

# LIST OF CONDITIONS AND ANNOUNCEMENT – NOT AVAILABLE PREMIUM BANKING ACCOUNT PACKAGES



***Previous name of the Announcement: List of Conditions and Announcement of Premium Banking Basic and Assistance packages  
Effective from: 15th December 2015 (1507) • Disclosed on the: 14th December 2015***

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 million<sup>1</sup> 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 month<sup>2</sup>

(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.

The name of the Premium Banking Ikon package has been changed to Ikon account package by Bank on the 15 May 2015. The conditions of the Ikon account package are to be found in the List of Condition effective from 15 May 2015.

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*

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## I. Account keeping fees, commissions of money transfer of non marketed HUF accounts

	Premium Banking Bázis package (non marketed from 15 May 2015)	Premium Banking Asszisztencia package (non marketed from 15 May 2015)
<b>Basic account package</b>	Bónusz package	Bónusz package
<b>Monthly account handling fee</b>	HUF 0/month <sup>4</sup> /account <sup>5</sup>	HUF 190 /month <sup>6</sup> /account <sup>5</sup>
<b>Account opening and closing fee</b>	HUF 0	HUF 0
<b>Assistance Service</b>	not included	Free of charge
<b>Booking entry fee</b>	Free of charge <sup>7</sup>	Free of charge <sup>7</sup>
<b>Credit entries to HUF accounts</b>	Free of charge	Free of charge
<b>Direct debit</b>	0,2%, min. HUF 50, max. HUF 6 000	0,2%, min. HUF 50, max. HUF 6 000
<b>In-bank or bank-to-bank standing orders from HUF account to another customer's account</b>	0,2%, min. HUF 90, max. HUF 6 000	0,2%, min. HUF 90, max. HUF 6 000
<b>In-bank standing order of HUF transfer between customer's own accounts</b>	Free of charge	Free of charge
<b>Issuer fee / Membership fee<sup>13</sup> of MasterCard Unembossed PayPass* bankcard</b>	Free of charge <sup>8</sup> / HUF 2 900 <sup>K2</sup>	Free of charge <sup>8</sup> / HUF 2 900 <sup>K2</sup>
<b>Issuer fee / Membership fee<sup>13</sup> of MasterCard Unembossed PayPass* supplementary bankcard</b>	HUF 2 500 / HUF 2 900 <sup>K2</sup>	HUF 2 500 / HUF 2 900 <sup>K2</sup>
<b>Issuer fee / Membership fee<sup>13</sup> of Maestro bankcard (non marketed form 15 July 2015)*</b>	HUF 2 200 / HUF 2 600 <sup>K2</sup>	HUF 2 200 / HUF 2 600 <sup>K2</sup>
<b>Issuer fee / Membership fee<sup>13</sup> of Maestro supplementary bankcard (non marketed form 15 July 2015)*</b>	HUF 2 200 / HUF 2 600 <sup>K2</sup>	HUF 2 200 / HUF 2 600 <sup>K2</sup>



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Issuer fee / Membership fee <sup>13</sup> of MasterCard Standard, MasterCard Standard PayPass * and VISA Classic <sup>K1</sup> bankcard	Free of charge <sup>8</sup> / HUF 5 600 <sup>K2</sup>	Free of charge <sup>8</sup> / HUF 5 600 <sup>K2</sup>
Issuer fee / Membership fee <sup>13</sup> of MasterCard Standard, MasterCard Standard PayPass* and VISA Classic <sup>K1</sup> supplementary bankcard	HUF 4 900 / HUF 5 600 <sup>K2</sup>	HUF 4 900 / HUF 5 600 <sup>K2</sup>
Issuer fee / Membership fee <sup>13</sup> of MasterCard Gold, MasterCard Gold PayPass *and VISA Gold <sup>K1</sup> bankcard	HUF 18 000 / HUF 21 000 <sup>K2</sup>	HUF 18 000 / HUF 21 000 <sup>K2</sup>
Issuer fee / Membership fee <sup>13</sup> of MasterCard Gold, MasterCard Gold PayPass *and VISA Gold <sup>K1</sup> supplementary bankcard	HUF 18 000 / HUF 21 000 <sup>K2</sup>	HUF 18 000 / HUF 21 000 <sup>K2</sup>
Issuer fee / Membership fee <sup>13</sup> of Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass * bankcard	Free of charge / HUF 5 990 <sup>K2</sup>	Free of charge / HUF 5 990 <sup>K2</sup>
Issuer fee / Membership fee <sup>13</sup> of Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass* supplementary bankcard	Free of charge / HUF 5 990 <sup>K2</sup>	Free of charge / HUF 5 990 <sup>K2</sup>

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<b>Commission on in-bank payment orders<sup>20</sup></b>	<b>Transfer orders between the accounts of the same Client<sup>9</sup></b>	Free of charge	Free of charge
	<b>By SpectraNet Internet Banking / Mobil Banking and UniCredit Mobile application</b>	0,2%, min HUF 39, max. HUF 6 000 <sup>10</sup>	0,2%, min HUF 39, max. HUF 6 000 <sup>10</sup>
	<b>by Home Banking and Telephone Bank</b>	0,2%, min. HUF 199, max. HUF 6 000	0,2%, min. HUF 199, max. HUF 6 000
	<b>By original bank form</b>	0,45%, min. HUF 810, max. HUF 11 000	0,45%, min. HUF 810, max. HUF 11 000
	<b>By not original bank form of special processing<sup>11</sup></b>	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500
<b>Commission on bank-to-bank payment orders<sup>20</sup></b>	<b>By SpectraNet Internet Banking / Mobil Banking and UniCredit Mobile application</b>	0,2%, min. HUF 49, max. HUF 6 000 <sup>12</sup>	0,2%, min. HUF 49, max. HUF 6 000 <sup>12</sup>
	<b>By Home Banking and Telephone Bank</b>	0,2%, min. HUF 220, max. HUF 6 000	0,2%, min. HUF 220, max. HUF 6 000
	<b>By original bank form</b>	0,57%, min. HUF 970, max. HUF 11 800	0,57%, min. HUF 970, max. HUF 11 800
	<b>By not original bank form of special processing<sup>11</sup></b>	0,7%, min. HUF 1 500	0,7%, min. HUF 1 500
<b>Fee of cash out</b>	<b>Cash out in HUF from HUF account</b>	1%, min. HUF 1 000, max. HUF 20 000	1%, min. HUF 1 000, max. HUF 20 000
	<b>Cash out in FCY from HUF account</b>	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)

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Cash withdrawal fee at UniCredit ATMs in Hungary	In case of Maestro or MasterCard Unembossed PayPass , MasterCard Standard, MasterCard Standard PayPass and VISA Classic, MasterCard Gold, MasterCard Gold PayPass and VISA Gold cards	0,3%, min HUF 210	0,3%, min HUF 210
	In case of Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPasscards	0,1%, min. HUF 100	0,1%, min. HUF 100
Cash withdrawal fee at other ATMs in Hungary	In case of Maestro or MasterCard Unembossed PayPass, MasterCard Standard, MasterCard Standard PayPass and VISA Classic, MasterCard Gold, MasterCard Gold PayPass and VISA Gold cards	0,67% + HUF 470, minimum HUF 630	0,67% + HUF 470, minimum HUF 630
	In case of Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass cards	0,4% + HUF 400, minimum HUF 450	0,4% + HUF 400, minimum HUF 450

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Cash withdrawal fee at UniCredit ATMs outside of Hungary	In case of Maestro or MasterCard Unembossed PayPass , MasterCard Standard, MasterCard Standard PayPass and VISA Classic, MasterCard Gold, MasterCard Gold PayPass and VISA Gold cards	1., For transactions made from 01.07.2014.to 31.08.2014. with Maestro and MasterCard cards - Free of Charge <sup>18</sup> 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 and Premium Banking Embossed MasterCard PayPass cards	1., For transactions made from 01.07.2014.to 31.08.2014. - Free of Charge <sup>18</sup> 2., For transactions made from 01.09.2014.,1% + EUR 3,25	
Cash withdrawal fee at other ATMs outside of Hungary	In case of Maestro or MasterCard Unembossed PayPass, MasterCard Standard, MasterCard Standard PayPass and VISA Classic, MasterCard Gold, MasterCard Gold PayPass and VISA Gold cards	1,35% + EUR 4.2	1,35% + EUR 4.2
	In case of Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass cards	1% + EUR 3.25 EUR	1% + EUR 3.25 EUR

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Cash withdrawal fee at POS in other bank branches or post offices within Hungary	In case of Maestro or MasterCard Unembossed PayPass, MasterCard Standard, MasterCard Standard PayPass and VISA Classic, MasterCard Gold, MasterCard Gold PayPass and VISA Gold cards	0,61% + HUF 410 min HUF 710	0,61% + HUF 410 min HUF 710
	In case of Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass cards	0,35% + HUF 350, minimum HUF 520	0,35% + HUF 350, minimum HUF 520
Cash withdrawal fee at POS out of Hungary	In case of Maestro or MasterCard Unembossed PayPass, MasterCard Standard, MasterCard Standard PayPass and VISA Classic, MasterCard Gold, MasterCard Gold PayPass and VISA Gold cards	1,35% + EUR 5.8	1,35% + EUR 5.8
	In case of Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass cards	1% + EUR 5	1% + EUR 5
Purchase commission	In case of Maestro or MasterCard Unembossed PayPass, MasterCard Standard, MasterCard Standard PayPass and VISA Classic, MasterCard Gold, MasterCard Gold PayPass and VISA Gold cards	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.)	

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	<b>In case of Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass cards</b>	Free of charge	
<b>Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>17</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 17)		
<b>Cash deposit fee on UniCredit ATM in Hungary <sup>K3</sup></b>	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)		
<b>SMS Notifications on bank account credits</b>	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	
<b>SMS Notifications on bank account withdrawals</b>	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	
<b>SMS Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card</b>	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	
<b>SpectraNet Internet Banking, Mobil Banking and UniCredit Mobile application Daily maximum limit amount</b>	HUF 10 000 000 / day	HUF 10 000 000 / day	

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
<b>Debit items (in HUF)</b>	
Bank-to-bank VIBER transfers	0,7%, min. HUF 10 000, max. HUF 100 000
<b>Debit items (in foreign currency)</b>	



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<b>Commission on bank-to-bank payment orders<sup>19, 20</sup></b>	
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 <sup>11</sup>	0,50%, min. EUR 15
<b>Commission on in-bank payment orders<sup>20</sup></b>	
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 <sup>11</sup>	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 <sup>15</sup>	EUR 8 <sup>15</sup>
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 <sup>16</sup>

## II. Other Cash Transactions

<b>Cash out – to the debit of the account</b>	
In the currency of the account	Cash out in FCY: 0,79%, min. EUR 2,35
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.

## III. Assistance Services

**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

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- 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

\* 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 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 card, the type of bank card will be changed in the bankcard contract as well to

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MasterCard Unembossed PayPass card on the date of issue.

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

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

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

K3 Service is available on appropriate UniCredit ATM's

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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 fulfillment of the mandatory notification obligation according to law CXII. of 1996 and to law LXXXV. of 2009. 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 recalled. 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 refund of HUF 375 applies. If none of the above criterias are met (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank).neither the total nor the partial account handling fee will be refunded. 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 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.

8 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.

9 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.

10 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.

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11 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.

12 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.

13 Charged one time per year subsequently.

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

15 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.

16 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.

17 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 if 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.

18 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.

19 In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency transfer fee shall be applied.

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