

# LIST OF CONDITIONS AND ANNOUNCEMENT FOR VDCS TOP PRIVATE CUSTOMERS OF THE BANK



**Effective from: 1<sup>st</sup> of March 2016 (1606) • Published on 31<sup>th</sup> of March 2016**

For a company group's<sup>1</sup> employees<sup>2</sup> if at least 1500 employees of the group open an account with the bank within 1.5 years if the group agrees that the number of employees with an account at the bank will not be lower than 1500.

*This List of Conditions and Announcement has been supplemented effective from 21 October 2013 with information concerning the costs, fees and commissions of certain debit card, credit card, electronic, HUF transfer and foreign currency transfer services related to VDCS TOP account packages but earlier regulated in the Retail Conditions List. As a result of this amendment, this List of Conditions and Announcement will also extend to such costs, fees and commissions related to VDCS TOP account packages from the date specified above.*

1. As for the charges, fees and commissions pertaining to the VDCS (Company Employees)<sup>3</sup> TOP Account Package services not listed in this document, the conditions of the Bonus Account Package in the effective Retail Condition List will apply; in the case of the Partner Bónusz TOP account package, the conditions of the UniCredit Partner Bonus account package as effective will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Retail Conditions.
2. The discounts and benefits specified in this List of Conditions may not be combined with any other discounts or benefits offered under a promotion.
3. The Bank will carry out **orders requiring conversion** with the following exchange rates<sup>4</sup>:
  1. Cash desk conversion transactions will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
  2. Conversion transactions between accounts will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
  3. Conversion transactions with debit cards will be carried out at a buying rate of medium rate -1% and at a selling rate of medium rate +1%.
  4. Conversion transactions with credit cards will be carried out at the selling rate of the currency.
4. Once in a year, the Bank increases all the fees listed in the List of Conditions and marked with an asterisk in the credit card agreement's part applicable to loan agreements by the annual consumer price index rate published by Central Statistics Office (KSH), from which rate the Bank may deviate in favour of the customer. Once in a year, one calendar month before the announcement of the related list of conditions, the Bank increases all the fees not marked with an asterisk in the credit card agreement's part applicable to debit cards 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 rate the Bank may deviate in favour of the customer.
5. Once a year, the Bank increases all the fees defined in its lists of conditions by a rate which exceeds the annual consumer price index published by the Central Statistics Office (KSH) one calendar month before the announcement of the related list of conditions by 15 percentage points, from which rate the Bank may deviate in favour of the customer.
6. Premium Banking products\*\* are available to customers with a VDCS TOP account package\* or a Partner Bónusz TOP account package even if the customers do not have a Premium Banking customer status<sup>5</sup>.

\* PMB deposits can be tied up in cases only if the customer meets the requirements of Premium Banking status. The requirements of Premium Banking status are described in „List of Conditions and Announcement – Special Conditions for Customers with Premium Banking and Top Affluent Status”

\*\* The VDCS account conditions applied for before the effective date of this Announcement will be referred to as “VDCS TOP account package” in the future.

## I. HUF turnover and certain individual and standard fees related to the HUF account management applicable to VDCS TOP accounts

	VDCS TOP* account package Not available from 01/03/2013	Partner Bónusz TOP account package
Base account	Bónusz account package	Partner Bónusz account package
Monthly account-handling fee	HUF 399 + HUF 100/month for the primary account <sup>6</sup>	Free of charge <sup>7</sup>
Opening/closing an account	Free of charge	Free of charge
Monthly closing fee for the secondary and additional HUF accounts***	Free of charge	Free of charge <sup>7</sup>
Booking entry fee	Free of charge	Free of charge <sup>8</sup>
Postal costs (charged for each statement and other postal items to the Customer)	Free of charge	Free of charge <sup>8</sup>
Replacement bank statements, fees of account balance certificates and other certificates related to the account management	HUF 500/statement	HUF 500/statement <sup>6</sup>
HUF amounts credited to HUF account	Free of charge	Free of charge
Direct debit transactions	Free of charge <sup>9</sup>	Free of charge <sup>9</sup>
In-bank or bank-to-bank standing orders from HUF account to another customer's account	Free of charge <sup>10</sup>	Free of charge <sup>10</sup>
In-bank standing order of HUF transfer between customer's own accounts	Free of charge	Free of charge
Issuer / membership fee of Maestro <sup>k</sup> bankcards	HUF 2200 <sup>12</sup> / HUF 2900 <sup>12</sup>	Free of charge <sup>11</sup> /HUF 2600 <sup>2</sup> for cards applied for before 14/03/2013; in the case of cards applied for after this date, HUF 2200 <sup>12</sup> /HUF 2900 <sup>12</sup>
Issuer / membership fee of Maestro <sup>k</sup> supplementary bankcards	HUF 2200 <sup>12</sup> / HUF 2900 <sup>12</sup>	Free of charge <sup>13</sup> /HUF 2600 <sup>12</sup> for cards applied for before 14/03/2013; in the case of cards applied for after this date, HUF 2200 <sup>12</sup> /HUF 2900 <sup>12</sup>
Issuer / membership fee of MasterCard Unembossed PayPass <sup>k</sup> bankcards	HUF 2500 <sup>12</sup> / HUF 3300 <sup>12</sup>	Free of charge <sup>11</sup>
Issuer / membership fee of MasterCard Unembossed PayPass <sup>k</sup> supplementary bankcards	HUF 2500 <sup>12</sup> / HUF 3300 <sup>12</sup>	Free of charge <sup>11</sup>
Issuer / membership fee of MasterCard Standard, MasterCard Standard PayPass <sup>k</sup> and VISA Classic <sup>k1</sup> bankcards	Free of charge <sup>11</sup>	50% discount <sup>11</sup> /HUF 2200 <sup>11</sup>
Issuer / membership fee of MasterCard Standard, MasterCard Standard PayPass <sup>k</sup> and VISA Classic <sup>k1</sup> secondary cards	HUF 1800 <sup>12</sup> / HUF 1800 <sup>12</sup>	HUF 4900 <sup>12</sup> / HUF 6500 <sup>12</sup>
Issuer / membership fee of MasterCard Gold, MasterCard Gold PayPass <sup>k</sup> and VISA Gold <sup>k1</sup> bankcards	HUF 4990 <sup>12</sup> / HUF 4990 <sup>12</sup>	HUF 9990 <sup>11</sup> / HUF 9990 <sup>11</sup>

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Issuer/membership fee of the Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass <sup>k</sup> card	Free of charge/HUF 5990 <sup>12</sup>	Free of charge/HUF 5990 <sup>12</sup>	
Issuer/membership fee of the Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass <sup>k</sup> secondary card	Free of charge/HUF 5990 <sup>12</sup>	Free of charge/HUF 5990 <sup>12</sup>	
Card barring fee (includes the fee of a replacement card)	HUF 2000	HUF 2000	
Replacement fee for a Maestro <sup>k</sup> or MasterCard Unembossed PayPass <sup>k</sup> card in Hungary	HUF 500	HUF 500	
Replacement of MasterCard Standard, MasterCard Standard PayPass <sup>k</sup> and VISA Classic <sup>K1</sup> , MasterCard Gold, MasterCard Gold PayPass <sup>k</sup> and VISA Gold <sup>K1</sup> , Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass <sup>k</sup> cards	HUF 1200	HUF 1200	
Modification of PIN code	HUF 200 <sup>25</sup>	HUF 200 <sup>25</sup>	
Regeneration of PIN code	HUF 350	HUF 350	
Fee for balance enquiry	HUF 35 <sup>26</sup>	HUF 35 <sup>26</sup>	
Emergency card issuance	3 banking days	3 banking days	
Single transfer within the bank <sup>36</sup>	Transfer between the customer's own accounts at the bank	Free of charge	Free of charge
	With SpectraNet Internet Banking / Mobile Banking / UniCredit Mobile application	0.3%, min. HUF 59, max. HUF 6000 <sup>13</sup>	0.3%, max. HUF 6000 <sup>13</sup>
	With Home Banking and Telephone Banking	0.3%, min. HUF 199, max. HUF 6000	0.3%, max. HUF 6000 <sup>13</sup>
	If an original form is used	0.45%, min. HUF 350, max. HUF 10,000	0.55%, min. HUF 810, max. HUF 16,000
	If a document other than the original form is used <sup>37</sup>	0.3%, min. HUF 800	0.8%, min. HUF 1500
Single transfer outside the bank <sup>36</sup>	With SpectraNet Internet Internet Banking / Mobile Banking / UniCredit Mobile application	0.3%, min. HUF 69, max. HUF 6000 <sup>14</sup>	0.3%, max. HUF 6000 <sup>14</sup>
	With Home Banking and Telephone Banking	0.3%, min. HUF 220, max. HUF 6000	0.3%, max. HUF 6000 <sup>14</sup>
	If an original form is used	0.5%, min. HUF 350, max. HUF 11,000	0.675%, min. HUF 970, max. HUF 19,500
	With non-original bank form <sup>37</sup>	0.35%, min. HUF 800	0.8%, min. HUF 1500
	VIBER transfer	HUF 1000	0.8%, min. HUF 10,000, max. HUF 100,000
From branch office cash desk (HUF payment from HUF account)	1.45%, min. HUF 1150, max. HUF 50,000	1.45%, min. HUF 1150, max. HUF 50,000	
From branch office cash desk (Foreign currency payment from HUF account)	0.645%, max. HUF 50,000 (buying rate: medium rate -1%, selling rate: medium rate +1%)	0.645%, max. HUF 50,000 (buying rate: medium rate -1%, selling rate: medium rate +1%)	
Fee of cash deposit through domestic UniCredit ATMs <sup>27</sup>	Free of charge (fee calculation: the standard charge is 0.2% of the amounts paid in, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.		
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation <sup>33</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 33)		

# List of conditions and announcement for VDCS TOP Private customers of the Bank

Transactions carried out with Maestro or MasterCard Unembossed PayPass <sup>K</sup> , MasterCard Standard, MasterCard Standard PayPass <sup>K</sup> and VISA Classic, MasterCard Gold, MasterCard Gold PayPass <sup>K</sup> and VISA Gold cards		
Cash withdrawal From a UniCredit ATM in Hungary	0.645%, min. HUF 240	The first 2 each month from the bank's own ATM free of charge <sup>18,34</sup> (further withdrawals: 0.645%, min. HUF 240)
Cash withdrawal from an ATM of a different label in Hungary	1.07% + HUF 540, min. HUF 720	1.07% + HUF 540, min. HUF 720
Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary	0.91% + HUF 410, minimum HUF 710	0.91% + HUF 410, minimum HUF 710
Fee for cash withdrawal abroad from UniCredit ATMs	1., For transactions made from 01.07.2014.to 31.08.2014. with Maestro and MasterCard cards - Free of Charge <sup>35</sup> 2., For transactions made from 01.09.2014., or with Visa cards in period set in point 1. 1.6% + EUR 3	1., For transactions made from 01.07.2014.to 31.08.2014. with Maestro and MasterCard cards - Free of Charge <sup>35</sup> 2., For transactions made from 01.09.2014., or with Visa cards in period set in point 1. 1.6% + EUR 3
Fee for cash withdrawal abroad from non-UniCredit ATMs	1.65% + EUR 4.2	1.65% + EUR 4.2
Fee for cash withdrawal abroad from POS terminals	1.65% + EUR 5.8	1.65% + EUR 5.8
Commission upon purchase	Free of charge (the standard rate in 0.3% and maximum 6000, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.	
Transactions carried out with Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass <sup>K</sup> cards		
Cash withdrawal From a UniCredit ATM in Hungary	0.1%, min. HUF 100	The first 2 each month from the bank's own ATM free of charge <sup>18,34</sup> (further withdrawals: 0.1%, min. HUF 100)
Cash withdrawal from an ATM of a different label in Hungary	0.4% + HUF 400, minimum HUF 450	0.4% + HUF 400 minimum HUF 450
Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary	0.35% + HUF 350, minimum HUF 520	0.35% + HUF 350 minimum HUF 520
Fee for cash withdrawal abroad from UniCredit ATMs	1., For transactions made from 01.07.2014.to 31.08.2014. - Free of Charge <sup>35</sup> 2., For transactions made from 01.09.2014., 1% + EUR 3.25	1., For transactions made from 01.07.2014.to 31.08.2014. - Free of Charge <sup>35</sup> 2., For transactions made from 01.09.2014., 1% + EUR 3.25
Fee for cash withdrawal abroad from non-UniCredit ATMs	1% + EUR 3.25	1% + EUR 3.25
Fee for cash withdrawal abroad from POS terminals	1% + EUR 5	1% + EUR 5
Commission upon purchase	Free of charge	

\*\*\* If switched to an VDCS TOP Primary Account Partner Bónusz Top account package, a package switch of the sub-accounts managed under the primary account is also required to a Partner Bónusz Top account

## II. Foreign currency operations of VDCS TOP HUF bank accounts

	VDCS TOP account package	Partner Bónusz TOP account package
Crediting of transfer made in a foreign currency to a HUF account	Free of charge	Free of charge

Cash desk transactions	Deposit in the currency of the account	Free of charge	Free of charge
	Deposit in foreign currency <sup>15</sup>	at a buying rate of medium rate -1% and at a selling rate of medium rate +1%	
	Payout in a currency different from the currency of the account <sup>15</sup>	0.645%, max. HUF 50,000 at a buying rate of medium rate -1% and at a selling rate of medium rate +1%	
<b>Commission on bank-to-bank payment orders<sup>36</sup> – Debit items (in foreign currency from HUF account)</b>			
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank		0.45%, min. EUR 5	0.45%, min. EUR 5
If an original form is used		0.55%, min. EUR 10	0.55%, min. EUR 10
If a document other than the original form is used <sup>37</sup>		0.60%, min. EUR 15	0.60%, min. EUR 15
<b>Commission on in-bank payment orders<sup>36</sup> – Debit items (in foreign currency from HUF account)</b>			
by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank		0.40%, min. EUR 5	0.40%, min. EUR 5
If an original form is used		0.50%, min. EUR 10	0.50%, min. EUR 10
If a document other than the original form is used <sup>37</sup>		0.55%, min. EUR 15	0.55%, min. EUR 15
Bank-to-bank Standing Orders		0.45%, min. EUR 5	0.45%, min. EUR 5
In-bank Standing Orders		0.40%, min. EUR 5	0.40%, min. EUR 5
Foreign currency transfer orders with missing data <sup>28</sup>		EUR 8 <sup>29</sup>	EUR 8 <sup>29</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 8 <sup>29</sup>	EUR 8 <sup>29</sup>

## Foreign currency accounts – fees of account management and orders

	VDCS TOP and Partner Bónusz TOP account packages
Monthly account-handling fee	Free of charge <sup>8</sup>
Opening/closing an account	Free of charge <sup>8</sup>
Booking entry fee	Free of charge <sup>8</sup>
Postal costs (charged for each statement and other postal items to the Customer)	Free of charge <sup>8</sup>
Replacement bank statements	HUF 500/statement <sup>6</sup>
Account balance certificates and other certificates related to account management	HUF 500/statement <sup>6</sup>
Crediting in foreign currency Accounting for items received in foreign currency	Free of charge <sup>8</sup>
<b>Debit items</b>	

FCY Debit Transfers		
Commission on bank-to-bank payment orders <sup>36</sup>	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0.375%, min. EUR 5.95
	If an original form is used	0.55%, min. EUR 10
	Not on original banking forms or with exceptional processing <sup>37</sup>	0.60%, min. EUR 15
Commission on in-bank payment orders <sup>36</sup>	by Home Banking, SpectraNet Internet Banking / Mobile Banking and Telephone Bank	0.375%, min. EUR 5
	If an original form is used	0.50%, min. EUR 10
	Not on original banking forms or with exceptional processing <sup>37</sup>	0.55%, min. EUR 15
Bank-to-bank standing orders		0.40%, min. EUR 5
In-bank Standing Orders		0.40%, min. EUR 5
Foreign currency transfer orders with missing data <sup>28</sup>		EUR 8 <sup>29</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 8 <sup>29</sup>
Urgent foreign currency transfer and foreign currency transfers between own accounts through the Home Banking and SpectraNet Internet Banking / Mobile Banking systems (HUF, EUR, USD)		0.65%, min. EUR 30
HUF Debit Transfers on FCY accounts		
Commission on bank-to-bank payment orders <sup>36</sup>	By Home Banking, SpectraNet Internet Banking / Mobile Banking / UniCredit Mobile application and Telephone Bank	0.45%, min. HUF 150
	If an original form is used	0.55%, min. HUF 250
	Not on original banking forms or with exceptional processing <sup>37</sup>	0.60%, min. HUF 800
Commission on in-bank payment orders <sup>36</sup>	by Home Banking, SpectraNet Internet Banking / Mobile Banking / UniCredit Mobile application and Telephone Bank	0.40%, min. HUF 150
	If an original form is used	0.50%, min. HUF 250
	Not on original banking forms or with exceptional processing <sup>37</sup>	0.55%, min. HUF 800
Cash out in the currency of the account	1.09%, min. EUR 2.35	
Payout in a currency different from the currency of the account <sup>15</sup>	0.645%, max. HUF 50,000 at a buying rate of medium rate -1% and at a selling rate of medium rate +1%	

### III. Fees of other services for VDCS TOP HUF and foreign currency bank accounts

		VDCS TOP account package	Partner Bónusz TOP account package
Cheque transactions	Crediting and purchase of travellers' cheques Sale of Amex cheque	through cash desk at a foreign currency medium rate	through cash desk at a foreign currency medium rate
	Receipt of cheque for collection	foreign banking costs will be charged	foreign banking costs will be charged
	Redemption of cheque in UniCredit branch offices	Free of charge <sup>8</sup>	Free of charge <sup>8</sup>
	Redemption at post office up to HUF 100,000	Free of charge <sup>8</sup>	Free of charge <sup>8</sup>
	Cheque collection	Free of charge <sup>8</sup>	Free of charge <sup>8</sup>
Security account management	Account handling fee	Free of charge <sup>17</sup>	Free of charge <sup>17</sup>
	UniCredit Bank share (ISIN: IT0004781412) sale	0.5%/transaction	0.5%/transaction
	Shares	0.5%/transaction	0.5%/transaction
	Government securities trading from own account <sup>16</sup>	Free of charge <sup>17</sup>	Free of charge <sup>17</sup>
	Securities transfer, internal security reclassification	HUF 2000/transaction	HUF 2000/transaction
Deposit management fee		0.11% per year, min. HUF 600/quarter <sup>19</sup>	

### Fees of related SMS services

SMS services related to bank accounts	
Notification on bank account credits**** (excluding fee credits, and including only credits in connection with the final expiry of term deposits from interest-type credits)	Free of charge <sup>17</sup> in the case of Partner Bónusz TOP account package otherwise HUF 36 per message
Notifications on bank account debits**** (They include only debits from credit repayments from among fee and interest-type debits)	HUF 36 per message
Notification on group collections received	HUF 36 per message
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	HUF 36 per message
Notifications on the actual debiting of debit card transactions****	HUF 36 per message
Balance notifications	
Sending of the usable balance of the bank account on banking days	HUF 36 per message

Sending of the usable balance of the account once a week, on the first banking day of the week	HUF 36 per message
Sending of the usable aggregate balance of the account on the banking day when there is a change in comparison to the previous banking day	HUF 36 per message
<b>SMS services related to debit cards</b>	
Notifications on successful, unsuccessful and cancelled purchases with debit cards ****	HUF 36 per message
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card****	HUF 36 per message
Notifications on the limit modifications in connection with the debit card	HUF 36 per message
<b>Balance notifications</b>	
Sending of the usable aggregate balance of the accounts for the given debit card on banking days	HUF 36 per message
Sending of the usable aggregate balance of the accounts for the given debit card once a week, on the first banking day of the week	HUF 36 per message
Sending of the usable aggregate balance of the accounts for the given debit card on the banking day when there is a change in comparison to the previous banking day	HUF 36 per message
<b>SMS services related to credit cards</b>	
Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with credit cards ****	HUF 36 per message
Notification on daily closing balances/amount of debt (The Bank will only send such notifications if the balance has changed since the previous business day. The daily closing balance does not include already authorised but not yet recorded transactions.)	HUF 36 per message
Notification on the charging of fees and interests	HUF 36 per message
Notification on bank statements: on the full amount of debt (closing balance on the recording date), minimum payable amount and the payment deadline. (It is only sent out on the first banking day after the recording date.)	HUF 36 per message
<b>Spectranet Internet Banking, Mobile Banking and UniCredit Mobile application</b>	
The SMS fee for identification based on password sent by SMS	Free of charge (The standard fee is HUF 36 per SMS sent out, which will not be charged by the Bank as a special offer. This promotional offer is valid until withdrawn.)

\*\*\*\* In addition to the details of transactions, the current account balance will also be sent.



## IV. Interest payable on demand

		VDCS TOP account package	Partner Bónusz TOP account package
Annual interest rate	Interest rate of HUF bank account Interest rate of foreign currency account	0,01% EBKM (Unified Deposit Rate Index): 0,01% 0,01% EBKM (Unified Deposit Rate Index): 0,01%	0,01% EBKM (Unified Deposit Rate Index): 0,01% 0,01% EBKM (Unified Deposit Rate Index): 0,01%
	Interest rate of the overdraft facility with a joint and several guarantor without a joint and several guarantor	effective base rate of the central bank +5% (APR: 6,38%) effective rate according to the announcement -4% (APR: 19,61%)	
	Annual handling fee of overdraft facility	Free of charge	Free of charge
	Special credit rate	Overdraft facility interest rate + default interest (6%)	
	Interest settlement	Monthly	Monthly

## V. CREDIT CARD conditions for VDCS TOP and Partner Bónusz TOP account packages if a guarantee is provided

Description of item	UniCredit Narancs (Orange)	UniCredit Kék (Blue)	UniCredit Arany (Gold)	UniCredit Platina (Platinum)	Due date of fees
Card issuer fee	HUF 1000 <sup>20</sup>	HUF 1000 <sup>20</sup>	HUF 4990 <sup>20</sup>	HUF 9900 <sup>20</sup>	Upon the first activation after the application for a card
Card issuer fee of supplementary card	HUF 1000 <sup>20</sup>	HUF 1000 <sup>20</sup>	HUF 4990 <sup>20</sup>	HUF 9990 <sup>20</sup>	Upon the first activation after the application for a card
Card membership fee	HUF 1000 <sup>20</sup>	HUF 1000 <sup>20</sup>	HUF 4990 <sup>20</sup>	HUF 9990 <sup>20</sup>	Annually, in arrears, in the record month of the card
Card membership fee of supplementary card	HUF 1000 <sup>20</sup>	HUF 1000 <sup>20</sup>	HUF 4990 <sup>20</sup>	HUF 9990 <sup>20</sup>	Annually, in arrears, in the record month of the card
Interest rate (monthly) – if a joint and several guarantee is offered*	(central bank base rate+5%) /12	(central bank base rate+5%) /12	(central bank base rate+5%) /12	(central bank base rate+5%) /12	In the cases defined in the Card Business Conditions, on the record date
Annual Percentage Rate (APR) <sup>21</sup> if a joint and several guarantee is offered*	10,74%	10,74%	11,90%	12,20%	
APR available for private persons under standard conditions	37,95%	37,95%	38,99%	38,94%	
Life insurance as collateral for primary card (monthly)	0.19%	0.19%	0.19%	0.19%	According to the relevant contract, on the basis of the debt on the record date, on the record date.
Card limit modification fee	HUF 99	HUF 99	HUF 99	HUF 99	When the service is used
Handling fee	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Monthly, on the record date of the accounting period
Card barring (includes the fee of a replacement card)	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	When the service is used

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Card replacement	HUF 1000	HUF 1000	HUF 1000	Free of charge	When the service is used
Contract modification fee (except for a modification of the credit limit)*	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	When the service is used
Text message (SMS) fee per message	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	Free of charge <sup>22</sup>	From the first day of the month after the month in which the service is used
Grace period (in days) *	15	15	15	15	
Minimum amount of repayment *	5%, min. HUF 5000	5%, min. HUF 5000	5%, min. HUF 5000	5%, min. HUF 5000	Until the last day of the grace period <sup>31</sup>
Statement day <sup>30</sup> *	the 10th or 25th of the month	the 10th or 25th of the month	the 10th or 25th of the month	the 10th or 25th of the month	
Length of settlement period *	1 calendar month	1 calendar month	1 calendar month	1 calendar month	
Credit limit available*	HUF 150,000 – 1,000,000	HUF 200,000 – 1,000,000	HUF 750,000 – 1,000,000	HUF 1,000,000 – 1,500,000	
Late charge *	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	On the recording day of the month of the start of delay
Overdraft fee *	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	HUF 2700 <sup>32</sup>	If the credit exceeds the credit limit on the record date of the accounting month
PIN regeneration fee	HUF 1000	HUF 1000	HUF 1000	free of charge	When the service is used
Shopping	Free of charge (the standard rate in 0.3% and maximum 6000, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.				
Cash withdrawal from ATM in Hungary	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	On the same day as the accounting day of the cash withdrawal transaction
Cash withdrawal in bank branches/post offices in Hungary	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	2.25%, min. HUF 1600	On the same day as the accounting day of the cash withdrawal transaction
Cash withdrawal from ATM abroad	2.25% + EUR 5.8	2.25% + EUR 5.8	2.25% + EUR 5.8	2.25% + EUR 5.8	On the same day as the accounting day of the cash withdrawal transaction
Cash withdrawal in bank branches abroad	2.25% + EUR7	2.25% + EUR7	2.25% + EUR7	2.25% + EUR7	On the same day as the accounting day of the cash withdrawal transaction
Fee of cash deposit through domestic UniCredit ATMs <sup>*27</sup>	Free of charge (the standard fee is HUF 520, which will not be charged by the Bank as a special offer) This promotional offer is valid until withdrawn.				On the same day as the accounting day of the cash deposit transaction
Cash deposit at cash desk *	HUF 520				When the service is used

## VI. CREDIT CARD conditions for VDCS TOP and Partner Bónusz TOP account packages if no guarantee is provided

Description of item	UniCredit Narancs (Orange)	UniCredit Kék (Blue)	UniCredit Arany (Gold)	UniCredit Platina (Platinum)	Due date of fees
Card issuer fee	Free of charge <sup>23</sup>	Free of charge <sup>23</sup>	Free of charge <sup>23</sup>	HUF 9900 <sup>23</sup>	Upon the first activation after the application for a card
Annual Percentage Rate (APR) <sup>24</sup> if no joint and several guarantee is offered*	37,95%	37,95%	38,99%	38,94%	

## VII. Loan conditions and services of VDCS TOP and Partner Bónusz TOP account packages

### Loan conditions

#### Conditions of equal principal repayment loans

(in the case of housing or multi-purpose mortgage loans disbursed up until 31/01/2009, or in the case of multi-purpose loans not secured by a mortgage and disbursed up until 15 July 2007)

Currency:	HUF/EUR/CHF
Credit interest rate:	BUBOR/LIBOR +2.5%
Frequency of repayment:	monthly/quarterly/annual
Method of repayment:	equal principal repayment
Interest payment:	monthly/quarterly
Term:	2 to 30 years
Disbursement commission:	0.5%
Annual handling fee:	0%

### Conditions of annuity loans:

I. UniCredit Personal Loan (HUF) - Application received till 10.07.2015		Annual Percentage Rate (APR):
Credit interest	Credit interest as indicated in the Announcement -1%	24.35%
II. UniCredit Multi-Purpose Mortgage Loans (HUF) (except Stabil Kamat loan)		
Credit interest	Credit interest as indicated in the Announcement -1.50%	4.51% to 6.71%
III. UniCredit Housing Loan – at a market interest rate (HUF) (except Stabil Kamat loan)		
Credit interest	Credit interest as indicated in the Announcement – 1.25%	3.76% to 5.95%

### Other services

Fees of collateral accounts in connection with mortgage loans		
Debit items (HUF)		
Single transfer outside the Bank	If a document other than the original form is used	0.50%, min. HUF 1500, max. HUF 12,000

## Free-of-charge early repayment of market-rate mortgage loans

In addition to the free-of-charge early repayment options specified in Section IV.4 of the Mortgage Loan Announcement applicable to loans disbursed to private individuals by UniCredit Bank Hungary Zrt., the Bank will provide to VDCS TOP Account Package customers a free-of-charge early repayment opportunity twice during the term of the loan.

## Special offers of fee reimbursement

The fees for the statement of mortgage lending value, the unilateral statement of recognising a debt issued under the loan and mortgage agreements, and 2 certified notarial copies (notarial deeds) must be paid on the spot at the time when the relevant document is issued. The Bank will credit the fee for the statement of the Mortgage Lending Value for one residential property and the fee of the notarial deed to the customer's bank account specified in the Loan Agreement within 90 days following the disbursement upon demonstration of the invoice issued for the name of the bank. The condition for the reimbursement of the fee for the statement of Mortgage Lending Value is that the invoice for the preparation of value estimation must be issued to the name of the Bank (UniCredit Bank Zrt. 1054 Budapest, Szabadság tér 5-6.), and the exact address and lot number of the property must be indicated on the invoice. The condition for the reimbursement of the notarial deed's fee is that the invoice for the preparation of the fee must be issued to the name of the Bank (UniCredit Bank Zrt. 1054 Budapest, Szabadság tér 5-6.). The invoice must also show the number of the notarial deed (case number) and the registration number of the loan. If the contract is amended for any reason, the bank will not reimburse the customer for the costs of preparing a notarial deed. This promotional offer is valid until withdrawn.

## Definition of the Annual Percentage Rate (APR):

The Annual Percentage Rate (APR) is determined on the basis of the current conditions (in the case of a promotion, even for the period the promotion applies to, the regular interest published by the bank for the given loan type at the time of the publication) and in compliance with the effective legal regulations, i.e. Government Decree No. 83/2010 (III.25) on the definition, calculation and announcement of the Annual Percentage Rate. The APR can be modified if conditions change (in the case of a reference rate-linked interest rate, a change in the reference rate also qualifies as a change in conditions). The APR does not reflect the interest rate risk of the loan.

The value of the APR is calculated on the basis of a credit limit of HUF 375,000 in the case of UniCredit Narancs (Orange) and UniCredit Kék (Blue) credit cards, HUF 750,000 in the case of UniCredit Arany (Gold) credit cards and HUF 1,000,000 in the case of UniCredit Platina (Platinum) credit cards.

<sup>K</sup> Bank will discontinue the sale of Maestro debit cards as of 15 July 2015, and thereafter will not issue this type of card either as a replacement card or a renewed card. In case of renewal of Maestro cards the Bank will replace the cards, which will expire in July of 2015 or later, with MasterCard Unembossed PayPass cards between July of 2015 and August of 2016. Cards will be replaced 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.)

In such renewal cases, when Maestro card is replaced with MasterCard Unembossed PayPass card, the type of bank card will be changed in the bankcard contract as well to MasterCard Unembossed PayPass card on the date of issue.

Previous bankcards, which are renewed earlier than the expiry date, will be blocked by the Bank at the end of the second month following the date of forced renewal. The Bank will charge the card membership fee of Maestro card in the month of renewal according to the provisions of this List of Conditions, and card issuer fee will not be debited regarding MasterCard Unembossed PayPass card. In case of blocking of Maestro cards the Bank will issue Unembossed PayPass card as replacement card from the 15<sup>th</sup> of July of 2015.

MasterCard Standard, MasterCard Gold and Premium Banking Embossed MasterCard bankcards will be issued by the Bank with PayPass feature, because of this changes the designation of the cards will be also changed to MasterCard Standard PayPass, MasterCard Gold PayPass and Premium Banking Embossed MasterCard PayPass 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 15<sup>th</sup> 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 A company group is defined as a company that has a VDCS Cooperation Agreement in place with UniCredit Bank Hungary, a company that has a majority ownership in this company, any other companies in which the company that is party to the Cooperation Agreement has a direct majority ownership, and those companies who are in the majority ownership directly or indirectly of the same company that has a direct or indirect majority shareholding in the company that is party to the Cooperation Agreement.

2 Including employees whose probation period has not expired yet.

3 VDCS is a Hungarian acronym for Company Employees Package.

4 If the amount to be converted reaches EUR 10,000 or an equivalent amount in a different foreign currency, the conversion will be carried out when the necessary spot agreement has been signed ("Framework agreement for spot foreign exchange conversion") and through UniCredit Bank Treasury Sales; the margin applied will be HUF 0.5 (HUF 0.2 if the amount exceeds EUR 100,000). In the course of a foreign exchange spot conversion transaction described above, the amount to be converted must be available on the current account as described in the framework agreement, and if it relates to the draw down of a loan, UniCredit Bank RM's permit must also be presented. In the case of UniCredit Bank Hungary Zrt.'s employees, the conversion discounts specified in this VDCS TOP List of Conditions will only be available for the customers (i.e. the employees). This means that the employee will only be able to use them for his or her own benefit or for the benefit of a close relative and may not assign them to a third party or may not initiate a conversion order under discount terms for the funds of a third party.

5 The criteria of a Premium Banking customer status are specified in the document entitled "List of Conditions and Announcement – Special Conditions for Customers with Premium Banking and Top Affluent Status".

6 Fee calculation method: 0.01% of the monthly amounts credited and debited to the bank account but minimum the amount indicated above. As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. The discount is valid until withdrawn. The basic monthly closing fee will be charged for each month started.

7 The closing fee of the Partner Bónusz TOP account package is HUF 499/month/account. The closing fee of the Partner Bónusz TOP account package is charged to the customer's account for a given month in all occasions but it is credited to the account as part of our promotional offer in the next month provided a minimum amount of HUF 75,000 is credited to the account as a result of transfers in the next month (transfers between accounts held by the same person will be disregarded). In the event that the crediting criterion stated above is not met, no barring fee will be credited. This promotional offer is valid until withdrawn. Within the framework of the promotional offer, the Bank will not check whether the crediting related criteria specified above are met in connection with the Partner Bónusz TOP account package in the month the account is opened and in the following month; also, in these two months, the Bank will not charge a monthly closing fee. This promotional offer is valid until withdrawn.

8 A bookkeeping entry fee will be charged on every transaction booked to the bank account in addition to the fee of the given transaction. The standard fee is 0.1% of the transaction amount but maximum HUF 6000. The rates indicated above are provided by the Bank as a promotional offer until withdrawn. The regular rates after the promotion period are included in UniCredit Bank's List of Retail Conditions.

9 The standard fee is 0.3%, min. HUF 50 and max. HUF 6000, which will not be charged by the Bank as a special offer. This promotional offer is valid until withdrawn.

10 The standard fee is 0.3%, min. HUF 90 and max. HUF 6000, which will not be charged by the Bank as a special offer. This promotional offer is valid until withdrawn.

11 The standard fee is as indicated in Debit Card List of Conditions, which will not be charged by the Bank as a special offer. The promotion on primary cards may only be used for one primary card and is valid until withdrawn. The promotion on secondary cards may only be used for one secondary card and is valid until withdrawn.

12 Method of fee calculation: 0.1 percent of the overall amount of successful purchases booked during the 12-month period preceding the due date, or the specified minimum amount. As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until withdrawn.

13 The standard fee of the transaction: 0.3%, min. HUF 150, max. HUF 6000 As part of the promotion, the Bank will charge the discount minimum fee stated in the List of Conditions instead of the regular minimum fee. This promotional offer is valid until withdrawn.

14 The standard fee of the transaction: 0.3%, min. HUF 220, max. HUF 6000 As part of the promotion, the Bank will charge the discount

minimum fee stated in the List of Conditions instead of the regular minimum fee. This promotional offer is valid until withdrawn.

15 Conversion may only be carried out through a debit/credit to an account.

16 It is only possible through Telephone Banking services.

17 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular rates after the promotion period are included in UniCredit Bank's List of Retail Conditions.

18 The rates indicated above are provided by the Bank as a promotional offer. The number of free-of-charge transactions should be understood as a total number. This promotional offer is valid until withdrawn. The standard (non-promotional) cash withdrawal fee from domestic UniCredit ATMs with Maestro or MasterCard Unembossed PayPass, MasterCard Standard, MasterCard Standard PayPass and VISA Classic, MasterCard Gold, MasterCard Gold PayPass and VISA Gold cards is 0.645% but minimum HUF 240; in the case of Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass cards, 0.1% but minimum HUF 100; the fee of regular cash withdrawal from non-UniCredit ATMs is 1.07% + 540 for Maestro or MasterCard Unembossed PayPass, MasterCard Standard, MasterCard Standard PayPass and VISA Classic, MasterCard Gold, MasterCard Gold PayPass and VISA Gold cards (minimum fee: HUF 720); in the case of Premium Banking Embossed MasterCard and Premium Banking Embossed MasterCard PayPass cards, the same rate is 0.4% + HUF 400 but minimum HUF 450. The number of free-of-charge transactions should be understood as a total number per account. 19 Except for shares blocked within the framework of a recognised Employee Stock Ownership Plan, for which no deposit management fee will be charged.

20 Method of fee calculation: 0.5% of the credit limit of the card (minimum the indicated amount). As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until withdrawn.

21 The value of the APR is calculated on the basis of a credit limit of HUF 375,000 in the case of UniCredit Narancs (Orange) and UniCredit Kék (Blue) credit cards, HUF 750,000 in the case of UniCredit Arany (Gold) credit cards and HUF 1,000,000 in the case of UniCredit Platina (Platinum) credit cards.

22 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular fees of promotional offers are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers. Additional interests, commissions and fees applicable to credit cards issued under a guarantee are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers.

23 The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until withdrawn. The regular fees of promotional offers are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers. 24 The value of the APR is calculated on the basis of a credit limit of HUF 375,000 in the case of UniCredit Narancs (Orange) and UniCredit Kék (Blue) credit cards, HUF 750,000 in the case of UniCredit Arany (Gold) credit cards and HUF 1,000,000 in the case of UniCredit Platina (Platinum) credit cards. The APR has been defined in light of the current conditions and the effective legal provisions. The extent of the APR can be modified if the conditions are changed. Additional interests, commissions and fees applicable to credit cards issued without a guarantee are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers.

25 Service provided in the case of ATMs operated by UniCredit Bank Hungary Zrt. In the case of Visa cards, the modification of the PIN code will be valid until the first request for the regeneration of the PIN code is submitted. Following the regeneration of the PIN code of the card, the original PIN code will be valid again.

26 Service provided in the case of ATMs operated by UniCredit Bank Hungary Zrt.

27 The service is available through ATMs that allow the depositing of cash.

28 It is charged when the wrong bank ID, IBAN account number, SWIFT/BIC code is given.

29 Fee calculation method: 0.01% of the sum of the transactions but minimum the indicated amount. As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. The discount is valid until withdrawn.

30 When it is applied for and based on the Credit Card account holder's decision.

31 The minimum repayment obligation is considered fulfilled if the repayment amount is credited to the Credit Card settlement account during the grace period (before its expiry).

32 Method of fee calculation: 0.5% of the amount of credit limit of the card (minimum the indicated amount). As a promotional offer, the Bank will not charge the amount exceeding the minimum amount indicated above. This promotional offer is valid until withdrawn.

33 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 if 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.

34 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 33).

# List of conditions and announcement for VDCS TOP Private customers of the Bank

35 The normal fee of the transaction is set in point 2. which is not charged by the Bank for transactions occurred in the promotional period as a Promotion.

36 Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

37 In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time\*\*\*\*, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary.\*\*\*\*Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.