

LIST OF CONDITIONS FOR PRIVATE CUSTOMERS OF THE BANK – NOT AVAILABLE ACCOUNT PACKAGES



Effective from: 02nd of June 2015 (1504) Disclosed on the 1st 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 15th day (or the following Banking day) of the month following contract modification's date aHUFer 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, SWIHUF 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. 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, aHUFer 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

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF NOT AVAILABLE HUF ACCOUNTS

	Privát Nulla package not available from 01.12.2013.	Privát package not available from 01.02.2013.	Nonstop package not available from 15.07.2011.	ÉN package not available from 01.02.2013.
Monthly account-handling fee	0 HUF/month/account	559 HUF/month ¹ /account ²	969 HUF/month ¹ /account ^{2,3}	729 HUF/month ^{1,4} /account ^{2,3}
Account opening and closing fee	0 HUF	0 HUF	0 HUF	0 HUF
Booking entry fee	0 HUF	17 HUF	0 HUF	0 HUF
Default statement²¹	Postal or Electronic	Postal or Electronic	Postal or Electronic	Postal or Electronic
Credit entries in HUF to HUF accounts	Free of charges	Free of charges	Free of charges	Free of charges
Direct debit	0,3%, min. 50 HUF, max. 6 000 HUF	Until the 31th of May 2015 free of charge ⁵ , Normal free is 0,3% min. 50 HUF, max. 6 000 HUF which is not debited as special offer From the 1st of June 2015 the fee is 0,3% min. 50 HUF, max. 6 000 HUF ⁵	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 ⁹ , Normal free is 0,3% min. 50 HUF, max. 6 000 HUF which is not debited as special offer From the 1st of June 2015 the fee is 0,3% min. 50 HUF, max. 6 000 HUF ⁹
In-bank or bank-to-bank standing orders from HUF account to another customer's account	0,3%, min. 140 HUF, max. 6 000 HUF	Until the 31th of May 2015 free of charge ⁶ , Normal free is 0,3% min. 140 HUF, max. 6 000 HUF, which is not debited as special offer. From the 1st of June 2015 the fee is 0,3% min. 140 HUF, max. 6 000 HUF ⁶	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
In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges	Free of charges	Free of charges
Issuer fee of MasterCard Unembossed PayPass contactless	50% discount of the normal fee ⁷	2 500 HUF	50% discount of the normal fee ⁷	50% discount of the normal fee ⁷
Issuer fee of MasterCard Unembossed PayPass contactless supplementary card / Membership fee⁸	2 500 HUF/ 3 300 HUF	2 500 HUF/ 3 300 HUF	2 500 HUF/ 3 300 HUF	2 500 HUF ⁹ / 3 300 HUF

List of Conditions for Private Customers of the bank – not available Account Packages

Issuer fee of Maestro* supplementary card / Membership fee⁸		2 200 HUF / 2 900 HUF	2 200 HUF / 2 900 HUF	2 200 HUF / 2 900 HUF	2 200 HUF ⁹ / 2 900 HUF
Commission on in-bank payment orders	Transfer orders between the accounts of the same Client¹⁷	0,8%, min. 250 HUF, max. 11000 HUF	Free of charges	Free of charges	Free of charges
	by SpectraNet Internet Banking / Mobile Banking	0,4%, min. 199 HUF	0,38%, min. 225 HUF	0,33%, min. 170 HUF, max. 6 900 HUF	0,33%, min. 170 HUF, max. 6 900 HUF ⁹
	by Home Banking and Telephone Bank Home Banking	0,4%, min. 199 HUF	0,38%, min. 225 HUF	0,33%, min. 225 HUF, max. 6 900 HUF	0,33%, min. 225 HUF, max. 6 900 HUF ⁹
	by original bank form	0,6%, min. 800 HUF	0,55%, min. 710 HUF	0,55%, min. 810 HUF, max. 16 000 HUF	0,55%, min. 710 HUF, max. 16 000 HUF
	by non-original form¹⁰	0,8%, min. 1 500 HUF	0,80%, min. 1 500 HUF	0,80%, min. 1 500 HUF	0,80%, min. 1 500 HUF
Commission on bank-to-bank payment orders	by SpectraNet Internet Banking / Mobile Banking	0,45%, min. 250 HUF	0,455%, min. 250 HUF	0,33%, min. 175 HUF, max. 6 900 HUF	0,33%, min. 255 HUF, max. 6 900 HUF ⁹
	by Home Banking and Telephone Bank Home Banking	0,45%, min. 250 HUF	0,455%, min. 250 HUF	0,33%, min. 175 HUF, max. 6 900 HUF	0,465%, min. 250 HUF, max. 14 950 HUF ⁹
	by original bank form	0,7%, min. 1000 HUF	0,672%, min. 770 HUF	0,675%, min. 970 HUF, max. 19 500 HUF	0,675%, min. 770 HUF, max. 23 500 HUF
	by non-original form¹⁰	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF

Cash out	On UniCredit ATM in Hungary	0,645%, min. 240 HUF	0,645%, min. 240 HUF	0,645%, min. 240 HUF	0,645%, min. 240 HUF
	On other ATM in Hungary	1,07% + 540 HUF, minimum 720 HUF	1,07% + 540 HUF, minimum 720 HUF	1,07% + 540 HUF, minimum 720 HUF	1,07% + 540 HUF, minimum 720 HUF ⁹
	Cash out in HUF from HUF account	1,45% min 1 150 HUF (max 50 000 HUF)	1,45% min 1 150 HUF	1,45% min 1 150 HUF (max 50 000 HUF)	1,45% min 1 150 HUF (max 50 000 HUF)
	Cash out in FCY from HUF account)	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)	0,645%, max. 50 000 HUF (at buying and selling rates of exchange)	0,645%, max. 50 000 HUF (at buying and selling rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM	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 footnote18.)			

List of Conditions for Private Customers of the bank – not available Account Packages

regulation ¹⁸				
Account SMS service	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients ⁹

Special conditions concerning ÉN account package:

Switching among ÉN account discounts ¹¹	1 000 HUF
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II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF NOT AVAILABLE HUF ACCOUNTS

	Beugró account package	Nonstop+ account package	Príma account package
Monthly account-handling fee	899 HUF/month ¹ /account ²	299 HUF ¹⁹ / month / account ²	999 HUF/ month ¹ / account ²
Account opening fee	0 HUF	0 HUF	0 HUF
Account closing fee	0 HUF	0 HUF	0 HUF
Booking entry fee	Free of charges ²⁰	Free of charges ²⁰	Free of charges ²⁰
Default statement ²¹	Postal or Electronic	Electronic ²¹	Postal or Electronic
Príma account activity refund	Not available	Not available	15%, max. 10 000 HUF/year ²²
Credit entries in HUF to HUF accounts	Free of charges	Free of charges	Free of charges
Direct debit	Until 31th of May 2015 monthly the first transaction is free of charge as special promotion, afterwards: 0,45%, min. 50 HUF, max. 6 000 HUF. From 1st of June 2015 fee is: 0,45%, min. 50 HUF, max. 6 000 HUF	0,35%, min. 30 HUF, max. 6 000 HUF	Until the 31th of May 2015 free of charge, Normal free is 0,45% min. 50 HUF, max. 6 000 HUF. From the 1st of June 2015 the fee is 0,45% min. 50 HUF, max. 6 000 HUF

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In-bank or bank-to-bank standing orders from HUF account to another customer's account	Until 31th of May 2015 monthly the first transaction is free of charge as special promotion, afterwards: 0,45%, min. 90 HUF, max. 6 000 HUF. From 1st of June 2015 fee is: 0,45%, min. 90 HUF, max. 6 000 HUF	0,35%; min 30 HUF; max 6 000 HUF	Until the 31th of May 2015 free of charge, Normal free is 0,45% min. 90 HUF, max. 6 000 HUF. From the 1st of June 2015 the fee is 0,45% min. 90 HUF, max. 6 000 HUF	
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	50% discount of the normal fee ⁷	50% discount of the normal fee ⁷	50% discount of the normal fee ⁷	
Issuer fee of MasterCard Unembossed Paypass Paypass contactless supplementary card / Membership fee⁸	2 500 HUF/ 3 300 HUF	2 500 HUF/ 3 300 HUF	Free of charges ²³	
Issuer fee of MasterCard Standard, MasterCard Standard PayPass contactless card* / Visa Classic^{K1} bank card/Membership fee	4 900 HUF	50% discount of the normal fee ⁷	50% discount of the normal fee ⁷	
Commission in-bank payment orders	Transfer orders between the accounts of the same Client²⁴	Free of charges	Free of charges	
	by SpectraNet Internet Banking / Mobile Banking	Monthly the first transaction is free of charges ²⁷ , afterwards 0,45%, min. 150 HUF, max. 6 000 HUF	0,35%, min. 30 HUF, max. 6 000 HUF	0,3%, min. 50 HUF, max. 6 000 HUF
	by Home Banking and Telephone Bank Home Banking	0,45%, min. 150 HUF, max. 6 000 HUF	0,35%, min. 30 HUF, max. 6 000 HUF	0,3%, min. 50 HUF, max. 6 000 HUF
	by original bank form	0,55%, min. 710 HUF, max. 16 000 HUF	0,55%, min. 710 HUF, max. 16 000 HUF	0,55%, min. 710 HUF, max. 16 000 HUF
	by non-original form¹⁰	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF

List of Conditions for Private Customers of the bank – not available Account Packages

Commission on bank-to-bank payment orders	by SpectraNet Internet Banking / Mobile Banking	Monthly the first transaction is free of charges ²⁷ , aHUFerwards 0,45%, min. 220 HUF, max. 6 000 HUF	0,35%, min. 50 HUF, max. 6 000 HUF	0,3%, min. 70 HUF, max. 6 000 HUF
	by Home Banking and Telephone Bank Home Banking	0,45%, min. 220 HUF, max. 6 000 HUF	0,35%, min. 50 HUF, max. 6 000 HUF	0,3%, min. 70 HUF, max. 6 000 HUF
	by original bank form	0,675%, min. 970 HUF, max. 19 500 HUF	0,675%, min. 970 HUF, max. 19 500 HUF	0,675%, min. 970 HUF, max. 19 500 HUF
	by non-original form ¹⁰	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF	0,8%, min. 1 500 HUF
Cash out	On UniCredit ATM in Hungary	0,645%, min. 240 HUF	0,645%, min. 240 HUF monthly the first transaction is free of charge ^{24, 25}	0,645%, min. 240 HUF monthly the first transaction is free of charge ^{24, 25}
	On other ATM in Hungary	1,07% + 540 HUF, min. 720 HUF	1,07% + 540 HUF, min. 720 HUF	1,07% + 540 HUF, min. 720 HUF
	Cash out in HUF from HUF account)	1,45% min 1 150 HUF, max 50 000 HUF	1,45% min 1 150 HUF, max 50 000 HUF	1,45% min 1 150 HUF, max 50 000 HUF
	Cash out in FCY from HUF account)	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)	0,645% max. 50 000 HUF (at buying and selling rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ²⁶	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 26)		
SMS Information on credit transactions on the current account	Free of charges	Free of charges	Free of charges	
SMS Information on successful, unsuccessful and reversal POS and cash withdrawal transactions	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	
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	

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

Services	Charges
Change of Account packages	
to an account with higher handling fee	1 000 HUF ¹² (Normal fee: 3 000HUF)
to a Partner account with higher handling fee	Free of charges ¹² (Normal fee: 3 000HUF)
to an account with lower handling fee	3 000HUF
to a Partner account with lower handling fee	Free of charges ¹² (Normal fee: 3 000HUF)
Postal charges (charged for each statement and other postal consignments to the Customer)	
	Sending monthly 1 statement free of charges ¹⁴
Credit entries (Forint)	
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, Privát Nulla, Nonstop, Beugró, Nonstop+, Prima ÉN account package account package 500 HUF/item 500 HUF/item ¹⁵
Debit items (Forint)	
Bank-to-bank VIBER transfers	0,8%, min. 10 000 HUF, 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
Debit items (Foreign currency)	
Transfer orders with missing data/errors ¹⁶	8,-EUR ¹³
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 ¹³
Commission on bank-to-bank payment orders	
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,45%, min. 5 EUR
by original bank form	0,55%, min. 10 EUR
by not original bank form or by special processing ¹⁰	0,60%, min. 15 EUR
Bank-to-bank Standing Orders	0,45%, min. 5 EUR
Commission on in-bank payment orders	

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by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0,40%, min. 5 EUR
by original bank form	0,50%, min. 10 EUR
by not original bank form or by special processing ¹⁰	0,55%, min. 15 EUR
In-bank Standing Orders	0,40%, min. 5 EUR

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

¹ 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.

² The basic account-handling fee is charged for each started month.

³ The basic account-handling fee is charged for each started month. 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.

⁴ The normal monthly account handling fee of Én account is HUF 1 074. It is debited on the account every month. The fee is HUF 729 if at least HUF 50.000 is credited – via Bank transfer - on the account during the given calendar month, HUF 345 is credited on the account from the account handling fee during the following month.

⁵ The Bank will not charge the booking entry fee after Direct debit transactions for Private accounts as a promotion. The promotion is valid until withdrawal.

⁶ In case of Privát account package booking entry fee is not charged by the Bank as Promotion. The promotion is valid until recalled

⁷ The normal fee is as indicated in addendum 3. The discounted fee will 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.

⁸ Charged one time per year subsequently.

⁹ The Accountholder is mandated to select 2 from the below listed services (contracting for related services is also required). The selected services are free of charge according to ÉN account.

- 1 piece of Maestro supplementary card free of card issuer and membership fees applied until 14.03.2013; 1 piece of MasterCard Paypass supplementary card free of card issuer and membership fees applied from 18.03.2013.

- In case of accounts opened or changed before 2013.02.01. Free of charge commission on Bank – to – Bank and in Bank payment orders by SpectraNet Internet Banking / Mobile Banking and Home Banking and Telephone Bank, in case of accounts opened or changed after 2013.02.01.: Free of charge commission on direct debit transactions.

- 1 free of charge Hungarian ATM cash withdrawal. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge. The Bank applies free of charge ATM transactions – their number is stipulated for each account package –

for transaction according to their booking date. The transaction is taken into account in the month it is booked in.

- Free of charge SMS notifications on bank account credits and debits, Notifications on group collections received and on the actual debiting of debit card transactions. The condition of having the above free of charge services is to that the client signs the related contracts (Bankcard contract/ Spektranet Internet Banking/Mobil Banking/Home Banking/ Telefonbank/SMS service contract).

¹⁰ 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.

¹¹ The switching among ÉN account discounts can be requested one time per month. Switching between discounts does not mean the termination of contract for the waived discount. If the Client does not terminate the contract for the service, it will remain and be charged by the Bank according to the List of Conditions.

¹² The charge indicated above is a special offer of the Bank. This promotion is valid until withdrawal. 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.

¹³ Calculation of charges: 0.01% of the transaction 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.

¹⁴ The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post.

¹⁵ In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.

¹⁶ It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

¹⁷ The Bank executes in-bank transfer orders between the accounts of the same Client free.

¹⁸ 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.

¹⁹ The normal monthly account handling fee of Nonstop+ account is 1 299 HUF. It is debited on the account every month. The fee is 299 HUF if at least 100.000 HUF is credited – via Bank transfer - on the account during the given calendar month, 1 000 HUF is credited on the account from the account handling fee during the following month as a promotion. The promotion is valid until recalled.

²⁰ 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.

²¹ Can be modified by the client at account opening. Paper based statement – free of charge 1 time per month – can be chosen instead of the electronic statement.

²² 15% (maximum of 10,000 HUF per year) of the amount of the Fees (to be defined hereunder) debited by the Bank to the Account Holder's bank account with Prima pricing package and Interests (to be defined hereunder) actually paid by the Account Holder shall be refunded to the Account Holder's account as a promotion as follows: the refund shall take place two times a year, in the months of January and July. The basis of the refund shall be the sum of the Fees debited to the Prima account and the Interests charged at customer level as detailed above between:

- 1st July and 31st December of the preceding year if the refund takes place in January;
- 1st January and 30th June of the current year if the crediting takes place in July.

The amount of the refund —two times a year—shall be 15% of the Fees and Interests charged but the maximum of 5.000 HUF. During the calculation of the refund, the precondition for taking the amount of Interests paid into account is that the Account Holder should not have any late payment in the referring period. This promotion shall be valid until withdrawn.

"Fees" mean the fixed annual, monthly and transaction fees defined in the effective List of Conditions for Private Clients of the Bank and its inseparable addendums. "Interests" mean the interests charged on the Account Holder in connection with the retail loans and credits disbursed by the Bank (Overdraft Facility, Credit Card, Personal Loan and Mortgage Loan) and actually paid by the Account Holder.

²³ 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.

²⁴ As a special offer the Bank will not charge the fee indicated above in the case of number of pieces as defined above. This promotion is valid until withdrawn. For any further number of pieces the charges referred to in Addendum 3 are applicable. The Bank applies free of charge

ATM transactions – their number is stipulated for each account package – for transaction according to their booking date. The transaction is taken into account in the month it is booked in.

²⁵ In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote nr 26).

²⁶ 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.

²⁷ As a special offer the Bank will not charge this fee in the case of number of pieces as defined in the account packages. This action is valid until withdrawal.

* 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 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

List of Conditions for Private Customers of the bank – not available Account Packages

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 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