

# ANNOUNCEMENT



Dear Clients,

- I. Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) modifies the following retail Lists of Conditions due to introduction of the new EFER transfer of the listed services, disclosed on the 18th of March 2016, with effective date of 4th of April 2015.

| List of Conditions  | Service                           | Modification   |
|---|-----------------------------------|--|
| List of Conditions for Private Customers of the Bank  | EFER transfer fee                 | 0,3%, min. 250 HUF, max. 6 000 HUF                     |
| List of Conditions for Private Customers of the Bank – Not available account packages                                       | EFER transfer fee                 | 0,3%, min. 250 HUF, max. 6 000 HUF                     |
| List of Conditions for Private Customers of the Bank – Announcement on the Execution Order of Transaction and Time Deposits | EFER transfer: T day, until 16:30 | Expected crediting of the beneficiary's account: T day |
| List of Conditions and Announcement – Not available Premium Banking account packages  | EFER transfer fee                 | 0,3%, min. 250 HUF, max. 6 000 HUF                     |
| List of Conditions and Announcement for TOP Affluent Customers of the Bank – Not available account packages                 | EFER transfer fee                 | 0,3%, min. 250 HUF, max. 6 000 HUF                     |
| List of Conditions – conditions for Diákszámlla student account package   | EFER transfer fee                 | 0,3%, min. 250 HUF, max. 6 000 HUF                     |

|  |                   |                                       |
|--|-------------------|---------------------------------------|
| List of Conditions – special conditions for Dobbantó and Trendy account packages | EFER transfer fee | 0,3%, min. 250 HUF,<br>max. 6 000 HUF |
| Special Conditions for Egészség account package and Egészség loan                | EFER transfer fee | 0,3%, min. 250 HUF,<br>max. 6 000 HUF |
| List of Conditions – conditions for Haszontkocktél account package               | EFER transfer fee | 0,3%, min. 250 HUF,<br>max. 6 000 HUF |
| List of Conditions and Announcement for VDCS TOP Private Customers of the Bank   | EFER transfer fee | 0,3%, min. 250 HUF,<br>max. 6 000 HUF |
| Special Conditions for UniCredit Partner Trendy Package                          | EFER transfer fee | 0,3%, min. 250 HUF,<br>max. 6 000 HUF |
| Special Conditions for UniCredit Partner Aktiv and Partner Ikon Packages         | EFER transfer fee | 0,3%, min. 250 HUF,<br>max. 6 000 HUF |

II. Please be informed clarifies the below retail Lists of Conditions, disclosed on the 18th of March 2016, with effective date of 4th of April 2015.

| <b>List of Conditions</b>                            | <b>Service</b>                         | <b>Modification</b> |
|--|--|---------------------|
| List of Conditions for Private Customers of the Bank | Minimum amount of term deposits in JPY | 5.000.000 JPY       |
| List of Conditions for Private Customers of the Bank | Minimum amount of term deposits in SEK | 250.000 SEK         |
| List of Conditions for Private Customers of the Bank | Minimum amount of term deposits in EUR | 1.000 EUR           |

III. Please be informed, that the Bank modifies Annual Percentage Rate in the following List of Conditions with effective date of 21th of March 2016.

| <b>List of Conditions</b>  | <b>Product</b>   | <b>Modification</b> |
|--|--|---------------------|
| List of Conditions and Announcement for VDCS TOP Private Customers of the Bank | Credit interest of UniCredit Multi-Purpose Mortgage Loans          | APR 4.76% to 6.71%  |
| List of Conditions and Announcement for VDCS TOP Private Customers of the Bank | Credit interest UniCredit Housing Loan – at a market interest rate | APR 4.01% to 5.95%  |

Sections of the above List of Conditions not included in the Announcement remain valid and unchanged.

Budapest, 18<sup>th</sup> March 2016.

UniCredit Bank Hungary Zrt.