100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

Effective from: 7th June 2017 (1701) • Disclosured: 6th June 2017

1. The Partner Prestige Package is available for those natural persons (as private clients) who, at the time of applying for the bank account package and upon conclusion of the Bank Account Agreement, are in an employment relationship,or in other legal relationship defined in the Cooperation Agreement (hereinafter jointly referred to as Legal Relationship) with an organization that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") regarding the provision of the products and services described below in the present Special list of conditions.
   Those private customers are entitled to open Partner Prestige Package, who have already registered on electronic portal ensured by the Bank till the predefined deadline in order to apply for this account package. Registration deadline is defined by the Bank and the organization (wherewith the private person is in Legal Relationship) in the Cooperation Agreement. The Bank and the organization inform the entitled applicants about the registration deadline.
2. Regarding fees not included in section I. (HUF account keeping) of the present Special Conditions the effective fees of Ikon account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
3. Fees not included in II. section (Overdraft) of the present Special Conditions the effected fees shall be applied as indicated in effective announcement "Hirdetmény – Ingatlan fedezet nélküli hitelek" of the Bank.
4. Fees not included in III. second section (Credit card conditions) of the present Special Conditions the effected fees shall be applied as indicated in effective document "List of Conditions – for credit card holder private clients" of the Bank.
5. Fees not included in IV. second section (Housing loans) of the present Special Conditions the effected fees shall be applied as indicated in effective announcement "Hirdetmény – Az UniCredit Bank Hungary Zrt. által magánszemélyek részére nyújtott hitelek kondíciói" of the Bank.
6. After the expiration of the 2 years long period defined in section 7. the Bank shall increase fees and charges published in the present List of Conditions once a year, except for the two products described in section 7 i.)-ii.).. The level of increase shall be 15 percent higher than the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differ from the above level of increase in favour of the client.
7. Special conditions defined in this list of conditions are ensured by the Bank for a 2 years long period from the date of contracting except for the following cases:

   i.) in case of housing loans special conditions are ensured for the whole term of the loan
   ii.) in case of 2 months' special rate HUF deposit the amount can be tied within a 2 months long period after the conclusion of Bank Account Agreement with the special conditions defined below

   Original account package shall be replaced by „Partner Ikon Plusz" package after 2 years– by informing the Account Owner of this fact -, subsequently effective conditions indicated in document "Special Conditions for UniCredit Partner Aktív Plusz and Partner Ikon Plusz packages" shall be applied. In case of products defined in sections II. and III. related fees published in documents listed in sections 3. and 4. shall be applied. Bank has the right to prolong –by informing the Account Owner about this fact- this 2 years period in favour of the Account Owner, while conditions remain unchanged.

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS		
Partner Prestige Package		
Monthly account-handling fee		0 HUF/month/bank account[1,] (if the refund conditions are not met: 8 000 HUF/month)
Account opening and closing fee		0 HUF
Default Statement		Postal or Electronic
Booking entry fee		Free of charge
Credit entries in HUF (to HUF accounts)		Free of charge
Direct debit		Free of charge
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)		Free of charge
In-bank standing orders of HUF transfer between client's own accounts[2]		Free of charge
Commission intra bank payment orders[4]	**Transfer orders between the accounts of the same Client**[2]	Free of charge
	bySpectraNet Internet Banking / Mobil Banking and UniCredit Mobil application	Free of charge
	by Home Banking and Telephone Bank	Free of charge
	by original bank form	0,45%, min. HUF 710, max. HUF 16 000
	by non-original form[3]	0,7%, min. HUF 1 500
Commission inter bank payment orders[4]	**bySpectraNet Internet Banking / Mobil Banking and UniCredit Mobil application**	Free of charge
	by Home Banking and Telephone Bank	Free of charge
	by original bank form	0,575%, min. HUF 970, max. HUF 19 500
	by non-original form [3]	0,7%, min. HUF 1 500
	EFER transfers	0,3%, min. 250 HUF, max. 6 000 HUF
	VIBER transfers	0,8%, min. 10 000 HUF, max. 100 000 HUF

Partner Prestige Package		
Cash deposit fee on UniCredit ATM in Hungary		Free of charge
Cash withdrawal	**On domestic UniCredit ATM**	Free of charge
	On other domestic ATM	Free of charge
	At branch cashier from HUF account (HUF from HUF account)	1%, min. HUF 1 000, max. HUF 20 000
	At branch cashier from HUF account (FCY from HUF account)	0,3%, max. HUF 6 000 (at buy/sell rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM or branch cashier) based on effective law and NGM regulation[5]	
Issuer fee/Membership fee of MasterCard Unembossed PayPass bankcard		Free of charge / Free of charge
Issuer fee/Membership fee of MasterCard Standard PayPass / Visa Classic[6] bankcard		Free of charge / Free of charge
Issuer fee/Membership fee of MasterCard Gold PayPass and VISA Gold[6] bankcard		Free of charge / Free of charge
Purchase commission		Free of charge
SMS notification on credit transactions on bank account		Free of charge
SMS notification on debit transactions on bank account		Free of charge
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions		Free of charge
SpectraNet Internet Banking entry fee		Free of charge
SpectraNet Mobil Banking entry fee		Free of charge
UniCredit Mobil Application entry fee		Free of charge
SpectraNet Internet Banking service fee		Free of charge
SpectraNet Mobil Banking service fee		HUF 150 / month
UniCredit Mobil Application service fee		Free of charge

II. UNICREDIT OVERDRAFT FOR PRIVATE CUSTOMERS WITH UNICREDIT PRESTIGE PACKAGE

Type of loan	Overdraft
Credit limit	Minimum HUF 400.000, maximum HUF 3.000.000
Interest rate (yearly)	effective base rate of the central bank + 5%
Annual handling fee	HUF 0
Annual percentage rate (APR)	34,36%
Interest settlement	Monthly

Representative example:

When applying for an overdraft facility of HUF 400 000 related to Partner Prestige package, with a term of 1 year, the standard interest rate is 5.9%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 34.36%. Amount of instalment: HUF 1 967 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 519 600; the total cost of the loan is HUF 119 600, which includes HUF 8 000 of account handling fee beside interest.

Representative example in such cases, when the Bank settles in every month a credit transaction with higher amount than HUF 600.000 on Partner Prestige account*:

When applying for an overdraft facility of HUF 400 000 related to Partner Prestige package, with a term of 1 year, the standard interest rate is 5.9%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 6.06%. Amount of instalment: HUF 1 967 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 423 600; the total cost of the loan is HUF 23 600, which does not include other fee beside interest.

**The APR has been determined with respect to the current conditions, prevailing legal provisions and, in the event of the contractual fulfilment of the loan contract, the interest rate calculated for the whole term of the loan with reimbursement of the monthly account handling fee for Partner Prestige package and the reference rate valid upon the disclosure of this announcement, and may be modified if the conditions of reference rate-based interest rates change, also including a change in the reference rate; the APR does not reflect the interest rate risk of loans with variable interest rates.*

III. UNICREDIT CREDIT CARD CONDITIONS FOR PRIVATE CUSTOMERS WITH UNICREDIT PRESTIGE PACKAGE

Following conditions shall become effective on the 20th of June 2017, conditions will be provided by the Bank in case card applications made after 20th of June 2017.

Designation	UniCredit Orange	UniCredit Blue	UniCredit Gold	Due date of fees
Credit limit available		HUF 500 000- 1 000 000		
Card Issuer fee	Free of charge	Free of charge	Free of charge	
Supplementary card issuer fee	Free of charge	Free of charge	Free of charge	
Card Membership fee	Free of charge	Free of charge	Free of charge	
Supplementary card membership fee	Free of charge	Free of charge	Free of charge	
Interest rate (monthly)	effective base rate of the central bank + 5%/12	effective base rate of the central bank + 5%/12	effective base rate of the central bank + 5%/12	Due in cases described by Bank Card Terms and Conditions, due on the statement day of the settlement period.
Annual Percentage Rate (APR)				
Credit life insurance and administration fee for primary card (monthly)	0,19%	0,19%	0,19%	According to the Credit life insurance contract, due on statement day. Fee calculation is based on statement day balance.
Limit modification fee	HUF 99	HUF 99	HUF 99	Per occasion
Closure fee	Free of charge	Free of charge	Free of charge	
SMS service	Free of charge	Free of charge	Free of charge	

Representative examples:

For the UniCredit Orange credit card projected onto a credit line of HUF 500 000. The monthly fixed credit interest to be charged is 0.492 %. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 500 000 and a term of one year, the APR is 39.35%. If you accept a credit card with a credit line of HUF 500 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 25 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 135 282, while the total estimated amount payable by the client: HUF 635 282, which is includes the monthly handling fee of Partner Prestige package: HUF 8 000, beside the interest.

For the UniCredit Blue credit card projected onto a credit line of HUF 500 000. The monthly fixed credit interest to be charged is 0.492%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 500 000 and a term of one year, the APR is 39.35%. If you accept a credit card with a credit line of HUF 500 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 25 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 135 282, while the total estimated amount payable by the client: HUF 635 282, which is includes the monthly handling fee of Partner Prestige package: HUF 8 000, beside the interest.

For the UniCredit Gold credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 0.492%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is 29.08%. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 153 423, while the total estimated amount payable by the client: HUF 903 423, which is includes the monthly handling fee of Partner Prestige package: HUF 8 000, beside the interest.

Representative examples in such cases, when the Bank settles in every month a credit transaction with higher amount than HUF 600.000 on Partner Prestige account*:

For the UniCredit Orange credit card projected onto a credit line of HUF 500 000. The monthly fixed credit interest to be charged is 0.492%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 500 000 and a term of one year, the APR is 10.42%. If you accept a credit card with a credit line of HUF 500 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 25 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 38 282, while the total estimated amount payable by the client: HUF 538 282, which does not include other fee, beside the interest.

For the UniCredit Blue credit card projected onto a credit line of HUF 500 000. The monthly fixed credit interest to be charged is 0.492%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 500 000 and a term of one year, the APR is 10.42%. If you accept a credit card with a credit line of HUF 500 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example:

HUF 25 000, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 38 282, while the total estimated amount payable by the client: HUF 538 282, which does not include other fee, beside the interest..

For the UniCredit Gold credit card projected onto a credit line of HUF 750 000. The monthly fixed credit interest to be charged is 0.492%. If a credit card agreement is concluded with the bank for an indefinite period, the annual percentage rate (APR) for the 1-month settlement period in the first year: for a full loan amount, a credit line of HUF 750 000 and a term of one year, the APR is 10.42%. If you accept a credit card with a credit line of HUF 750 000 and after its receipt you spend the whole amount immediately, and only repay the minimum amount for 11 months which meets the criteria of the minimum repayment amount, calculated in this example: HUF 37 500, but settle the total debt in the 12th month, the total estimated fee of the loan based on the assumptions and parameters taken into account upon the determination of the APR: HUF 57 423, while the total estimated amount payable by the client: HUF 807 423, which does not include other fee, beside the interest.

**The APR has been determined with respect to the current conditions, prevailing legal provisions and, in the event of the contractual fulfilment of the loan contract, the interest rate calculated for the whole term of the loan with reimbursement of the monthly account handling fee for Partner Prestige package and the reference rate valid upon the disclosure of this announcement, and may be modified if the conditions of reference rate-based interest rates change, also including a change in the reference rate; the APR does not reflect the interest rate risk of loans with variable interest rates.*

IV. UniCredit Housing loans with market rate for private customers with Partner Prestige Package

Interest rate (yearly)	Interest rate published in announcement (including subsidy of the interest disclosed in Announcement) – 0,25%
Credit amount	Minimum:HUF 5.000.000 maximum HUF 40.000.000

Annual Percentage Rate (APR)

APR	**UniCredit Housing loan with market rate**					
Type of interest calculation	**Linked to reference rate**	**Variable interest rate**		**Fixed interest rate**		
Term of loan	**-**	**-**	**-**	**10 years**	**15 years**	**20 years**
Interest period	**-**	**5 years**	**10 yeras**	**-**	**-**	**-**
Housing loan with market rate for purchase	6,98%	8,39%	9,78%	9,03%	10,04%	10,34%
Housing loan with market rate for construction	7,02%	8,44%	9,83%	9,03%	10,04%	10,34%
Loan for refursbishing	6,97%	8,39%	9,78%	9,03%	10,04%	10,34%

Representative example:

Calculation of representative example is executed taking into consideration the following conditions (The Bank deducted subsidy of interest –published in „Special conditions for UniCredit Partner Prestige package”- from standard interes rate):

- housing loan with market rate secured with real estate collateral
- loan amount (total loan amount) is HUF 5 000 000
- Term: 20 years
- number of instalments: 240
- total amount of the loan, in addition to the interest rate, is composed of the following:
  - fee related to trasnfer of loan amount (in case of purchase it is HUF 17 500)
  - a fee for 1 property registration procedure: HUF 12,600 (mortgage lien registration application)
  - a fee for 1 title deed extracted from the Takarnet system: HUF 1 000
  - handling fee of Partner Prestige package is HUF 8 000 /month

In case of housing loan with term of 20 years and with fixed interest rate the Bank has taken into consideration the following fees during calculation:

- a fee for 1 property registration procedure: HUF 12,600 (mortgage lien registration application)
- handling fee of Partner Prestige package is HUF 8 000 /month

Since the calculation fee of the value of real estate collateral is reimbursed in case of application received till the 30th of June 2017, the Bank did not take it into consideration.

	UniCredit housing loan		
Type of interest calculation:	**Variable rate**		**Fixed rate**
	Linked to reference rate	**Variable in every period– 5 years long interest rate period**	**20 years**
Interest rate:	3,79%	5,25%	7,24%
Amount of the first monthly instalments	HUF 29 969	HUF 33 976	HUF 39 867
APR	6,98%	8,39%	10,34%
Total fee of loan	HUF 4 138 402	HUF 5 107 957	HUF 6 513 737
Total amount repayed by consumer	HUF 9 138 402	HUF 10 107 957	HUF 11 513 737

The APR has been determined with respect to the current conditions, prevailing legal provisions and, in the event of the contractual fulfilment of the loan contract, the interest rate calculated for the whole term of the loan with the discount for Partner Prestige account and the reference rate valid upon the disclosure of this announcement, and may be modified if the conditions of reference rate-based interest rates change, also including a change in the reference rate; the APR does not reflect the interest rate risk of loans with variable interest rates. The premium for the property insurance to be taken out for the property serving as collateral for the loan is not known for the lender, the APR does not include it.

V. Special rate deposit for private clients with Partner Prestige package

For special rate term deposit tied up for 2 months, respectively, the Bank shall pay for the first 2-months term of the deposit an interest rate corresponding to the respective ranges shown in the table below.

Any amount desired to be tied up should be from a source external to the Bank, i.e. the customer is required to increase* the amount of its savings (deposits and securities, include current account final balance) kept with UniCredit Bank as of 6th of June 2017.

** The Bank reduces the amount of "new money" with all debit transfers (including the former deposited amount with the same condition during this special offer), except for the in-bank transfer orders between the accounts of the same Client. The in-bank credit transfers are ignored.The Bank ignores in-bank transfer orders including cash payments into any UniCredit bank account of the customer arising from cash withdrawals of any UniCredit bank accounts of any customers of the Bank, and transfer orders into any UniCredit bank accounts of the customer arising from any UniCredit bank accounts of any customers of the bank.*

Minimum amount of deposit: HUF 200 000

Same account owner is entitled to make deposit(s) up to HUF 15 000 000 with special conditions of 2 months' special rate HUF deposit within a 2 calendar months long period after the conclusion of the Bank Account Agreement related to Partner Prestige package. Deposit cannot be tied up with these special conditions after the 2 month long period.

Interest rate in effect for the first 2 months term of deposit:

Amount of deposit (HUF)	Minimum HUF 200.000 , Maximum HUF 15.000.000
Term of deposit	2 months
Annual interest rate/Unified deposit interes rate (EBKM)/standard EBKM	3% / 3,04% / 0,01%

Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the term deposit rates specified in Point II.1 of the Announcement, effective on the starting date of the new interest period.

[1] The normal account handling fee of package is HUF 8000/month/account. This amount is to be debited on the client's account every month. The full amount of the account handling fee is credited on the account if minimum HUF 600 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 4 000 is credited promotionally on the account if less than HUF 600 000 but at least HUF 300 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 2 000 is credited promotionally on the account if less than HUF 300 000 but at least HUF 200 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer).

If the credit conditions are not met, no refund will not be applied. The Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account.

[2] The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is no any other disposal for bank accounts and savings accounts.

[3] 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.

[4] 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).

[5] 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 thee 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.

[6] 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.

[7] Annual percentage rate (APR) is the total cost of the credit (repayments and fees) to the Debtor expressed as an annual percentage of the total amount of credit. The total cost of the credit to the Debtor means all the costs, which the consumer is required to pay in connection with the credit agreement and which shall be taken into account when calculating the APR according to a separate regulation.

The APR has been defined assuming compliance with the current conditions, the effective legislation -Government Decree No. 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate. The level of the APR may be modified if the conditions change. It does not reflect the loan's interest rate risk with regard to loans with variable interest rates

[8] Taking into consideration the balance of FCY accounts as well, calculating with exchange rates of Central Bank valid on the day of credit transaction.