

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 effective date 1st of November 2016.

List of Conditions	Service	Modification
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	UniCredit Multi-Purpose Mortgage Loans (HUF) (except Stabil Kamat loan)	APR: 4.13% - 6.71%
List of Conditions and Announcement for VDCS TOP Private Customers of the Bank	UniCredit Housing Loan – at a market interest rate (HUF)	APR: 3.39% - 5.95%

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

Budapest, 28th of October 2016.

UniCredit Bank Hungary Zrt.