

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 with the effect from 25th of May 2016 as follows:

List of Conditions	Service	Modification
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	Interest rate of the overdraft facility with a joint and several guarantor	APR: 6,06%
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	Credit Card conditions – UniCredit Orange and Blue credit cards	APR: 10,42%
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	Credit Card conditions – UniCredit Gold credit card	APR: 11,58%
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	Credit Card conditions – UniCredit Platinum credit card	APR: 11,87%

II. Please be informed that UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) modifies the below retail Lists of conditions, with effect from 1 of July 2016 as follows.

List of Conditions	Service	Modification
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	Interest rate of the overdraft facility without a joint and several guarantor	effective rate according to the announcement -4% (APR: 18,33%)
List of conditions- for credit card holder private clients	Credit card	Interest rate (monthly, variable): 2,31 %
List of conditions- for credit card holder private clients	UniCredit Orange credit card	Annual Percentage Rate (APR): 37,63%
List of conditions- for credit card holder private clients	UniCredit Blue credit card	Annual Percentage Rate (APR): 37,63%
List of conditions- for credit card holder private clients	UniCredit Gold credit card	Annual Percentage Rate (APR): 38,66%
List of conditions- for credit card holder private clients	UniCredit Platinum credit card	Annual Percentage Rate (APR): 38,62%
List of conditions – for Fundamenta-UniCredit credit card holder private clients	Fundamenta-UniCredit credit card	Interest rate (monthly, variable): 2,31 %
List of conditions – for Fundamenta-UniCredit credit card holder private clients	Fundamenta-UniCredit credit card	Annual Percentage Rate (APR): 37,63%
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	UniCredit Orange credit card	Annual Percentage Rate (APR): 37,63%
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	UniCredit Blue credit card	Annual Percentage Rate (APR): 37,63%

List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	UniCredit Gold credit card	Annual Percentage Rate (APR): 38,66%
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	UniCredit Platinum credit card	Annual Percentage Rate (APR): 38,62%

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

Budapest, 25. May 2016.
UniCredit Bank Hungary Zrt.