping fees and commission on payment orders

I. Account-keeping fees		
<i>By HUF accounts</i>		
Account opening		Free of charge
Monthly account-handling fee <sup>1</sup>		HUF 199 / month / bank account <sup>2</sup>
Switching between account packages	to an account with higher handling fee	HUF 1000
	to an account with lower handling fee	HUF 3000
Postal charges (charged for each statement and other postal consignments mailed to the Customer)		First statement is free of charges / month <sup>4</sup>
Account statement kept in the Bank <sup>5</sup>		HUF 500 / statement <sup>4</sup>
Replacement of account statement		HUF 450 / statement <sup>3</sup>
Cover confirmation (If cover is pledged)		0,1% / month min. HUF 1000 / month
II. Money transfers		
<i>Credit items</i>		
Credit entries to HUF accounts		Free of charge
<i>Debit items (HUF)</i>		
Commissions on payment orders		
Commission in-bank payment orders <sup>8</sup>	by SpectraNet Internet Banking / Mobile Banking and UniCredit mobil application	0,33% min. HUF 170, max HUF 6 900
	by Home Banking and Telephone Bank	0,33%, min. HUF 225, max. HUF 6 900
	by original bank form	0,55% min. HUF 300, max. HUF 11 000
	by not original bank form or by special processing <sup>7</sup>	0,60% min. HUF 1000
Commission on bank-to-bank payment orders <sup>8</sup>	by SpectraNet Internet Banking / Mobile Banking	0,33%, min. HUF 255 max. HUF 6 900
	by Home Banking and Telephone Bank	0,56% min. 110 Ft, max. 12 650 Ft
	by original bank form	0,60% min. HUF 300, max. HUF 12 000
	by not original bank form or by special processing <sup>7</sup>	0,60% min. HUF 1000
Bank-to-bank VIBER transfers		0,8%, min. HUF 10 000, max. HUF 100 000
Postal payment order by paper form		Effective rates of the Hungarian Post + HUF 50 / payment order
Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking		Effective rates of the Hungarian Post + HUF 50 / payment order
Cash transactions		

Cash out in HUF from HUF account	1,105%, min. HUF 460, max. HUF 50 000
<b>Internet Banking / Mobile Banking</b>	
One-time setup fee	Free of charge <sup>3</sup>
<b>III. Bank Card</b>	
<b>Maestro bankcard (main card)*</b>	
Card issuance fee	HUF 2 200 <sup>3</sup>
Card membership fee	For cards applied until 1th of August 2013 the membership fee is 50% discount <sup>3</sup> , for cards applied after 1th of August 2013 the fee is 2 900 Ft
MasterCard Unembossed contactless	
Card Issuer fee	50% discount <sup>3</sup>
Card membership fee	50% discount <sup>3</sup>
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 ten 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.	
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>6</sup>	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 <sup>6</sup> ).
<b>IV. Text messaging services</b>	
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card	Free of charge
<p>With respect to any other fees not contained in these Special Conditions, the fees applicable to the account package Privát Plusz as specified in UniCredit Bank's List of Conditions for Private Individuals apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.</p> <p>The Bank reserves the right to the amendment of fees and charges published in the Lists of Conditions once a year. The level of such corrections can be 15 percent higher than that of the domestic consumer price index published by the Hungarian Central Statistical Office (HCSO) in the month prior to the announcement of the concerned List of Conditions. The Bank may differentiate the levels of correction in favour of the client.</p> <p>1 The basic account-handling fee is charged for each started month.                  2 Calculation of charges: 0.01% of the monthly amounts credited and debited on the bank account but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawn.                  3 The charge indicated above is a special offer of the Bank. Normal charges are defined in the terms and conditions for the Privát Plusz account package. This offer is valid until withdrawn.                  4 In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.                  5 The service was available until 08-01-2007.                  6 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 of 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</p>	

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 Client's account.

7 In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary. Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

8 Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

\* 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. In case of renewal of Maestro cards the Bank will replace the cards, which will expire in July of 2015 or later, with MasterCard Unembossed PayPass contactless cards between July of 2015 and August of 2016. Cards will be replaced in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

In such renewal cases, when Maestro card is replaced with MasterCard Unembossed PayPass contactless card, the type of bank card will be changed in the bankcard contract as well to MasterCard Unembossed PayPass contactless card on the date of issue.

Previous bankcards, which are renewed earlier than the expiry date, will be blocked by the Bank at the end of the second month following the date of early forced renewal. The Bank will charge the card membership fee of Maestro card in the month of replacement renewal according to the provisions of this List of Conditions, and card issuer fee will not be debited regarding MasterCard Unembossed PayPass contactless card. In case of blocking of Maestro cards the Bank will issue Unembossed PayPass contactless card as replacement card from the 15th of July of 2015.

MasterCard Standard, MasterCard Gold and Premium Banking Embossed MasterCard bankcards will be issued by the Bank with PayPass contactless feature, because of this change the designation of the cards will be also changed to MasterCard Standard PayPass contactless, MasterCard Gold PayPass contactless and Premium Banking Embossed MasterCard PayPass contactless bankcard.

These types of cards (listed above, with expiry date of July 2015 or later) will be replaced with the same type of card and with contactless feature between July of 2015 and August of 2016. The replacement of these cards will be managed by the Bank in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

Previous bankcards, which are renewed earlier than the expiry date, will be blocked by the Bank at the end of the second month following the date of early renewal. In case of card blocking, or replacement the Bank will issue the same type of card with contactless feature as replacement card from the 15th of July of 2015.