



**General terms and conditions**

1. This List of Conditions forms an integral annex of the Bank's General Business Conditions.
2. The Bank increases each and every fee or commission specified in the List of Conditions once a year, according to the Central Statistical Office's (KSH) inflation rate published in the calendar month preceding the publication of the relevant List of Conditions. The Bank can differ the level of correction in favour of the Customer.
3. The Bank considers the agreements different to this List of Conditions as promotions valid until cancellation.
4. Fees of HUF transfers and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from foreign currency (FCY) accounts as well as fees of FCY or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. The charges linked to Securities transactions specified in List of Conditions of Securities Transactions for Enterprises, Municipalities and Business Organisations and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.
5. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
6. At the calculation of the fees and costs – if the HUF amount calculated on the basis of the percentage rate and/or the FCY exchange rate is not a whole number - the Bank reserves the right to round off sums by rounding down fractions of 0,50 or smaller and rounding up fractions of 0,51 or greater to the nearest whole number.
7. In lack of specific instructions the Bank will leave in the custody of the correspondent bank acceptances presented for bills of exchange accepted under the transactions listed in Points 1 and 3e of Article IV of the List of Conditions.
8. Fees and costs of Documentary Transactions will be collected by the Bank by debiting the customer's HUF account kept with the Bank – independently of the currency of the fees and costs payable. If the Customer does not have any HUF account kept with the Bank, on the day of maturity the Bank will debit the Customer's account kept in any other currency with the counter value of the due fee or cost, calculated at the cross exchange rate of the currency of the account against to the currency of the due fee or cost, valid on the day of maturity at the Bank. If the Customer keeps more different non-HUF accounts with the Bank, the Bank – in the absence of any contrary instruction given by the Customer– is entitled to choose the account(s) to be debited with the costs and fees at its own option. If the Bank's documentary fees are borne by the Client's foreign partner, the Bank's „Standard Terms and Conditions for Foreign Correspondent Banks” are applicable.
9. Minimum HUF and FCY amounts depositable at the Bank:

Sight deposits (HUF and FCY)	0,-
Amounts depositable:	
Currency	Amount
HUF	500,000,-
USD	10,000,-
GBP	6,000,-
CHF	12,000,-
EUR	10,000,-

10. Minimum term of deposits: 1 week
11. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented.

12. Having regard to the Regulation (EU) No 2019/518 of the European Parliament and of the Council of 19 March 2019 amending Regulation (EC) No 924/2009 as regards certain charges on cross-border payments in the Union and currency conversion charges (entering into force on 15th December 2019) the UniCredit Bank Hungary Zrt. shall ensure that the charges levied by the UniCredit Bank in respect of cross-border payments in EUR within European Economic Area (hereafter referred as EEA)<sup>1</sup> will be the same value as the charges levied by the UniCredit Bank on Clients for the corresponding domestic (HUF) payments. In accordance with that UniCredit Bank Hungary Zrt shall adjust the charges denominated in EUR in the current List of Conditions using the UniCredit Bank EUR/HUF middle exchange rate - published on 30.11.2019 on [www.unicreditbank.hu](http://www.unicreditbank.hu) - as reference exchange rate (hereafter referred as reference rate). The reference rate shall recalculate annually taking into account the reference rate disclosed on the last banking day of November, the Bank shall apply this recalculated reference rate 15 days after its disclosure.

## **I. Account maintenance and account handling**

### **Keeping of HUF and FCY accounts**

<b>1. Account opening</b> (for each account opening initiated by the customer)	HUF 5.613,-/ account
<b>2. Account closing</b>	HUF 5.613,-/ account <sup>2</sup>
<b>3. Account maintenance for account</b> (Account maintenance for account or account package fee are charged for each started month)	HUF 10.664,- / month / account <sup>3</sup>
<b>4. Fee of downloading online company extract</b>	HUF 3.500,- / inquiry (According to the promotion the bank charges HUF 2.806,-/ inquiry. The promotion is valid until cancellation.)
<b>5. Mail-box</b> (1 key) further keys	free of charge, the full compensation of the bank's loss is required after the caused damages.
<b>6. Postal charges</b> Charged upon each bank account statement prepared (more statements may be sent in one envelope) E-statement (PDF)  Other post packages sent to the Client	according to the valid conditions* of the Hungarian Post <sup>4</sup>  HUF 200,- which is not charged by the Bank according to its promotion. The promotion is valid until cancellation <sup>4</sup>  according to the valid conditions of the Hungarian Post
<b>7. Statements kept in the branch</b>	50% of the valid conditions of the Hungarian Post for local mails <sup>4</sup>
<b>8. Cover confirmation</b> (if cover is pledged)	0,111% min. HUF 2.806,-/month
<b>9. Cover confirmation</b> (to the debit of a committed credit line)	According to the relevant contract of assignment or 0,282%/ month, min. EUR 56,13 or 0,282%/ month, min. HUF 16.839/ every started month (due lump sum in advance for the total period)

<sup>1</sup> The contracting countries of European Union and European Economic Area agreement

<sup>2</sup> According to the General Terms and Conditions III.1.191.

<sup>3</sup> The account maintenance fee is HUF 6.836,- after 1st March 2021 within the promotion of the Bank for the users of Multicash, and for those customers who have any of the following e-banking applications (Internet Banking SpectraNet; installed Spectra or Spectra Light), the payments orders are given by them via electronic channel and they use electronic statements. The promotion is valid until cancellation!

<sup>4</sup> According to the General Terms and Conditions I.9.5.

<b>10. Fee of Deposits (Escrow)/Cash collateral</b>	0,111%/month min. HUF 2.245,-/month
<b>11. Examination of documents regarding escrow account</b>	1,122% min. HUF 5.613,-
<b>12. Certificate fee regarding account keeping</b> (e.g.: transfer orders, account keeping, account balance, SWIFT message copy)	0,011% of the amount on the certificate, but min. HUF 2.806,- /document <sup>5</sup>
<b>13. Handling fee for sending documents and retrospective investigation for vouchers</b> (retrieve account statement)	0,011% of the amount or turnover on the document, but min. HUF 1.122,- + VAT / document <sup>5</sup>
<b>14. Forwarding of HUF-bills of exchange for collecting</b>	0,011%, min. HUF 5.343,-, depending on the distance <sup>5</sup>

## II. Payments

### *Incoming*

#### HUF Payments

<b>1. Payments to HUF accounts<sup>7</sup></b>	free of charge
<b>2. Payments to FCY accounts<sup>7</sup></b>	0,075% min EUR 15,- max EUR 150,- or the equivalent thereof in another foreign currency
<b>3. Inducement a collection, official transfer or transfer based on summons</b>	
Electronic order without attached documents	0,011% min. HUF 393,- / piece <sup>6</sup>
Paper based order without attached documents	0,018% min. HUF 393,- / piece <sup>6</sup>
Order with attached documents	0,034% min. HUF 2.806,- / piece <sup>6</sup>
<b>4. Inducement direct debit</b>	
Bank-to-bank payment order	0,057% min. HUF 44,- / entry <sup>6</sup>
In-bank Payment order	0,034% min. HUF 23,- / entry <sup>6</sup>
<b>5. Crediting direct debit</b>	
Bank-to-bank payment order	0,14 %, min. HUF 42,- / entry
In-bank Payment order	0,106 %, min. HUF 22,- / entry
<b>6. Handling fee for postal orders, postal "striped" orders or C.O.D. transfers</b>	according to the valid conditions* of the Hungarian Post + 0,012% min. HUF 235,- / credit entry / booking <sup>6</sup>
<b>7. Preparation fee of postal cheques</b>	HUF 26,- / piece
<b>8. Virtual Account</b>	
Set-up fee	Subject to individual agreements
Settlement fee	Subject to individual agreements

<sup>5</sup> Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

\* Conditions available on the website of the Hungarian Post at <https://www.posta.hu/dijszabasok>

<sup>6</sup> The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

\* Conditions available on the website of the Hungarian Post at <https://www.posta.hu/dijszabasok>

FCY Payments

**1. In case of transactions from EEA in currency other than EUR or transactions from outside EEA in any currency**

- |                                  |   |
|----------------------------------|---|
| - Payments to HUF accounts       | 0,075% min EUR 15,- max EUR 150,-<br>or the equivalent thereof in another<br>foreign currency |
| - Payments to FCY accounts       |   |
| • In the currency of the account | 0,075% min EUR 15,- max EUR 150,-<br>or the equivalent thereof in another<br>foreign currency |
| • In other currency              | 0,075% min EUR 15,- max EUR 150,-<br>or the equivalent thereof in another<br>foreign currency |

**2. In case of transactions from EEA in EUR currency**

- |                                  |                |
|----------------------------------|----------------|
| - Payments to HUF accounts       | free of charge |
| - Payments to FCY accounts       |                |
| • In the currency of the account | free of charge |
| • In other currency              | free of charge |

**3. Crediting FCY payments by unique notification and separate disposal**

HUF 21329,- / month

## Outgoing

### Fulfilment-HUF Payments

Payment order debiting HUF or FCY accounts

#### 1. Bank-to-bank payment order<sup>7</sup>

*by Electronic Banking<sup>8</sup>*

*by original formatted blanks*

*by non-original formatted blanks or by special processing<sup>9</sup>*

0,25% min HUF 320,-

0,30% min HUF 750,-

0,30%, min. HUF 2.300,-

#### 2. In-bank Payment order<sup>7</sup>

*by Electronic Banking<sup>8</sup>*

*by original formatted blanks*

*by non-original formatted blanks or by special processing<sup>9</sup>*

0,119%, min. HUF 300,-

0,18%, min. HUF 730,-

0,18%, min. HUF 2.270,-

#### 3. EFER Transfer\*\*

0,186%, min. HUF 618,-

#### 4. VIBER (Real-time Gross Settlement System)

0,561 %; min. HUF 8.981,- max. HUF 56.130,-

#### 5. Transfer between own accounts<sup>7</sup>

*Free of charge*

#### 6. Order for postal disbursement

*In the form of paper:*

According to the valid conditions\* of the Hungarian Post + 0,034% min. HUF 70,- / transfer slip<sup>10</sup>

*With Electronic Banking:*

According to the valid conditions\* of the Hungarian Post + 0,011% min. HUF 70,- / transfer slip<sup>10</sup>

#### 7. Debiting direct credit

*Bank-to-bank payment order*

*In-bank Payment order*

0,152% min. HUF 168,- / entry

0,119%, min. HUF 85,- / entry

#### 8. Debiting direct debit

0,25% min HUF 320,-/ entry

#### 9. Collection orders, Official transfers, and Transfers based on summons

*The order is received by paper form*

identical to the fee of the in-bank respectively bank-to-bank payment by non-original formatted blanks

*The order is received via electronic channels*

identical to the fee of the in-bank respectively bank-to-bank payment by electronic banking

<sup>7</sup> including instant payment transfers in accordance with the General Terms and Conditions

<sup>8</sup> Spectra, Spectra Light, SpectraNet, Multicash, SpectraNet Mobil Banking and Telephonebank

<sup>9</sup> including orders requiring immediate certificates, sent after cut-off time, respectively those commissions, where the commission fee is paid by the transferee.

<sup>10</sup> The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

\* Conditions available on the website of the Hungarian Post at <https://www.posta.hu/dijszabasok>

\*\* EFER transfers are executed from HUF accounts only

Fulfilment-FCY Payments - In case of transactions to EEA in currency other than EUR or transactions to outside EEA in any currency

Payment debiting HUF or FCY accounts

**1. Bank-to-bank payment order**

<i>by Electronic Banking<sup>11</sup></i>	0,27%, min. EUR 20,-
<i>by original formatted blanks</i>	0,32%, min. EUR 26,-
<i>by non-original formatted blanks or by special processing<sup>12</sup></i>	0,32%, min. EUR 54,-

**2. In-bank Payment order**

<i>by Electronic Banking<sup>11</sup></i>	0,15%, min. EUR 15,-
<i>by original formatted blanks</i>	0,19%, min. EUR 20,-
<i>by non-original formatted blanks or by special processing<sup>12</sup></i>	0,19%, min. EUR 45,-

**3. SEPA credit transfer by Electronic Banking<sup>11</sup>**

- Bank-to-bank payment order if the payment amount is EUR 50,000,- or less	0,111% min. EUR 16,84
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- If the payment amount is more than EUR 50,000,-	Identical to the fee in current point 1. of the in-bank respectively bank-to-bank FCY payment by electronic banking
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**4. Urgent FCY Payment orders and urgent FCY transfers between clients' own accounts with conversation through the Spectra, Spectra Light, SpectraNet, SpectraNet Mobil Banking and Multicash client programmes (in HUF, EUR and USD)**

0,393%, min. EUR 56,13

Fulfilment-FCY Payments - In case of EUR and SEPA transactions to EEA

Payment debiting HUF or FCY accounts

**1. Bank-to-bank payment order**

<i>by Electronic Banking<sup>11</sup></i>	0,25%, min. EUR 0,89,-
<i>by original formatted blanks</i>	0,30%, min. EUR 2,1,-
<i>by non-original formatted blanks or by special processing<sup>12</sup></i>	0,30%, min. EUR 6,46,-

**2. In-bank Payment order**

<i>by Electronic Banking<sup>11</sup></i>	0,119%, min. EUR 0,84,-
<i>by original formatted blanks</i>	0,18%, min. EUR 2,05,-
<i>by non-original formatted blanks or by special processing<sup>12</sup></i>	0,18%, min. EUR 6,38,-

**3. Urgent FCY Payment orders and urgent FCY transfers between clients' own accounts with conversation through the Spectra, Spectra Light, SpectraNet, SpectraNet Mobil Banking and Multicash client programmes (in EUR)**

0,393%, min. EUR 24,37 max. EUR 152,32

<sup>11</sup> Spectra, Spectra Light, SpectraNet, Multicash, SpectraNet Mobil Banking and Telephonebank

<sup>12</sup> including orders requiring immediate certificates, sent after cut-off time, respectively those commissions, where the commission fee is paid by the transferee.

Fulfilment of FCY collection order

Payment debiting HUF or FCY accounts

**1. Fulfilment of FCY collection order**

The order is received in the form of paper

0,197%, min. EUR 44,9

The order is received in the form of paper

0,14%, min EUR 33,67

(Holder is Client of the UniCredit Bank)

**2. Fulfilment of SEPA Direct debit by Electronic Banking<sup>11</sup>**

If the payment amount is EUR 50,000,- or less

- *Bank-to-bank*

0,111% min. EUR 16,84

- *In-bank*

0,111% min. EUR 16,84

If the payment amount is more than EUR 50.000,-

Identical to the fee of the in-bank respectively bank-to-bank FCY payment by electronic banking in current Outgoing point Fulfilment-FCY Payments - In case of transactions to EEA in currency other than EUR or transactions to outside EEA in any currency section

FCY transfers between clients' own accounts

**1. FCY transfers between clients' own accounts**

Free of charge

**Others**

**1. Booking fee**

- Non Cash transactions taxable according to the Financial Transactional Tax law<sup>13</sup> HUF 6.080,- / booking entry (According to the promotion HUF 68,- + 0,3%, but maximum HUF 6.068 / booking entry, except for card payment transactions for which the fee is HUF 868 for the first transaction in each calendar year and HUF 68 for all further transactions. The promotion is valid until cancellation\*)
- Cash transactions<sup>14</sup> taxable according to the Financial Transactional Tax law<sup>13</sup> HUF 600.080,- / booking entry (According to the promotion HUF 68,- + 0,6%, but maximum HUF 600.068,- / booking entry. The promotion is valid until cancellation\*)
- Other transactions HUF 80,- / booking entry (According to the promotion the bank charges HUF 68,-/ booking entry. The promotion is valid until cancellation.)

**2. Processing/modification/cancellation of direct debit mandates (including SDD mandates)**

HUF 2.581,- / document

**3. Standing order**

according to the valid Electronic Banking condition

**4. Processing/modification/cancellation paper or Telephonebank based standing order**

HUF 1.235,-

**5. Processing/modification/cancellation electronic standing order**

HUF 618,-

**6. Processing transactions handed in by data medium**

HUF 14.594,- / data medium

**7. Bag used for data medium transfer**

HUF 3.367,- + VAT /piece

**8. Settlement of negative account balance**

0,225% of the settled balance min. HUF 1.291,-<sup>15</sup>

**9. Forwarding data of postal payment orders by e-mail**

HUF 1.122,-/ month/ account

**10. Contribution in production of postal payment orders (postal cheques)**

HUF 3.367,- + VAT

**11. Contribution in production of postal payment orders certified by Magyar Posta Zrt. (OC 31)**

HUF 11.226,- + VAT

**12. FX conversion order without substantial coverage**

1,684% min. HUF 11.226,-

<sup>13</sup> Act CXVI of 2012 on Financial Transactional Tax.

<sup>14</sup> In case of cash withdrawal with debit card the booking fee is equal with the booking fee at 'Other transactions'

\* The amount of the fee corresponds with the amount and maximum amount of the financial transaction tax. In case of modification of law, the Bank shall change both the amount and the maximum amount accordingly without delay. The fee portion above the HUF 68 is listed in separate lines on the account statement: non-cash transactions with „FTT”, card payment transactions with “POS”, cash transactions with „FTTCASH” tag.

<sup>15</sup> The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

<b>13. Treasury deal on telephone</b>	Free of charge according to the Bank's promotion, until cancellation. (the standard fee is: 0,5% min HUF 10.000,-)
<b>14. Treasury deal via UC Trader Trading Platform</b>	Free of charge according to the Bank's promotion, until cancellation. (the standard fee is: 0,15% of the notional amount min HUF 1.500,-)
<b>15. Deleting unprocessable/erroneous transactions and the Bank's notification thereof</b>	HUF 1.404,- <sup>16</sup> (The standard fee is HUF 5.000,- which is not charged by the Bank according to its promotion. The promotion is valid until cancellation.)
<b>16. Transfer orders with missing data/errors<sup>17</sup></b>	0,011%, min. EUR 11,22/order <sup>18</sup>
<b>17. Mistaken marking of a special treasury rate (without a deal) or missing marking of special treasury rate (when deal made)</b>	0,011%, min. EUR 11,22/order <sup>18</sup>
<b>18. Cost of special handling in connection with payment services attributable to a reason incurred within the activity of the Customer</b>	0,023%, min. HUF 11.226,- /complaint <sup>18</sup>
<b>19. Modification and cancellation of transfer order</b>	
Domestic transaction and in case of EUR transaction within EEA	0,034% min. HUF 2.806,- <sup>18</sup>
Foreign transaction and in transaction in any currency outside EEA, and transaction is EEA in any currency other than EEA	0,057% min. HUF 5.613,- <sup>18</sup> (+ foreign bank charges)
<b>20. Assuring the accessibility of the transfers made towards custom-houses through the Internet</b>	0,023%, min. HUF 168 / transfer <sup>18</sup>
<b>21. Secondary account ID assignment<sup>19</sup>, modification<sup>19</sup>, confirmation<sup>20</sup> or deletion<sup>21</sup></b>	
- in a branch	HUF 2000,-
- by Electronic Banking <sup>22</sup> or in Giro message	Free of charge, according to the Bank's promotion until 01 March 2022 (the standard fee is HUF 1000,- which is not charged by the Bank according to its promotion. The promotion is valid until 01 March 2022)

<sup>16</sup> The Bank charges this fee after all the unprocessable/erroneous transactions and the 4.12 points of the General Terms and Condition for deleting these transactions and send an announcement about them.

<sup>17</sup> For more information please check our brochure.

<sup>18</sup> The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

<sup>19</sup> In accordance with point III.1.51/B.1. of the General Terms and Conditions.

<sup>20</sup> In accordance with point III.1.51/B.11. of the General Terms and Conditions.

<sup>21</sup> In accordance with point III.1.51/B.1., B.12., B.13 of the General Terms and Conditions.

<sup>22</sup> Spectra, Spectra Light, SpectraNet Internet Banking, SpectraNet Mobil Banking

### III. Cash Transactions

#### 1. Cash in (deposit into account)

##### 1.1. Forint

HUF cash payment credited to HUF account:	0,09%, min. HUF 450,-
HUF coins payment credited to HUF account (until 100 coins)	0,09%, min. HUF 450,-
HUF cash payment in high number of notes (for the total amount, above 1000 pieces of notes) <sup>23</sup>	0,336%, min. HUF 898,-
Crediting rolled coins with summary procedure (cash-delivery of coins in bags, above 100 pieces of coins) <sup>24</sup>	1,765%, min HUF 898,-
HUF cash deposit on UniCredit ATM	Free of charge according to the promotion, until cancellation.

##### 1.2. Foreign Currency

FCY in the currency of the account:	0,652%, min. HUF 673,-
Foreign currency cash payment in high number of notes (for the total amount, above 500 pieces of notes) <sup>23</sup>	0,898%, min. HUF 1.011,-
FCY in different currency:	free of charge, at buying and selling rates of exchange
Fee of pay in currency coins	11,226%, min. HUF 561.-
Currency coins acceptance in:	EUR
Smallest accepted denomination	1,00-

##### 1.3. Other cash transactions

Payment of customs duties	0,225%; min HUF 1.235,-
Night safe	HUF 3.480.-/month
Single use bag	HUF 34,- + VAT /piece
From the 3rd bag	HUF 2.806,- + VAT /bag
New bag in case of injury	HUF 1.122,- + VAT /bag
Cash - delivery in bags – HUF <sup>24</sup>	0,063%, min. HUF 450,-
Cash – delivery in bags - FCY <sup>24</sup>	0,461%, min. HUF 561,-
Single use safety bag for cash-delivery in bags	HUF 135,- + VAT
Credit of the cash processed by the Cash Transportation Company <sup>24</sup>	
- HUF	0,057%, min. HUF 450,-
- FCY	0,45%, min. HUF 561,-

<sup>23</sup> The bank handles cash payments accumulated, based on pieces of notes, on the same day, in the same currency

<sup>24</sup> If the Bank identifies damaged or withdrawn banknotes or FX coins during the cash payment procedure by bag or by cash delivery, the fee for damaged or withdrawn banknotes and FX coins exchange will apply to the whole procedure.

Damaged or withdrawn banknotes exchange

HUF

- Damaged HUF banknotes exchange (if at least half of the banknote is available) Free of charges
- Damaged HUF banknotes exchange (if less than a half of the banknote is available) Free of charge acceptance
- Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB) Free of charges

FCY

- Damaged or withdrawn FCY banknotes exchange (if at least half of the banknote is available and the withdrawal's exchange date (exchange into HUF) has not expired) Conversion on 90%

*Smart Safe Service:*

Subject to individual agreements

**2. Cash out (withdrawal from an account)**

*1 day's notice for HUF in the case of cash withdrawals over HUF 2.000.000 is required until 15:00. The demand noticed after 15:00 should be realized on the second day after the notice. 2 days' notice for cash withdrawals over USD or EUR 3000 and in any other currencies with no regard to the amount of the cash withdrawals is required. 1 day's notice is required in case of cash withdrawals in requested banknotes. In case the cash withdrawal is not realised because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 10.000,- to the client's account in order to partly reimburse its costs. The Bank shall execute cashier's disbursement above the sum of HUF 100.000.000 or its countervalue in any currency (calculated with the National Bank's official rate) solely in case a separate agreement between the parties is in effect.*

In the currency of the account

FCY: 1,0% min 1130 Ft,-

HUF: 0,393 %, min. HUF 898,-

In other currency

free of charge, at buying and selling rates of exchange

Money exchange of notes and coins not exceeding 50 pieces per denomination

Free of charge<sup>25</sup>

Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)

in case of coins

4.75%

in case of banknotes

1.75%

**3. Cash delivery**

*1 day's notice for HUF and 2 day's notice for any other currency is required.*

- requested HUF delivery to a specific address cash out transaction fee, min. HUF 8. 420,-
- requested FCY delivery to a specific address cash out transaction fee, min. HUF 8.420,-

**4. Cash Exchange**

- From a foreign currency to HUF at buying rate of exchange
- From a foreign currency to another foreign currency at buying and selling rates of exchange
- From HUF to a foreign currency at buying and selling rates of exchange

*In case of cash exchange the bank does not charge any additional fee as it is included in the exchange rates.*

<sup>25</sup> The Bank offers the money exchange of notes and coins not exceeding 50 pieces per denomination only for account holding clients of the Bank.

#### **IV. Documentary Transactions**

##### **1. Export Bill and Documentary Collection**

a.) Collection Commission (to be applied also for cancellation of collection orders and for release of documents free of payment)	0.25 %, min. EUR 80,-
b.) Amendment Commission	EUR 80,- / order
c.) Custodian service of accepted bills of exchange	EUR 50,- / piece
d.) Filling in Bill of exchange	EUR 50,- / piece
e.) Transfer of export value to a third bank	EUR 80,- / piece

##### **2. Import Clean and Documentary Collections**

###### **If the commissions and charges of the Bank are settled by the client**

a.) Collection Commission (to be applied also for cancellation of collection orders and for release of documents free of payment)	0.25% min. EUR 80,-
b.) Amendment Commission	EUR 80,- / order
c.) Release of Goods Commission (calculated on basis of the value of the presented documents, if the goods are sent to the address or at the disposal of the bank)	0.3%, min. EUR 80,-
d.) Custodian service of accepted bills of exchange	EUR 50,- / piece
e.) Filling in a bill of exchange	EUR 50,- / piece
f.) Forwarding to an other bank (if the bank forwards the documentary collection for further handling on behalf of the correspondent bank or at the client's request)	EUR 100,-

##### **3. Export Documentary credits**

###### **If the commissions and charges of the Bank are settled by the client**

a.) Pre - advising Commission	EUR 50,-
b.) Advising commission (direct advising without the bank's confirmation)	0.15%,min. EUR 80,-
c.) Confirmation commission (to be applied in excess of advising commission, in case of the Bank's commitment)	Subject to special arrangement, on basis of the country/bank risk absorbed, however, in any case min. EUR 400,-
d.) Amendment Commission (in case of extension and/or increase of amount of confirmed export documentary credits or increase of amount of export documentary credits additional Confirmation Fee or Advising fee will be applied in excess of Amendment Commission for the extension period and/or increased amount)	EUR 80,- / order
e.) Utilization Commission (calculated on basis of the utilized amount)	0,2 %, min. EUR 80,- / utilization

f.) Handling fee of deferred payment documents	EUR 80,- / utilization
g.) Transfer Commission (to be applied for transferring of a documentary credit in favour of a second beneficiary, calculated on basis of the transferred amount or the amount by which the transfer amount has been increased)	0.3%, min. EUR 200,-
h.) Assignment Commission (to be applied for assignment of proceeds under export documentary credits, calculated on basis of the assigned amount or the amount by which the assigned amount has been increased)	0.2%, min. EUR 80,-
i.) Advising through a third bank (advising of the documentary credit through a third bank without the bank's confirmation on behalf of the correspondent bank or at the client's request)	0.2 % min. EUR 200,-
j.) Discount of deferred payment documents	Subject to special arrangement, on basis of the country/bank risk absorbed
k.) Examination of Documents in advance	EUR 80,- / utilization
l.) Urging the foreign bank for documentary credit issuance	EUR 80,-
m.) Extra examination of Documents containing excessive details (for more detailed examination than the standards of the International Chamber of Commerce)	EUR 80,- / utilization
n.) Filling in Bill of exchange	EUR 50,- / piece
o.) Discrepancy fee / Correction of Documents	EUR 80,- / utilization
p.) Transfer of export value to a third bank	EUR 80,- / piece

**4. Import documentary credits**

a.) Issuing commission	0,1 % / each month started, min. EUR 80,- / each month or fraction or in accordance with the terms of the relevant credit agreement
b.) Deferred payment commission (to be applied for the deferred payment period in excess of the issuing commission, calculated on basis of the amount utilized)	0,1 % / each month started, min. EUR 80,- / each month or fraction or in accordance with the terms of the relevant credit agreement
c.) Amendment Commission (when the validity of the L/C is extended or the amount is increased, the Bank charges extra issuing commission in excess of the Amendment Commission for the extension period or the amount of the increase)	EUR 80,- / order
d.) Utilization Commission (calculated on basis of the utilized amount)	0,2 %, min. EUR 80,-
e.) Handling fee of deferred payment documents	EUR 80,- / utilization
f.) Release of Goods Commission (calculated on basis of the value of the presented documents, if the goods are sent to the address or at the disposal of the bank)	0,3 % min. EUR 80,- / piece
g.) Cancellation of a non-utilized import documentary credit (except for stand-by LCs)	EUR 80,-

**5. Domestic documentary credits**

The same fees are valid as mentioned under export/import documentary credits above

**6. Guarantees received**

- |  |                     |
|--|---------------------|
| a.) Advising/ registration commission<br>(advising without obligation)   | 0,15% min. EUR 80,- |
| b.) Amendment Commission<br>(in case of increase of the guarantee amount additional<br>Advising fee will be applied in excess of Amendment<br>Commission for the amount of the increase) | EUR 80,- / order    |
| c.) Utilization Commission   | 0.2%, min. EUR 80,- |

**7. Guarantees issued**

- |  |  |
|--|--|
| a.) Guarantee or Letter of Intent Issuance Fee<br>(Beside the Guarantee Fee)                                 | EUR 80,- (per Guarantee or Letter of Intent)   |
| b.) Guarantee or Letter of Intent Commitment Fee<br>(to be applied for the whole validity period in advance) | In accordance with the terms of the relevant credit<br>agreement or min. monthly 0.25%, min. EUR 80,- /<br>every started month |
| c.) Amendment Commission   | EUR 80,- / order   |
| d.) Utilization Commission   | 0.2%, min. EUR 100,-   |
| e.) Guarantee with non-standard text accepted by the<br>bank, additional to the fee 7.a.)                    | EUR 80,-   |
| f.) Guarantee Issuance in two languages or in more<br>than one originals (Beside 7.a.) and c.))              | EUR 50,-   |

**8. Assignment/Notification**

0.05% min. EUR 80,- max. EUR 400,-

**9. Other (Regarding sections 3., 4., 5., 6. and 7.)**

- |  |   |
|--|---|
| a.) Consulting/preparing draft wording   | Subject to special arrangement, but min. EUR 80,-<br>max. EUR 1,000,- |
| b.) Stock statement  | EUR 80,-  |
| c.) Cancellation of prepared orders  | EUR 80,-  |
| d.) Commission due to excess of L/C amount or handling<br>of documents presented after expiry date | EUR 80,- / utilization  |
| e.) Urging (to be applied from the 3rd tracer, if sent at<br>the client's request)                 | EUR 50,- / piece  |
| f.) Urgent execution   | EUR 80,-  |

Fees calculated according to Para IV. are based on the higher amounts, in case their base-amount was determined with tolerance. Fees listed in Para IV. are only applicable for instructions in convertible currencies, that require standard procedures. Extra fees will be charged for additional details and for non-standard preparation. The fees above do not include extra postal/courier/swift charges or the commissions and charges incurred at partner banks.

The Bank applies urgent execution fee when we are requested to execute orders within 48 hours, in case the Documentary and Guarantee Department has received the order until 9.00 a.m. on the day of execution and the Bank is in possession of all necessary documents and cover, and business approval has been obtained.

## V. Factoring services

<b>1. Factoring fee for standard and financed invoices</b>	according to contract, but min. HUF 300,000.- /year or EUR 1,000.-/ year
<b>2. Debtor/supplier factoring limit's set up and modification fee</b>	0.2%, min. HUF 39,000.-, max. HUF 60,000.- or 0.2% min. EUR 130.-, max. EUR 200.-
<b>3. Overdue invoice administration fee</b>	HUF 1,200.-/ month/invoice or EUR 4.- /month/ invoice
<b>4. Credit insurance limit appraisal fee</b>	HUF 30,000.- /buyer or EUR 100.- / buyer
<b>5. Factoring advance payment base interest rate</b>	variable, according to contract
<b>6. Factoring insurance commission</b>	0.35%/month on the basis of unpaid receivables
<b>7. Factoring credit appraisal fee</b>	HUF 50,000.-
<b>8. Urgent execution fee</b>	HUF 12,000.- or EUR 40.-
<b>9. Fee for extra factoring account statement</b>	HUF 6,000.- or EUR 20.-

## **VI. Cheque Transactions (subject to individual agreements)**

*The Bank is entitled to refuse the receipt of cheques for collecting, crediting and purchasing without further explanation.*

*Receipt of traveller's cheque for collecting, crediting and purchasing is not available from 1st of March.*

### **1. Purchase of UniCredit cheques with recourse**

Purchase against the same currency with cash withdrawal	0,8% , min. HUF 4000,- per cheque + foreign bank charges
Purchase against the different currency	at buying and selling rates of exchange + 0,8 % min. HUF 4000,- per cheque + foreign bank charges
Purchase against HUF	at buying and selling rates of exchange + 0,8% min. HUF 4000,- per cheque + foreign bank charges

### **2. Prompt credit of an account against Cheque purchase with recourse**

To the credit of an account kept in the same currency	1,2%, min. HUF 4000,- per cheque + foreign bank charges
To the credit of an account kept in different currency	at buying and selling rates of exchange + 1,2%, min. HUF 4000,- per cheque + foreign bank charges

### **3. Cheques for crediting with recourse**

1 % min. HUF 4000,- per cheque + foreign bank charges

### **4. Cheques for collection**

0,4 % min. 4.000,- max. 25.000,- per cheque + foreign bank charges

### **5. Other cheques services**

Handling fee for unpaid checks	The same as the collection fee, according to the collection method
Guaranteed FCY cheque issued by UniCredit Bank Hungary	0,15%, min. EUR 15.- / cheque
Non-guaranteed FCY cheque issued by UniCredit Bank Hungary	0,15%, min. EUR 15.- / cheque
Cheque handling fee	HUF 100.-/ cheque
Cheque cashing	0,15%, min. EUR 15.-/ cheque
Redemption of guaranteed FCY cheques	0,2%, min. EUR 6,- <sup>26</sup>

<sup>26</sup> The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

**6. SWIFT-TO-CHEQUE fee:** according to the FCY payments

<i>By Electronic Banking</i>	0,15%, min. EUR 15 .-/ cheque
<i>by original formatted blanks</i>	0,175%, min. EUR 20 .-/ cheque
<i>by non-original formatted blanks or by special processing</i>	0,175%, min. EUR 45 ,-/ cheque

**VII. Interest conditions**

**1. Interests and fees**

Sight interest on HUF current accounts	According to the current Announcements.
Special interest for overdraft balance on HUF account	The double of the base rate of the National Bank of Hungary
Sight interest on FCY current accounts	According to the current Announcements
Special interest for overdraft balance on FCY account	10%
Deposit rate in case of dismissal before maturity	
HUF deposits	According to the current Announcements
FCY deposits	According to the current Announcements

**2. Settlement of accrued interest on deposits**

For HUF accounts:	each calendar quarter
For FCY accounts:	each calendar quarter
For deposit accounts:	at maturity

## VIII. Safe service<sup>27</sup>

### 1. Safe deposit box rental fees<sup>28</sup>

	Size <sup>29</sup>	price, HUF / month
I.	small size (below 5.000 cm <sup>3</sup> )	4.200,- + VAT
II.	medium size (5.001 – 12.000 cm <sup>3</sup> )	5.200,- + VAT
III.	large size(12.001 – 20.000 cm <sup>3</sup> )	6.200,- + VAT
IV.	extra size (above 20.000 cm <sup>3</sup> )	7.200,- + VAT

The above prices are applied, objects placed in the safe deposit box are covered by insurance up to HUF 6,000,000 in accordance with the conditions set out in the contract.

### 2. Others

	price, HUF / piece
Surety money for key (for the first key)	10.000,-
Surety money for key (for the second key) <sup>30</sup>	50.000,-
Fee of the second key (max. one key) <sup>30,31</sup>	25.000,- + VAT
Safe-cracking or forced opening	The Bank shall charge the total cost of safe-cracking or forced opening to the client.
Responsible custody	According to the current safe deposit box rental fees

## IX. Miscellaneous

<b>1. Bank information, bank information for public procurement applications</b>	HUF 11226,-
<b>2. Capital payment certificate</b>	HUF 3.929,-
<b>3. Certificate on separated own funds (for tenders)</b>	HUF 10.000,-
<b>4. Credit Approval Fee</b>	Subject to agreement, minimum 0,50% flat fee, but at least HUF 120.000,-on the required credit amount
<b>5. Project evaluation fee</b>	Subject to agreement, minimum 2% flat fee, but at least HUF 250.000,- / on the project amount to financed
<b>6. Handling fee</b>	Subject to agreement, minimum 2% p.a. on the drawn loan amount

<sup>27</sup> Safe service is only available for clients having HUF payment account at UniCredit Hungary

<sup>28</sup> The calculation of the fee in case of contracts signed after 07.07.2014. : on the payment account connected with the safe service, the 0,01% of total credit and debit transaction values, minimum the above indicated amount. The Bank does not charge the fee above the minimum according to its promotion. In case the client does not have any account kept with the Bank, the above charges shall be applied. The promotion is valid until cancellation.

<sup>29</sup> The dimensions of the safe deposit boxes may vary in different branches within the same category.

<sup>30</sup> In case of contracts signed after 07. 07. 2014. for every safe deposit box 2 keys (a primary key and a secondary key) will be handed to the Lessee.

<sup>31</sup> The fee applies to the contracts signed before 07. 07. 2014. In case of contracts signed or modified after 07. 07. 2014. the client cannot ask for a secondary key.

<b>7. Credit Prolongation Fee</b>	Subject to agreement, minimum HUF 0,50 %, but at least HUF 120.000,- on the contracted credit amount
<b>8. Alteration of the Loan Agreement</b>	Subject to agreement, minimum 0,30% but at least HUF 120.000,- / alteration on the contracted credit amount
<b>9. Availability fee</b>	Subject to agreement, minimum 1,0%, payable on any undrawn amount of the Credit Line
<b>10. Credit pre-payment handling fee</b>	HUF 100.000,- / early redemption
<b>11. Penalty for the non-performance of the financial data presentation undertaken<sup>32</sup></b>	HUF 50,000.- /occasion
<b>12. Breakage cost</b>	Subject to agreement
<b>13. Registration fee for direct debit</b> (one-time fee for the registration process)	HUF 11226,-
<b>14. Fee for reprinting signature cards</b> (For client request for tenders.)	HUF 3.367,- + VAT / signature cards
<b>15. Fee of appraisal of market values and collateral values for real estate property</b>	

The Bank charges the fees specified in the frame agreement with the service provider as a minimum. The fee is due at the reception of the credit application.

Condominium flat, detached house, holiday resort	<b>HUF 36 500 /real estate</b>
Building land used for residential real estate	<b>HUF 36 500 /real estate</b>
Technical inspection fee for residential property	<b>HUF 18 250 /real estate</b> (due at the reception of the request for technical inspection)
Technical inspection fee for income-earning real estates with business or mixed function	Subject to individual agreements
Building land for development	<b>HUF 46 000 / real estate</b>
<b>a. Income-earning real estates with business or mixed function (shop, office, warehouse, company site, etc.)</b>	
Total floorspace m <sup>2</sup> : 0-100	<b>HUF 46 000 /real estate</b>
Total floorspace m <sup>2</sup> 101-500	<b>HUF 61 100 /real estate</b>
Total floorspace m <sup>2</sup> 501-1000	<b>HUF 91 600 /real estate</b>
Total floorspace m <sup>2</sup> : 1001-2000	<b>HUF 122 600 /real estate</b>
Total floorspace m <sup>2</sup> : 2001-	<b>HUF 152 400 /real estate + HUF 3 810 / 1.000 m<sup>2</sup> but max. total HUF 274 300 /real estate</b>

<sup>32</sup> Valid for loan and collateral contracts signed or amended after 15<sup>th</sup> December, 2011 (e.g. for non-delivery of yearly audited financial documentation, non-presentation of the copy of insurance policy, non-presentation of certificate of payment of insurance fee etc.)

**b. Agricultural properties (fee /real estate)**

	connected area	unconnected area
<b>Plough-land and lawn</b>	<b>HUF 41 900</b>	<b>HUF 55 900</b>
<b>Vineyard and orchard</b>	<b>HUF 65 900</b>	<b>HUF 69 900</b>

**Reappraisal with on-site examination in every 3 years**

50% of the a. m. fee according to the type of the property in case there was no alteration in the floor space or there were no construction or renovation works on the property that required building permission and there was no modification in the ownership structure and name of the property, furthermore at the date of the first appraisal the obligatory documentation according to Annex No. 4. of the order of Ministry of Finance No. 25/1997 (VIII.1.) were presented electronically or in a hardcopy form to the Bank. Otherwise 100% of the above mentioned appraisal fee has to be paid.

**Fee of site visit (in case there is no complete valuation for MLV)**

**HUF 13 900.-**

The fees do not include the cost of acquiring the documents needed and apply to appraisals made in the standardized form of UniCredit Bank.

**16. Land registry procedure fees:**

Obtaining e-certified Land Registry extract from the Takarnet system	HUF 4.100,- / inquiry
Obtaining non-certified Land Registry extract from the Takarnet system	HUF 1.500,- / inquiry
Query of the certified title deed from the Government Office	HUF 6.750,- / inquiry
Obtaining e-certified copy of land registry map from the TakarNet system	HUF 3.500,- / inquiry
Land Registry procedure of first instance (in case of application does not affect entry or modification)	HUF 7.100,- / application
Registration and modification of mortgage	HUF 13.100,- / registration, modification

**17. Fees of Collateral registry**

Fee charged for the making of a statement by the Bank on establishing/modifying a lien in the Collateral registry system HUF 8.500,-/ piece of asset

**18. Audit letter**

Electronic audit letter HUF 13471,-  
Printed audit letter HUF 16.839,-

**19. Fees of SWIFT services:**

SWIFT MT940/MT942 set up/modification/cancellation<sup>33</sup> EUR 22,45 or HUF 6.736,-  
SWIFT MT940 inside UniCredit group<sup>33</sup> EUR 33,67/ month/acct. or HUF 10103,-/month/acct.  
SWIFT MT940 to other bank<sup>33</sup> EUR 44,9/ month/acct. or HUF 13471,-/month/acct.  
SWIFT MT942 inside UniCredit group<sup>33</sup> EUR 44,9/ month/acct. or HUF 13471,-/month/acct.  
SWIFT MT942 to other bank<sup>33</sup> EUR 56,13/ month/acct. or HUF 16.839,-/month/acct.  
SWIFT MT101 set up/modification/cancellation<sup>33</sup> EUR 84,2 or HUF 25259,-  
SWIFT MT101 incoming order to transfer EUR 5,614/ message

**20. camt statements inside UniCredit group**

camt.053/052 set up/modification/cancellation<sup>33</sup> EUR 22,45 or HUF 6.736,-  
camt.053 statement<sup>33</sup> EUR 33,67/month/acct. or HUF 10103,-/month/€  
camt.052 statement<sup>33</sup> EUR 44,9/month/acct. or HUF 13471,-/month/ac

**21. Electronic statements via e-mail**

pdf format HUF 3.367,-/ month/acct.  
camt.053 format HUF 10103,-/ month/acct.

**22. Printed forms**

free of charge

**23. Facsimile message charges domestic:**

Europe: HUF 400,-+VAT / page  
Overseas: HUF 700,- +VAT / page  
HUF 1.500,- +VAT / page

**24. Daily info on exchange rates sent through fax**

HUF 4.000,- + VAT / month

**25. Photocopies**

HUF 100,- +VAT / page

<sup>33</sup> Fees denominated in EUR are valid for EUR accounts, the fees denominated in HUF are valid for HUF and other (non-EUR) FCY accounts

**26. Fees related to employer's loan to purchase a home**

**a. Fees of employers loan for purchase a home**

- Administrative fee for disbursement of the employer's loan for purchase a home HUF 10,000 for each loan, due at the issue of the certificate

**b. If the employer mandates the Bank to deal with the registration and collection of repayment instalment amount of the employer's loan to purchase a home**

- Fee for collecting the employer's loan for purchase a home HUF 2,500 for each loan account, due monthly at the time when the Bank collects the instalment amount

## X. Announcement on the execution order of transactions and time deposits

This document is inseparable part of the List of Conditions. The Bank records when it fulfills the tasks deriving from transfer orders given as follows below.

The starting time of the Bank Business Day is 7:00 while for services which require personal assistance the starting time is the opening time of the branch. In the field "Handing in of the transfer order" the times given are closing times as well as final submission times, as written in I.4.11. of the General Business Conditions.

In the field "Incoming transfer" the times given are closing times as well as final arrival times, as written in I.4.11. of the General Business Condition, except "*Incoming FCY transactions (including incoming SEPA credit transfers) and cross-border HUF transactions without conversion*" for which the final submission time is 17:00 while the closing time is 18:00.

Unless otherwise agreed, orders received to be processed and executed on the same day and requiring conversion shall be executed by the Bank using the foreign exchange buying/selling rate posted by the Bank in accordance with I.4.18. and I.4.18.a. of the General Terms and Conditions.

According to I.4.18. of the General Terms and Conditions, the Bank may make an extraordinary quotation if the difference between any middle rate quoted by the Bank and the rate available to the Bank on the market exceeds 0.4%.

According to I.4.18.a. of the General Business Conditions, if

- i. the Bank does not quote a public rate for a given currency, or
- ii. the amount of the payment order requiring a foreign currency exchange exceeds HUF 500,000,000 or the equivalent amount in foreign currency,

then the Bank shall be entitled, when processing the order, to apply the buying/selling rate determined based on the market rates available to it, subject to a maximum margin of +/- 1.05%.

The Bank accepts orders only in currencies which are quoted by the Bank. In the current announcement the Bank gives special orders on HUF transactions and on orders credited/debited on HUF accounts, thus in the execution order "EEA<sup>34</sup> currency" does not include HUF. In current announcement we consider the following currencies as EEA currencies: EUR, BGN, CZK, DKK, ISK, PLN, CHF, NOK, RON, SEK, HRK.

The execution order of the SWIFT MT101s ("Request for transfer") are identical to the execution order of the electronic orders except where the Bank defines other execution orders in the Announcement on the execution order of transactions and time deposits. Instant payment transfers can not be initiated with MT101 orders.

The special conditions applicable for CNY transfers are stipulated in a separate statement. In the lack of a „Statement on payment orders in Chinese yuan" the Bank rejects the execution of the payment order.

### **Domestic HUF transfer orders**<sup>35</sup>

**In case of collection, official transfer and transfer based on summons sent electronically**, the Bank fulfills or revokes orders remitted to the debit of the account held at UniCredit Bank until 18:00 on T day.

**In case of collection, official transfer and transfer based on summons submitted in print**, the Bank fulfills or revokes orders sent in until 14 am on T day.

**Bulk direct debits and direct credit** orders are accepted by the Bank only on electronic channels. Cut-off time for the execution of **group collection orders, transfers to/from authorities, transfer resolutions and bill of exchanges** on the subject day is 6 p.m. for obligors.

Different from the payments determined below, the Bank fulfills payment orders given electronically until T day 14:30 p.m. through GIRO and payment orders given electronically until T day 15:00 p.m. through

<sup>34</sup> EEA (European Economic Area): EU members and Norway, Iceland and Liechtenstein

<sup>35</sup> For cross-border HUF transactions the Bank applies the conditions of FCY transactions.

VIBER to the debit of the **OEP accounts**. In case of printed orders, when processed through GIRO, hand-in deadline of the order is T day 12.00 a.m., when processed through VIBER it is T day 13:00 p.m.

**Cash deposit at UniCredit ATM**

Handing in of the transfer order	Booking date on the card coverage account of the account owner
• In case of Debit card T day, until 18:30	T day
• In case of Debit card T day, after 18:30	T+1 day
• In case of Credit card T day, until 18:30	T day
• In case of Credit card T day, after 18:30	T + 1 day

**Payment of customs duties at cashier**

Initiating the cash in	Crediting on the government budget account handled by the National Tax and Customs Administration of Hungary
• T day	T + 1 day

DEBITS (Outgoing)

**Outgoing HUF transactions (through the Giro system)**

Handing in of the transfer order	Account to be debited	Debiting the client's account	Expected crediting of the beneficiary's account
• In case of electronic orders: T day, until 16:30 <sup>36</sup> except instant payment transfers: T day, until 24:00	HUF	T day	T day
• EFER transfers: T day, until 16:30	HUF	T day	T day
• Electronic direct credit orders (if the payment order contains transactions for in-bank and outgoing beneficiaries): T day, until 16:30	HUF	T day	T day
• In case of paper-based orders: T day, until 14:00	HUF	T day	T day
• In case of electronic orders: T day, until 12:30	EUR	T day	T day
• In case of paper-based orders: T day, until 14:00	EUR	T+1 day	T+1 day
• In case of electronic orders: T day, until 12:30	other FCY (not EUR)	T day	T+2 day
• In case of paper-based orders: T day, until 14:00	other FCY (not EUR)	T+1 day	T+3 day

In case of domestic HUF standing orders the earliest execution value date is T+1 day, if the order is submitted until 18:00 on electronic channel on T day or until 12:00 on paper on T day.

**Outgoing HUF transactions (through the VIBER system)**

Handing in of the transfer order	Account to be debited	Debiting the client's account	Expected crediting of the beneficiary's account
• In case of electronic orders: T day, until 16:30	HUF	T day	T day
• In case of paper-based orders: T day, until 14:00	HUF	T day	T day

<sup>36</sup> The cut-off time for same-day processing for items that have to be affirmed in writing (fax) is 14:00. (receiving both the payment orders and the fax until 14:00!) The term "day" in the context means banking day. Orders received after the cut-off times are regarded as orders received on the following day.

**Order for postal disbursement**

Handing in of the transfer order	Account to be debited	Debiting the client's account	Expected time of cash delivery to the beneficiary
• In case of electronic orders: T day, until 14:00,	HUF	T day	T+2 day
• In case of paper-based orders: T day, until 12:00	HUF	T day	T+2 day

**In-Bank HUF transactions and transfers between the clients' accounts (debiting and crediting)**

Handing in of the transfer order	Account to be debited	Account to be credited	Debiting the client's account	Expected crediting of the beneficiary's account
• In case of electronic orders: T day, until 18:00 except instant payment transfers: T day, until 24:00	HUF	HUF	T day	T day
• Subject to MT 101: T day, until 17:00	HUF	HUF	T day	T day
• Electronic direct credit orders (if the payment order contains only transactions for in-bank beneficiaries): T day, until 18:00	HUF	HUF	T day	T day
• In case of paper-based orders: T day, until 14:00	HUF	HUF	T day	T day
• In case of electronic orders: T day, until 12:30 except instant payment transfers: T day, until 24:00	HUF	EEA CY	T day	T day
	HUF	FCY	T day	T day
• In case of paper-based orders: T day, until 10:30	HUF	EEA CY	T day	T day
• In case of electronic orders: T day, until 12:30	EEA CY	HUF	T day	T day
• In case of paper-based orders: T day, until 10:30	EEA CY	HUF	T day	T day
• In case of electronic orders: T day, until 12:30	If at least one is not EEA CY		T day	T+2 day
• In case of paper-based orders: T day, until 10:30	If at least one is not EEA CY		T day	T+2 day

**CREDITS (INCOMING)**

Incoming transfer	Account to be credited	The Bank's account at MNB (Hungarian National Bank) gets credited	Crediting the client's account
Through the Giro system	HUF	T day	T day
Through the Giro system: T day, until 16:30 except instant payment transfers: T day, until 24:00	EEA CY	T day	T day
Through the Giro system: T day, until 10:00 except instant payment transfers: T day, until 24:00	Not EEA CY	T day	T+2 day T day
Through VIBER system: T day, until 17:00	HUF	T day	T day
Through VIBER system: T day, until 16:00	EEA CY	T day	T day
Through VIBER system: T day, until 10:00	Not EEA CY	T day	T+2 day

**FCY and cross-border HUF transfer orders**<sup>37</sup>

DEBITS (Outgoing)

**Outgoing EUR (SEPA) transactions (with or without conversion) inside EEA**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	<i>Debiting the client's account</i>	The nostro account of the beneficiary's Bank gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	EUR/HUF	T day	T+1 day
• In case of paper-based orders: T day, until 14:00	EUR/HUF	T+1 day	T+2 day
• In case of electronic orders: T day, until 12:30	other (not EUR) FCY	T day	T+2 day
• In case of paper-based orders: T day, until 14:00	other (not EUR) FCY	T+1 day	T+3 day

**Outgoing other (not EUR) FCY, outgoing EUR aside from EEA, or cross-border HUF transactions (with or without conversion)**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	<i>Debiting the client's account</i>	The nostro account of the beneficiary's Bank gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	FCY/HUF	T day	T+2 day
• In case of paper-based orders: T day, until 14:00	FCY/HUF	T+1 day	T+3 day

**Outgoing „FlashPayment” without conversion**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	<i>Debiting the client's account</i>	The Beneficiary's account gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	FCY	T day	T+1 day
• In case of paper-based orders: T day, until 14:00	FCY	T+1 day	T+2 day

**Outgoing urgent (HUF, EUR and USD) payment or urgent SEPA transfer through the Spectra és Spectra Light and MultiCash client programmes with or without conversion**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	<i>Debiting the client's account</i>	The nostro account of the beneficiary's Bank gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	HUF / FCY	T day	T day

<sup>37</sup> The cut-off time for same-day processing of items that have to be affirmed in writing (fax) is 9:00. (receiving both the payment orders and the fax until 9:00!)

**In-Bank FCY transactions and SEPA transfers without conversion<sup>38</sup>**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	Debiting the client's account	The Beneficiary's account gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 16:00	FCY	T day	T day
• In case of paper-based orders: T day, until 14:00	FCY	T day	T day

**In-Bank FCY transactions between the client's own accounts without conversion<sup>38</sup>**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	Debiting the client's account	The Beneficiary's account gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 16:00	FCY	T day	T day
• In case of paper-based orders: T day, until 14:00	FCY	T day	T day

**In-Bank FCY credit transfers, SEPA transfers and transfers between the client's own accounts with conversion**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	<i>Account to be credited</i>	Debiting the client's account	The Beneficiary's account gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	EEA CY/ HUF	EEA CY / HUF	T day	T day
• In case of paper-based orders: T day, until 10:30	EEA CY/ HUF	EEA CY / HUF	T day	T day
• In case of electronic orders: T day, until 12:30	If at least one is not EEA CY		T day	T+2 day
• In case of paper-based orders: T day, until 10:30	If at least one is not EEA CY		T day	T+2 day

In case of **Standing Orders** the the earliest execution value date is T+2 day, in case the bank receives the order on T day until 12:00.

**Urgent In-Bank (HUF, EUR and USD) FCY Payment with conversion and urgent SEPA payment with conversion trough the Spectra, Spectra Light, SpectraNet and Multicash client programmes**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	Debiting the client's account	The nostro account of the beneficiary's Bank gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	HUF / FCY	T day	T day

<sup>38</sup> In case of in-bank orders, orders without conversion are those transactions where the currency of the order, the currency of the account to be debited and the currency of the account to be credited are the same.

**CREDITS (Incoming)**

**Incoming FCY transactions (including incoming SEPA credit transfers) and cross-border HUF transactions without conversion**

<i><u>Receiving the transfer order</u></i>	<i>Account to be credited</i>	The Bank's nostro account gets credited	The Beneficiary's account gets credited the earliest (FCY value-day)
T day, until 17:00	FCY / HUF	T day	T day

**Incoming FCY transactions (including incoming SEPA credit transfers) and cross-border HUF transactions with conversion**

<i><u>Receiving the transfer order</u></i>	<i>Account to be credited</i>	<i>Account to be credited</i>	The Bank's nostro account gets credited	The Beneficiary's account gets credited the earliest (FCY value-day)
T day, until 16:30	EEA CY / HUF	EEA CY / HUF	T day	T day
T day, until 8:00	If at least one is not EEA CY		T day	T+2 day

**Time Deposits<sup>39</sup>**

**HUF Time Deposits**

<i><u>Handing in of the order</u></i>	<i>Fulfilling the order</i>
• In case of electronic orders: T day, until 14:00	T day
• In case of paper-based orders: T day, until 14:00	T day

**EUR, USD and CHF Time Deposits**

<i><u>Handing in of the order</u></i>	<i>Fulfilling the order</i>
• In case of electronic orders: T day, until 14:00	T day
• In case of paper-based orders: T day, until 14:00	T day

**Other FCY Time Deposits**

<i><u>Handing in of the order</u></i>	<i>Fulfilling the order</i>
• In case of electronic orders: T day, until 14:00	T+2 day
• In case of paper-based orders: T day, until 14:00	T+2 day

<sup>39</sup>The cut-off time for time deposit orders and for premature termination of time deposits is the same.

**Others**

**Through the UC Trader Trading Platform, Transactions may be concluded on bank business days during the following hours:**

Monday to Thursday: 8.00 – 17.00

On Friday: 8.00 – 16.00

Claiming of Cash Delivery or High-amount Cash Withdrawal is possible until 15:00 one day before in case of HUF and two days before in case of FCY.

In case of cash pick up the cash amount processed by the cash transportation company will be credited on the next banking day after the cash pick up was concluded.

**Free format letters/orders sent in Spectra, Spectra Light, SpectraNet Internet Banking, or SpectraNet Mobil Banking systems:**

Processing of order: T+2 day

The Bank prepares to process the order earlier on a best effort basis, without commitment.

**Announcement on the execution order of securities transactions can be found in the List of conditions of securities transactions for enterprises, municipalities and business organisations.**

UniCredit Bank Hungary Zrt.