

ANNOUNCEMENT



Dear Clients,

- I. Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) modify the below retail Lists of conditions, disclosed on the 23th of March 2016.

List of Conditions	Service	Modification
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	Interest payable on demand – Interest rate of the overdraft facility	APR: 6,38%
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	Credit Card conditions – UniCredit Orange and Blue credit cards	APR: 10,74%
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	Credit Card conditions – UniCredit Gold credit card	APR: 11,90%
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	Credit Card conditions – UniCredit Platinum credit card	APR: 12,20%

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

Budapest, 23th March 2016.

UniCredit Bank Hungary Zrt.