

# SPECIAL CONDITIONS FOR UNICREDIT PARTNER IKON PACKAGE



**Effective as of 15<sup>th</sup> July 2015 (1502), Date of announcement: 15<sup>th</sup> May 2015**

The natural persons described below are entitled for the requisition and use of the package and the products included pursuant to the special conditions included herein:

- when requesting the bank account product and at the conclusion of the Bank Account Agreement are in an employment relationship, in an agency relationship or in an agency relationship as a private entrepreneur (hereinafter jointly referred to as Legal Relationship) with such employer, or have a verifiable membership relation with such organization that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") pertaining to the products described under the special conditions included herein;  
furthermore,
- persons who on 1 February 2013 have a Bank Account Agreement for the management of a retail HUF bank account concluded with UniCredit Bank and on 1 February 2013 have a legal relationship with an employer that has an effective Cooperation Agreement with UniCredit Bank pertaining to the products described under the special conditions included herein.

Over the above described requirements, fulfilling the Premium Banking segment criteria is not required for the requisition and usage of the Partner Ikon package. According to this, special conditions of List of Conditions and Announcement – Special Conditions for Customers with Premium Banking and Top Affluent status I.A (Term Deposit Interest Rates) and II.B (Fees relating to securities transactions) are not available for Partner Ikon package.

## Special Conditions

Management of HUF account	Account opening	Free of charges
	Monthly closing fee	2000 HUF/month <sup>1</sup> /account case the precondition for crediting is not fulfilled: 4000 HUF/month / account <sup>2</sup> UDRI: 0,01%
Cash Withdrawal	On UniCredit ATMs in Hungary and on other ATMs is Hungary	Monthly the first 2 transaction on UniCredit ATM in Hungary and the first 2 on other ATM is Hungary are free of charge <sup>3; 8</sup>
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>7</sup>		Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 7)
Bank Card	MasterCard Unembossed PayPass contactless* principal bankcard issuance fee	Free of charges for cards applied until 01.08.2013, 50% discount of the normal fee for cards applied after 01.08.2013 <sup>4</sup>
Bank Card	MasterCard Standard, MasterCard Standard PayPass contactless* and VISA Classic <sup>K1</sup> principal bankcard issuance fee	Free of charges for cards applied until 01.08.2013, 50% discount of the normal fee for cards applied after 01.08.2013 <sup>5</sup>

Bank Card	MasterCard Gold, MasterCard Gold PayPass contactless <sup>*</sup> and VISA Gold <sup>K1</sup> principal bankcard issuance fee	9000 HUF <sup>6</sup>
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In case of fees and the non-promotional fees not included in the present Special Conditions the effective fees for the Ikon Account under UniCredit Bank's List of Conditions for Private Customers of the Bank shall apply;

Once in a year, one calendar month before the announcement of the related list of conditions, the Bank increases all the fees defined in its list of conditions by an amount which exceeds more than 15 percentage points of the annual consumer price index rate published by Central Statistics Office (KSH), from which increase the Bank may differ to a direction favorable for the customer.

\* 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 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.

<sup>K1</sup> 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.

1 The fee indicated above are provided by the Bank as a promotional offer and are subject to specified conditions. This promotional offer is valid until withdrawn. The condition for crediting the closing fee is that in the specific calendar month the customer must have at least HUF 200,000 in total credited to the account coming from transfer transactions (transfers among own accounts are excluded). The customer's account is debited with the normal closing fee in the given month and the allowance is credited to the account in the following month provided the conditions are fulfilled.

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

3 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. 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.

4 The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until withdrawn. The normal MasterCard Unembossed PayPass contactless card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

5 The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until withdrawn. The normal MasterCard Standard, MasterCard Standard PayPass contactless and VISA Classic card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

6 The fee indicated above is a promotional offer of the Bank. This promotional offer is valid until withdrawn. The normal MasterCard Gold, MasterCard Gold PayPass contactless and VISA Gold card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

7 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.

8 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 7).