

LIST OF CONDITIONS AND ANNOUNCEMENT OF PREMIUM BANKING PACKAGES



Previous name of the Announcement: List of Conditions and Announcement of Premium Banking Basic and Assistance packages.

Effective from: 1th April 2015 (1502) • Disclosed on the: 13th March 2015

Current Announcement and List of Conditions is expanded on 1st August 2013 with costs, fees and commissions of some transactions and services, related to debit bankcards, and transactions in HUF or FCY. These costs, fees and commissions previously were listed and regulated by List of Conditions for Private Customers until 1st August 2013, and after this date are listed and regulated uniformly by current Announcement and List of Conditions.

Current Announcement and List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions. The words beginning with capital letter not defined in current Announcement and List of Conditions are bearing meaning defined in General Terms and Conditions.

Premium Banking account packages are available exclusively to our customers with Premium Banking client status. In order to qualify as a Premium Banking customer, the following requirements have to be met:

- overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million¹ or
- minimum huf 400.000 is credited on the current account via Bank transfer (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) per month²

(hereinafter referred to as: Segment criteria)

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 percent higher than the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.

For fees, due date of fees and services of Premium Banking Bazis and Assistance packages, not contained in these Announcement, the fees and services of the Bonus account - included in UniCredit Bank's List of Conditions for Private Individuals - are applicable. For fees and services of Premium Banking Ikon package, not contained in these Announcement, the fees and services of the Beugro account - included in UniCredit Bank's List of Conditions for Private Individuals - are applicable.

These addendums are inseparable parts of the List of Conditions for Private Customers:

1. *addendum: Announcement on the Execution Order of Transaction and Time Deposits*
2. *addendum: Fees of Other Services*
3. *addendum: Debit Bankcard – List of Conditions for Private clients*
4. *addendum: Electronic Banking – List of Conditions for Private clients*

I. Favourable Services available is Premium Banking packages

I.A. Term Deposit Interest Rates (only in Branches or via Telefonbank)

	HUF Deposits			FCY Deposits		
	up to HUF 5 million*	b/w HUF 5-10 million*	HUF 10 million or above	up to EUR 10,000* up to USD 10,000* up to CHF 10,000***	b/w EUR 10,000 and 20,000* b/w USD 10,000 and 20,000* b/w CHF 10,000 and 20,000***	EUR 20,000 or above USD 20,000 or above CHF 20,000 or above***
	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield
1 month	BUBOR - 1,20%	BUBOR - 1,05%	BUBOR - 0,95%	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
2 months	BUBOR - 1,20%	BUBOR - 1,05%	BUBOR - 0,95%	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
3 months	BUBOR - 1,20%	BUBOR - 1,05%	BUBOR - 0,95%	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
6 months	BUBOR - 1,20%	BUBOR - 1,05%	BUBOR - 0,95%	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
9 months**	BUBOR - 1,20%	BUBOR - 1,05%	BUBOR - 0,95%	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
12 months	BUBOR - 1,20%	BUBOR - 1,05%	BUBOR - 0,95%	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%

(*For the upper limit of each category the higher rate of the following bracket applies)

** 9 months duration is not available for the following currencies: USD, CHF, GBP

*** CHF deposits bear standard CHF deposit interests from 11th February 2015, which are announced in ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.'s interest conditions for its private customers document.

References to BUBOR and LIBOR specified for individual deposit terms represent the respective BUBOR and LIBOR reference yields applicable to the given term. Their values as of the deposit value date are identical to the reference yield published on www.mnb.hu for the preceding business day. The minimum amount of term deposits is set in the effective ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.'s interest conditions for its private customers document II.1 point for HUF deposits and II.1 point for FCY deposits.

I.B. Fees relating to securities transactions

Agency fees in secondary trading (based on actual transaction value)	
For securities listed on the Budapest Stock Exchange (excluding certificates ³)	0,50% min. HUF 3 000,-

ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS

	Premium Banking Bázis package	Premium Banking Asszisztencia package	Premium Banking Ikon package
Basic account package	Bónusz package	Bónusz package	Beugró package
Monthly account-handling fee	HUF 0/month ⁴ /account ⁵	HUF 190/month ⁶ /account ⁵	HUF 2 000/month ⁷ /account ⁵
Account opening and closing fee	HUF 0	HUF 0	HUF 0
Assistance Service	not included	Free of charges	not included
Booking entry fee	Free of charges ⁸	Free of charges ⁸	Free of charges ⁸
Credit entries to HUF accounts	Free of charges	Free of charges	Free of charges
Direct Debit	Free of charges ⁹	Free of charges ⁹	Free of charges
Standing orders	Free of charges ¹⁰	Free of charges ¹⁰	Free of charges
Issuer fee / Membership fee ¹⁹ for MasterCard PayPass bankcard	Free of charges ¹¹ / HUF 2900 ^{K2}	Free of charges ¹¹ / HUF 2900 ^{K2}	Free of charges ¹¹ / HUF 2900 ^{K2}
Issuer fee /Membership fee ¹⁹ for supplementary MasterCard PayPass bankcard	HUF 2 500/ HUF 2900 ^{K2}	HUF 2 500/ HUF 2900 ^{K2}	Free of charges ¹²
Issuer fee/Membership fee ¹⁹ for Maestro bankcard	HUF 2 200 / HUF 2 600 ^{K2}	HUF 2 200 / HUF 2 600 ^{K2}	HUF 2 200 / HUF 2 600 ^{K2}
Issuer fee/Membership fee ¹⁹ for supplementary Maestro bankcard	HUF 2 200 / HUF 2 600 ^{K2}	HUF 2 200 / HUF 2 600 ^{K2}	HUF 2 200 / For cards applied until 14.03.2013 Free of charges ¹² . For cards applied after 14.03.2013 HUF 2 600 ^{K2}
Issuer fee /Membership fee ¹⁹ for MasterCard Standard and Visa Classic ^{K1} bankcard	Free of charges ¹¹ / HUF 5 600 ^{K2}	Free of charges ¹¹ / HUF 5 600 ^{K2}	Free of charges ¹¹ / HUF 5 600 ^{K2}
Issuer fee /Membership fee ¹⁹ for supplementary MasterCard Standard and Visa Classic ^{K1} bankcard	HUF 4 900 / HUF 5 600 ^{K2}	HUF 4 900 / HUF 5 600 ^{K2}	HUF 4 900 / HUF 5 600 ^{K2}
Issuer fee /Membership fee ¹⁹ for MasterCard Gold and Visa Gold ^{K1} bankcard	HUF 18 000 / HUF 21 000 ^{K2}	HUF 18 000 / HUF 21 000 ^{K2}	HUF 18 000 / HUF 21 000 ^{K2}
Issuer fee /Membership fee ¹⁹ for supplementary MasterCard Gold and Visa Gold ^{K1} bankcard	HUF 18 000 / HUF 21 000 ^{K2}	HUF 18 000 / HUF 21 000 ^{K2}	HUF 18 000 / HUF 21 000 ^{K2}
Issuer fee /Membership fee ¹⁹ for Premium Banking Embossed MasterCard bankcard	Free of charges / HUF 5 990 ^{K2}	Free of charges / HUF 5 990 ^{K2}	Free of charges / HUF 5 990 ^{K2}
Issuer fee /Membership fee ¹⁹ for supplementary Premium Banking Embossed MasterCard bankcard	Free of charges / HUF 5 990 ^{K2}	Free of charges / HUF 5 990 ^{K2}	Free of charges / HUF 5 990 ^{K2}

List of Conditions and Announcement of Premium Banking Packages

Commission in-bank payment orders	<i>Transfer orders between the accounts of the same Client¹³</i>	Free of charges	Free of charges	Free of charges
	by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 39 HUF max. HUF 6 000 ¹⁴	0,2%, min. 39 HUF max. HUF 6 000 ¹⁴	Free of charges
	by Home Banking and Telephone Bank	0,2%, min. HUF 199, max. HUF 6 000	0,2%, min. HUF 199, max. HUF 6 000	Free of charges
	by original bank form	0,45%, min. HUF 810, max. HUF 11 000	0,45%, min. HUF 810, max. HUF 11 000	0,45%, min. HUF 710, max. HUF 16 000
	by not original bank form or by special processing ¹⁵	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500
Commission on bank-to-bank payment orders	by SpectraNet Internet Banking / Mobile Banking	0,2%, min. 49 HUF max. HUF 6 000 ¹⁶	0,2%, min. 49 HUF max. HUF 6 000 ¹⁶	Free of charges
	by Home Banking and Telephone Bank	0,2%, min. HUF 220, max. HUF 6 000	0,2%, min. HUF 220, max. HUF 6 000	Free of charges
	by original bank form	0,57%, min. HUF 970, max. HUF 11 800	0,57%, min. HUF 970, max. HUF 11 800	0,575%, min. HUF 970, max. HUF 19 500
	by not original bank form or by special processing ¹⁵	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500
Fee of Cash out	Cash out in HUF from HUF account	1%, min. HUF 1 000, max. HUF 20 000	1%, min. HUF 1 000, max. HUF 20 000	1%, min. HUF 1 000, max. HUF 20 000
	Cash out in FCY from HUF account	0,3%, max. HUF 6 000 (at buying and selling rates of exchange)	0,3%, max. HUF 6 000 (at buying and selling rates of exchange)	0,3%, max. HUF 6 000 (at buying and selling rates of exchange)
Cash withdrawal fee on UniCredit ATM in Hungary	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	0,3%, min. HUF 210	0,3%, min. HUF 210	Free of charges ¹⁷
	in case of Premium Banking Embossed MasterCard bankcard	0,1%, min. HUF 100	0,1%, min. HUF 100	Free of charges ¹⁷
Cash withdrawal fee on other ATM in Hungary	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	0,67% + HUF 470, min. HUF 630	0,67% + HUF 470, min. HUF 630	Free of charges ¹⁷
	in case of Premium Banking Embossed MasterCard bankcard	0,4% + HUF 400, min. HUF 450	0,4% + HUF 400, min. HUF 450	Free of charges ¹⁷

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Cash withdrawal fee on foreign UniCredit ATM	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	1., For transactions made from 01.07.2014.to 31.08.2014. with Maestro and MasterCard cards - Free of Charge ²⁶ 2., For transactions made from 01.09.2014., or with Visa cards in period set in point 1.1,3% + EUR 3		
	in case of Premium Banking Embossed MasterCard bankcard	1., For transactions made from 01.07.2014.to 31.08.2014. - Free of Charge ²⁶ 2., For transactions made from 01.09.2014.,1% + EUR 3,25		
Cash withdrawal fee on other ATM abroad	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	1,35% + EUR 4,2	1,35% + EUR 4,2	1,35% + EUR 4,2
	in case of Premium Banking Embossed MasterCard bankcard	1% + EUR 3,25	1% + EUR 3,25	1% + EUR 3,25
Cash withdrawal fee in bank branches in Hungary (in post offices as well)	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	0,61% + HUF 410, min HUF 710	0,61% + HUF 410, min HUF 710	0,61% + HUF 410, min HUF 710
	in case of Premium Banking Embossed MasterCard bankcard	0,35% + HUF 350, minimum HUF 520	0,35% + HUF 350, minimum HUF 520	0,35% + HUF 350, minimum HUF 520
Cash withdrawal fee in bank branches abroad	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	1,35% + EUR 5,8	1,35% + EUR 5,8	1,35% + EUR 5,8
	in case of Premium Banking Embossed MasterCard bankcard	1% + EUR 5	1% + EUR 5	1% + EUR 5
Purchase commission	in case of Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcard	Free of Charge (The normal fee is 0,2% max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.)		
	in case of Premium Banking Embossed MasterCard bankcard	Free of charge		
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ²³	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 23)			
Cash deposit fee on UniCredit ATM in Hungary ^{k3}	Free of charge (Method of fee calculation: normal fee: 0,2%, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled)			

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SMS Notifications on bank account credits	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	Free of charges ¹⁸
SMS Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	Free of charges ¹⁸
SpectraNet Internet Banking and Mobil Banking Daily maximum limit amount	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	According to the effective Electronic Banking List of Conditions- for Private Clients 36 HUF/SMS	Free of charges ¹⁸
SpectraNet Internet Banking and Mobil Banking Daily maximum limit amount	10 000 000 HUF/day	10 000 000 HUF/day	10 000 000 HUF/day

The charges and fees of these services have the same price for all the marketed account packages listed in current List of Conditions.

Services	Charges
Debit items (in HUF)	
Bank-to-bank VIBER transfers	0,7%, min. HUF 10 000, max. HUF 100 000
Debit items (in foreign currency)	
Commission on bank-to-bank payment orders	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,35%, min. EUR 5
by original bank form	0,45%, min. EUR 10
by not original bank form or by special processing ¹⁵	0,50%, min. EUR 15
Commission on in-bank payment orders	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,30%, min. EUR 5
by original bank form	0,40%, min. EUR 10
by not original bank form or by special processing ¹⁵	0,45%, min. EUR 15
Bank-to-bank Standing Orders	0,35%, min. EUR 5
In-bank Standing Orders	0,30%, min. EUR 5
Transfer orders with missing data/errors ²⁰	EUR 8 ²¹
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR 8 ²²

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III. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS		
Account opening		Free of charges
Account-handling fee		HUF 324/month/account ^{22,5 24}
Money Transfers		
Credit items		
FCY credit entries to FCY accounts ²⁵		Free of charge ²⁵
Debit items		
FCY Debit Transfers		
Commission on bank-to-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,275%, min. EUR 5,95
	by original bank form	0,45% min. EUR 10
	by not original bank form or by special processing ¹⁵	0,50% min. EUR 15
Commission on in-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,30%, min. EUR 5
	by original bank form	0,40% min. EUR 10
	by not original bank form or by special processing ¹⁵	0,45% min. EUR 15
Urgent FCY Payment orders with conversation through the Spectra, Spectra Light, SpectraNet Internet Banking / Mobile Banking and Multicash client programmes (in HUF, EUR and USD)		0,55%, min. EUR 30
HUF Debit Transfers on FCY accounts		
Commission on bank-to-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,35% min. HUF 150
	by original bank form	0,45% min. HUF 250
	by not original bank form or by special processing ¹⁵	0,50% min. HUF 800
Commission on in-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,30% min. HUF 150
	by original bank form	0,40% min. HUF 250
	by not original bank form or by special processing ¹⁵	0,45% min. HUF 800
Bank-to-bank Standing Orders		0,35%, min. EUR 5
In-bank Standing Orders		0,30%, min. EUR 5
Transfer orders with missing data/errors ²⁰		EUR 8 ²¹
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 8 ²²
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ²³		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 23)
IV. OTHER CASH TRANSACTIONS		
Cash out – to the debit of the account		
In the currency of the account		Cash out in FCY: 0,79%, min. 2,35 EUR
In different currency of the account		0,3% max. 6 000 Ft (at buying and selling rates of exchange)

1 day's notice for HUF in the case of cash withdrawals over HUF 2,000,000 is required until 15.00. The demand noticed after 15.00 should be realized on the second day after the notice
2 days' notice for USD, EUR in the case of cash withdrawals over the equivalent of HUF 1,000,000 and in any other currencies with no regard to the amount of the cash withdrawals is required. In case the cash withdrawal is not realized because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 3000,- to the client's account in order to partly reimburse its costs. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates.

V.Assistance Service

Automobile assistance – information, dispatch and assumption of costs in Hungary and Europe, including the following services:

In case of technical failures and accidents

- Information service
- On-site repairs
- Transfer to nearest service location
- Vehicle storage for the first business day
- Rental car (for one day)

Household assistance – information and service dispatch in the following trades, with the assumption of costs

Maximum cost assumed: HUF 25,000 per event

- Sewer and drain cleaning services
- Gas repairs
- Window repairs
- Electric repairs
- Plumbing repairs
- Locksmith

Medical and healthcare information in Hungary and Europe

- Contact information for medical assistance
- Contact information for pediatric assistance
- Contact information for dental assistance
- Contact information for pharmacies
- Contact information for veterinarian assistance

General Medical Advice – telephone assistance

Specialist physician assistance over the phone in general medical issues affecting adults and children

Information on health status

- Explanation on medical terminology and hospital discharge reports
- Explanation on lab results and relevant correlations
- Explanation on medical procedures

1 When assessing the total savings amount, the Bank takes into consideration the following: overnight balance of accounts held at UniCredit Bank, balance of term deposits (for FX-based deposits, the HUF balance calculated on the central exchange rate for the given day applies), and the current market value of the available overall closing portfolio of securities accounts held at UniCredit Bank.

2 During the credit calculation, the Bank takes into consideration the amounts credited on the Client's UniCredit current accounts. In the case of incoming foreign currency transfers, the applied rate is identical to the exchange rate set by MNB valid on the last working day of the month prior to the given month.

The fulfilment of segment criteria is reviewed during the second half of each year, whereupon the Bank verifies whether or not Customers actually meet the eligibility criteria by examining the average balance of savings and the incoming monthly bank transfer of the last 6 months prior to the review.

The effect of the change in the Clients' status is not retroactive. The conditions of the credit and deposit products – already contracted – will remain unchanged until their expiry. The account conditions will change with the fulfilment of the mandatory notification obligation according to law CVII. of 1996. Clients can not apply for Premium Banking conditions after the status change.

3 The Bank refuses to accept purchase and sale orders for certificates listed in the Budapest Stock Exchange and securities traded in currencies other than HUF.

4 The monthly closing fee for Premium Banking Basic package is HUF 750, an amount that is charged to the customer's account for a given month in all occasions and is subject to cancellation in the forthcoming month provided a minimum amount of HUF 150,000 is transferred during the current month. The fee is offered by the Bank on a promotional basis. This offer is valid until revoked. The regular account handling fee for Premium Banking Basic account package is HUF 999 per month.

In case a minimum amount of HUF 75,000 is transferred to the account, a lower monthly closing fee of HUF 375 applies. If none of the above credit conditions is met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met, neither the total nor the partial account handling fee will be credited on the account. The promotion is valid until recalled. In the promotional period, the Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account. The promotion is valid until recalled.

5 The basic account-handling fee is charged for each started month.

6 As a promotional offer valid exclusively through the promotion period, a special monthly closing fee of HUF 990 applies to all customers. The regular closing fee for Premium Banking Assistance account package is HUF 1.990 per month. This offer is valid until revoked.

The monthly closing fee for Premium Banking Assistance package is HUF 990, an amount that is charged to the customer's account for a given month in all occasions and is subject to reduction by HUF 800 in the forthcoming month provided a minimum amount of HUF 150,000 is transferred during the current month.

In case a minimum amount of HUF 75,000 is transferred to the account, half of the above mentioned monthly closing fee reduction amount (HUF 400) will be credited on the customer's account. In the event that none of the above conditions are met^{***}, no monthly closing fee reduction shall be applicable for the given month.

^{***} In the promotional period, the Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account. The promotion is valid until recalled.

7 The normal monthly account handling fee of Premium Banking Ikon 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:

- 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 million¹

- 8 The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,1% of the transaction maximum 6000 Ft. As promotion the Bank will not charge the fee above. This promotion is valid until withdrawn.
- 9 The normal fee is 0,2%, min. 50 HUF, max. 6000 HUF which is not charged by the Bank as promotion. This promotion is valid until withdrawal.
- 10 The normal fee is 0,2%, min. 90 HUF, max. 6000 HUF which is not charged by the Bank as promotion. This promotion is valid until withdrawal.
- 11 The normal issuer fee of MasterCard PayPass primary bankcard is HUF 2500, the normal issuer fee of MasterCard Standard or VISA Classic primary bankcard is HUF 4900 , which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until withdrawal.
- 12 When applying MasterCard PayPass supplementary bankcard the normal issuer fee is HUF 2500, the normal membership fee is HUF 2900, which will not be charged by the Bank as a special offer. The action can be qualified for only the first MasterCard Paypass supplementary card and is valid until withdrawal. The normal membership fee of Maestro supplementary card is HUF 2600, which will not be charged by the Bank as a special offer. The action can be qualified for only the first Maestro supplementary card and is valid until withdrawal.
- 13 The Bank executes in-bank transfer orders between the accounts of the same Client free of charge– in case there is no any other disposal for bank accounts and savings accounts.
- 14 The normal fee is 0,2%, min. 150 HUF, max. 6000 HUF. The Bank is charging the minimum fee listed in the List of Conditions and Announcement of Premium Banking Packages instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.
- 15 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.
- 16 The normal fee is 0,2%, min. 220 HUF, max. 6000 HUF. The Bank is charging the minimum fee listed in the List of Conditions and Announcement of Premium Banking Packages instead of the normal minimum fee as a promotion This promotion is valid until withdrawal.
- 17 The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,3%, min. HUF 210 in case of using Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcards ,and 0,1%, min. HUF 100 in case of using Premium Banking Embossed MasterCard bankcard. The normal fee for cash withdrawal on other ATM in Hungary is 0,67%, + HUF 470 min. HUF 630 in case of using Maestro, MasterCard PayPass, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold bankcards, and 0,4% + HUF 400, min. HUF 450 in case of using Premium Banking Embossed MasterCard bankcard.
- 18 The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. The normal fee is as indicated in addendum 4.
- 19 Charged one time per year subsequently.
- 20 It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.
- 21 Calculation method of charges: 0.01% of the sum of the transactions 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 withdrawal.
- 22 Calculation method 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 withdrawal.
- 23 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 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

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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 Clients account.

24 The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 17. As promotion the Bank will not charge the fee above. This promotions are valid until withdrawn.

25 In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply. The normal fee is HUF 590 which will not be charged as a promotion. The promotion is valid until recalled.

26 The normal fee of the transaction is set in point 2., which is not charged by the Bank for transactions occurred in the promotional period as a Promotion.

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 private persons currently in force at the Bank.

K1 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. The fee is automatically included in the debited transaction amount.

K2 Fee calculation method: the 0,1% of the total value of settled transactions 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

K3 Service is available on appropriate UniCredit ATM's