

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

**Effective from: 2<sup>nd</sup> of June 2015 (1505) Disclosed on the 1<sup>st</sup> of June 2015**

1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions

2. Fees of HUF transfers and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. Fees for change of Account packages will be debited on the 15<sup>th</sup> day (or the following Banking day) of the month following contract modification's date after 1st October 2013. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.

3. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.

4. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.

5. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)	0		
Term deposit:	Minimum term of deposit: 1 month		
Currency	Amount	Currency	Amount
HUF	250 000	JPY	5 000 000 000
USD	1 000	SEK	250 000 000
GBP	1 500	EUR	1 000 000
CHF	3 000		

6. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject

to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented

7. 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.

8. In this List of Conditions the name of Home Banking means Spectra, Spectra Light and Multicash electronic banking services.

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 customers of the Bank
5. addendum: List of Conditions for Private Customer of the Bank – not available account packages
6. addendum: List of Conditions and Announcement – Special Conditions for customer with Premium Banking and Top Affluent Status

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK



I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS			
	Privát Plusz	Bónusz	lkon <sup>27</sup>
Monthly account-handling fee	749 HUF/month <sup>1</sup> /account <sup>2,3</sup>	Until the 31th of May 2015 free of charge according to the footnote number 26, if the described conditions are met. From the 1st of June 2015 fee is 550 Ft monthly as a special offer <sup>4</sup>	Until the 31th of May 2015 fee is 2000 HUF/month <sup>5</sup> /account <sup>2</sup> . From the 1st of June 2015 free of charge as a special offer <sup>5,2</sup>
Account opening and closing fee	0 HUF	0 HUF	0 HUF
Booking entry fee	Free of charges	Free of charges	Free of charges <sup>6</sup>
Default statement	Postal or Electronic	Postal or Electronic	Postal or Electronic
Direct debit	Until the 31th of May 2015 free of charge, Normal free is 0,3% min. 50 HUF, max. 6 000 HUF. From the 1st of June 2015 the fee is 0,3% min. 50 HUF, max. 6 000 HUF	Until the 31th of May 2015 free of charge, Normal free is 0,3% min. 50 HUF, max. 6 000 HUF. From the 1st of June 2015 the fee is 0,3% min. 50 HUF, max. 6 000 HUF	Free of charges
In-bank or bank-to-bank standing orders from HUF account to another customer's account	Until the 31th of May 2015 free of charge, Normal free is 0,3% min. 90 HUF, max. 6 000 HUF. From the 1st of June 2015 the fee is 0,3% min. 90 HUF, max. 6 000 HUF	Until the 31th of May 2015 free of charge, Normal free is 0,3% min. 90 HUF, max. 6 000 HUF. From the 1st of June 2015 the fee is 0,3% min. 90 HUF, max. 6 000 HUF	Free of charges
In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges	Free of charges
Issuer fee of MasterCard Unembossed PayPass contactless /Membership fee <sup>9</sup>	50% discount of the normal fee <sup>7</sup> / According to the Bank Card List of Conditions – For Private Clients	50% discount of the normal fee <sup>7</sup> / According to the Bank Card List of Conditions – For Private Clients	Free of charges <sup>8</sup> / 2 900 HUF <sup>K2</sup>

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Issuer fee of MasterCard Unembossed PayPass contactless supplementary card / Membership fee <sup>9</sup>	2 500 Ft/ 3 300 HUF	2 500 HUF / 3 300 HUF	Free of charges <sup>10</sup>	
Issuer fee of Maestro* bank card/ Membership fee <sup>9</sup> (Not available from 15th of July 2015.)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	2 200 HUF/2 600 HUF <sup>K2</sup>	
Issuer fee of Maestro* supplementary card /Membership fee <sup>9</sup> ( Not available from 15th of July 2015)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	Issuer fee: 2 200 HUF For cards applied until 14th of March 2013 the membership fee os free of charge <sup>10</sup> , for cards applied after 14th of March 2013 the fee is 2 600 Ft <sup>K2</sup>	
Issuer fee of MasterCard Standard, MasterCard Standard PayPass contactless card* / Visa Classic <sup>K1</sup> bank card/Membership fee <sup>9</sup>	According to the Bank Card List of Conditions – For Private Clients	50% discount of the normal fee <sup>7</sup> / According to the Bank Card List of Conditions – For Private Clients	Free of charges <sup>8</sup> / 5 600 HUF <sup>K2</sup>	
Issuer fee of MasterCard Standard, MasterCard Standard PayPass contactless supplementary card * and VISA Classic <sup>K1</sup> supplementary card /Membership fee <sup>9</sup>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	4 900 HUF / 5 600 HUF <sup>K2</sup>	
Commission in-bank payment orders	Transfer orders between the accounts of the same Client <sup>12</sup>	Free of charges	Free of charges	
	by SpectraNet Internet Banking / Mobile Banking	0,33%, min. 170 HUF, max. 6 900 HUF	0,3%, min. 59 HUF, max 6 000 HUF <sup>11</sup>	
	by Home Banking and Telephone Bank Home Banking	0,33%, min. 225 HUF, max. 6 900 HUF	0,3%, min. 199 HUF, max. 6 000 HUF	
	by original bank form	0,55%, min. 710 HUF, max. 16 000 HUF	0,55%, min. 810 HUF, max. 16 000 HUF	0,45%, min. 710 HUF, max. 16 000 HUF
	by non-original form <sup>13</sup>	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF	0,7%, min. 1 500 HUF

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Commission on bank-to-bank payment orders	by SpectraNet Internet Banking / Mobile Banking	0,33%, min. 255 HUF, max. 6 900 HUF	0,3%, min. 69 HUF, max 6 000 HUF <sup>14</sup>	Free of charges
	by Home Banking and Telephone Bank Home Banking	0,465%, min. 250 HUF, max. 14 950 HUF	0,3%, min. 220 HUF, max. 6 000 HUF	Free of charges
	by original bank form	0,675%, min. 770 HUF, max. 23 500 HUF	0,675%, min. 970 HUF, max. 19 500 HUF	0,575%, min. 970 HUF, max. 19 500 HUF
	by non-original form <sup>13</sup>	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF	0,7%, min. 1 500 HUF
Cash out	On UniCredit ATM in Hungary	0,645%, min. 240 HUF	0,645%, min. 240 HUF	Free of charges <sup>15</sup>
	On Unicredit ATM in Hungary in case of Premium Banking Embossed MasterCard and Premium Banking Embossed PayPass contactless* bank card	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	Free of charges <sup>15</sup>
	On other ATM in Hungary	1,07% + 540 HUF, minimum 720 HUF	1,07% + 540 HUF, min. 720 HUF	Free of charges <sup>15</sup>
	On other ATM in Hungary in case of Premium Banking Embossed MasterCard and Premium Banking Embossed PayPass contactless* bank card	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	Free of charges <sup>15</sup>
	On Unicredit ATM abroad in case of Maestro*, MasterCard Unembossed PayPass contactless, MasterCard Standard PayPass contactless, MasterCard Standard*, Visa Classic, MasterCard Gold PayPass contactless card, MasterCard Gold*, Visa Gold bank cards	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	1,3% + 3 EUR
	On other Unicredit ATM abroad in case of Maestro*, MasterCard Unembossed PayPass contactless, MasterCard Standard PayPass contactless,	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	1,35% + 4,2 EUR

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<b>MasterCard Standard*, Visa Classic, MasterCard Gold PayPass contactless card, MasterCard Gold*, Visa Gold bank cards</b>			
<b>Cash advance fee in bank branches or in post offices in Hungary in case of Maestro*, MasterCard Unembossed PayPass contactless, MasterCard Standard PayPass contactless, MasterCard Standard*, Visa Classic, MasterCard Gold PayPass contactless card, MasterCard Gold*, Visa Gold bank cards</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	0,61% + 410 Ft, min. 710 HUF
<b>Cash advance fee in foreign bank branches or in post offices in case of Maestro*, MasterCard Unembossed PayPass contactless, MasterCard Standard PayPass contactless, MasterCard Standard*, Visa Classic, MasterCard Gold PayPass contactless card, MasterCard Gold*, Visa Gold bank cards</b>	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients	1,35% + 5,8 EUR
<b>Cash out in HUF from HUF account</b>	1,45% min 1 150 HUF (max 50 000 Ft)	1,45% min 1 150 HUF, max 50 000 Ft	1%, min. 1 000 Ft, max. 20 000 HUF
<b>Cash out in FCY from HUF account</b>	0,645%, max. 50 000 HUF (at buying and selling rates of exchange)	0,645% max. 50 000 HUF (at buying and selling rates of exchange)	0,3%, max. 6 000 HUF (at buying and selling rates of exchange)
<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation<sup>23</sup></b>	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>23</sup> ).		
<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients		Free of charges (Normal fee is 0,2%, max. 6000 HUF, which will not be charged by the Bank as a special offer.)

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<b>Information on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	Free of charges <sup>16</sup>
<b>Information on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	According to effective Electronic Banking List of Conditions – For Private Clients 36 HUF/SMS	Free of charges <sup>16</sup>
<b>Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients	Free of charges <sup>16</sup>
<b>SpectraNet Internet Banking and Mobil Banking Daily maximum limit amount</b>	10 000 000 HUF /day	10 000 000 HUF /day	10 000 000 HUF /day

Services		
<i>Change of Account packages</i>		
to an account with higher handling fee		1 000 HUF <sup>17</sup> (Normal fee: 3 000 HUF)
to a Partner account with higher handling fee		Free of charges <sup>17</sup> (Normal fee: 3 000 HUF)
to an account with lower handling fee		3 000 HUF
to a Partner account with lower handling fee		Free of charges <sup>17</sup> (Normal fee: 3 000 HUF)
<b>Postal charges (charged for each statement and other postal consignments to the Customer )</b>		Sending monthly 1 statement free of charges <sup>18</sup>
<b>Credit entries (Forint)</b>		
Credit entries to HUF accounts		Free of charges
Credit entries to HUF accounts in giro cheque		according to the current conditions of the Hungarian Post
FCY credit entries to HUF accounts	Privát Plusz account package	Bónusz and IKON account package
	500 Ft/item	500 Ft/item <sup>19</sup>
<b>Debit items (Forint)</b>		
Bank-to-bank VIBER transfers	Privát Plusz and Bónusz account package	IKON account package
	0,8%, min. 10 000 Ft, max. 100 000 HUF	0,7%, min. 10 000 Ft, max. 100 000 HUF
Postal payment order by paper form	Relevant conditions of the Hungarian Post+ HUF 50,-/payment order	
Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking	Relevant conditions of the Hungarian Post+ HUF 50,-/payment order	
<b>Debit items (Foreign currency)</b>		



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Transfer orders with missing data/errors <sup>20</sup>	8,-EUR <sup>21</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	8,-EUR <sup>21</sup>	
<b>Commission on bank-to-bank payment orders</b>	Privát Plusz and Bónusz account package	IKON account package
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,45%, min. 5 EUR	0,35%, min. 5 EUR
by original bank form	0,55%, min. 10 EUR	0,45%, min. 10 EUR
by not original bank form or by special processing <sup>13</sup>	0,60%, min. 15 EUR	0,50%, min. 15 EUR
Bank-to-bank Standing Orders	0,45%, min. 5 EUR	0,35%, min. 5 EUR
<b>Commission on in-bank payment orders</b>		
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,40%, min. 5 EUR	0,30%, min. 5 EUR
by original bank form	0,50%, min. 10 EUR	0,40%, min. 10 EUR
by not original bank form or by special processing	0,55%, min. 15 EUR	0,45%, min. 15 EUR
In-bank Standing Orders	0,40%, min. 5 EUR	0,30%, min. 5 EUR

## II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS

Account opening	Free of charges	
Account-handling fee	420,- HUF /month/account <sup>1,2 22</sup>	
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges <sup>18</sup>	
<b>Money Transfers</b>		
<b>Credit items</b>		
FCY credit entries to FCY accounts	Free of charge <sup>19</sup>	
<b>Debit items</b>		
<b>FCY Debit Transfers)</b>		
Commission on bank-to-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,375%, min. 5,95 EUR
	by original bank form	0,55% min. 10 EUR
	by not original bank form or by special processing <sup>13</sup>	0,60% min. 15 EUR
Commission on in-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,375%, min. 5 EUR
	by original bank form	0,50% min. 10 EUR
	by not original bank form or by special processing <sup>13</sup>	0,55% min. 15 EUR

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Bank-to-bank Standing Orders		0,45%, min. 5 EUR
In-bank Standing Orders		0,40%, min. 5 EUR
Transfer orders with missing data/errors <sup>20</sup>		8,- EUR <sup>21</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		8,- EUR <sup>21</sup>
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)		0,65%, min. 30 EUR
<b>HUF Debit Transfers on FCY accounts</b>		
Commission on bank-to-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,45% min. 150 HUF
	by original bank form	0,55% min. 250 HUF
	by not original bank form or by special processing <sup>13</sup>	0,60% min. 800 HUF
Commission on in-bank payment orders	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,40% min. 150 HUF
	by original bank form	0,50% min. 250 HUF
	by not original bank form or by special processing <sup>13</sup>	0,55% min. 800 HUF
<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation)<sup>23</sup></b>		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).

### III. CASH TRANSACTION

#### *Cash in – to the credit of the account*

In the currency of the account	Free of charges <sup>24</sup> , except for payments in high number (above 100 pieces) of coins, the fee is 0,2% of the payment amount
In different currency	free of charges <sup>24</sup> , (at buying and selling rates of exchange)
HUF cash payments of high number of notes (above 1,000 pieces of notes)	0,235%
Foreign currency cash payments of high number of notes (above 500 pieces of notes)	0,585%



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The bank may handle cash payments accumulated, based on pieces of notes, on the same day, in the same currency. According to this, the Bank may charge the fee of "cash payments of high number of notes" for the whole amount of several cash payments on the same day if the accumulated amount of these cash payments exceeds the "cash payments of high number of notes".

Fee of payment in currency coins	10%
Currency coins accepted in	EUR
Smallest accepted denomination	1,00.-

## Cash out – to the debit of the account

	Privát Plusz, Bónusz account package and FCY account	Ikon account package <sup>27</sup>
In the currency of the account	1,09%, min. 2,35 EUR	0,79%, min. 2,35 EUR
In the different currency of the account	0,645%, max. 50 000 HUF, (at buying and selling rates of exchange)	0,3%, max. 6000 HUF, (at buying and selling rates of exchange)

## Cash Exchange

From a foreign currency to HUF	at buying rate of exchange
From a foreign currency to another foreign currency	at buying and selling rates of exchange
From HUF to a foreign currency	at buying and selling rates of exchange
Money exchange of notes and coins not exceeding 50 pieces per denomination <sup>25</sup>	Free of charges <sup>24</sup>
Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)	
by coins	4,75%-a
by notes	1,75%-a
Night safe	5 000.- HUF / quarter
Damaged or withdrawn FCY banknotes exchange (if at least half of the banknote is available and the withdrawal's exchange date has not expired)	Conversion on 90% (exchange into HUF)
Damaged HUF banknotes exchange (if at least half of the banknote is available)	Free of charges <sup>24</sup>
Damaged HUF banknotes exchange (if less than a half of the banknote is available)	Free of charge acceptance
Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB)	Free of charges <sup>24</sup>

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 authorized 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.

<sup>1</sup> 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 withdrawal.

<sup>2</sup> The basic account-handling fee is charged for each started month.

<sup>3</sup> In case of active account management, the Clients having "Páros Plusz" mortgage loan, receive reduction of HUF 100 (i.e. hundred Hungarian Forints) account-handling fee. Active account management shall mean HUF 60 000 credit on the account, and 2 bank-to-bank standing orders, or 2 in-bank standing orders execution from the account in the given month.

<sup>4</sup> The normal account handling fee of Bonus account is HUF 1099/month/account. It is debited on the account every month. 549 HUF is credited on the account if minimum HUF 75.000 is

credited – via Bank transfer - on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) Any part of the account handling fee is credited If 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, 549 HUF will not 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.

<sup>5</sup> The normal monthly account handling fee of 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

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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 million

From the 1st of June 2015 the handling fee is fully credited on 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. (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day). The promotion is valid until recalled.

<sup>11</sup> The normal fee is 0,3%, min. 150 HUF, max. 6000 HUF. The Bank is charging the minimum fee listed in the List of Conditions instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.

<sup>12</sup> 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

<sup>13</sup> 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.

<sup>14</sup> The normal fee is 0,3%, min. 220 HUF, max. 6000 HUF. The Bank is charging the minimum fee listed in the List of Conditions instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.

<sup>15</sup> 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.

<sup>16</sup> 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.

<sup>17</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until recalled. Partner accounts are the followings: Partner,- Partner Bónusz,- Partner Plusz,- Partner Ikon,- Partner Trendy,- Partner Bónusz Extra,- Partner Plusz Extra and Partner Bónusz Top accounts.

<sup>18</sup> The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post.

<sup>6</sup> The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,2% of the transaction maximum 6000 Ft. As promotion the Bank will not charge the fee above. This promotion is valid until withdrawn

<sup>7</sup> The normal fee is as indicated in addendum 3, which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until withdrawal.

<sup>8</sup> 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.

<sup>9</sup> Charged one time per year subsequently.

<sup>10</sup> 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.

<sup>19</sup> 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.

<sup>20</sup> It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

<sup>21</sup> Calculation 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.

<sup>22</sup> 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.

<sup>23</sup> 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 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.

# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK

<sup>24</sup> Calculation of charges: the normal charge is 0,2% of the amounts paid in/paid up/ redeemed, July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

<sup>25</sup> The Bank offers the money exchange only for account keeping clients of the Bank.

<sup>26</sup> The normal account handling fee of Bonus account is HUF 1099/month/account. It is debited on the account every month. 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 (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) 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. The account handling fee – or any part of it – is not credited 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.

<sup>27</sup> The former designation of IKON account package is „Premium Banking IKON account package“. Fees to be debited prior 15th of May 2015 are defined in the „List of Conditions and Announcement of Premium Banking Packages“

\* 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 then the expire date, will be blocked by the Bank at the end of the second month following the date of earlyforced renewal. The Bank will charge the card membership fee of Mastro 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 changes 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

Previous bankcards, which are renewed earlier then the expire 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.

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