

Dear Clients,

We inform you that UniCredit Bank Hungary Zrt. modifies its List of Conditions for Enterprises, Municipalities and Business Organisations – Credit Cards **with effect of 1st July 2022** as follows:

The Bank modifies the list of conditions regarding the fees indicated in this announcement – according to the right indicated in this list of conditions to correct the fees and charges once a year – with the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) in the month preceding the publication of this announcement, that is in March 2022.

Designation of the fee	Until 30.06.2022	From 01.07.2022	Due date of fees
UniCredit Business Gold Credit Card			
Card Issuer fee	15 800 HUF ^{HK1}	17 143 HUF ^{HK1}	Due upon the first activation of the card
Card Membership fee	15 800 HUF ^{HK1}	17 143 HUF ^{HK1}	One time per year subsequently in the month of the card expiry date
Issuer fee for further Credit Cards	15 800 HUF ^{HK1}	17 143 HUF ^{HK1}	Due upon the first activation of the card
Membership fee for further Credit Cards	15 800 HUF ^{HK1}	17 143 HUF ^{HK1}	One time per year subsequently in the month of the card expiry date
UniCredit Business Credit Card			
Card Issuer fee	10 800 HUF ^{HK1}	11 718 HUF ^{HK1}	Due upon the first activation of the card
Card Membership fee	10 800 HUF ^{HK1}	11 718 HUF ^{HK1}	One time per year subsequently in the month of the card expiry date
Issuer fee for further Credit Cards	8 800 HUF ^{HK1}	9 548 HUF ^{HK1}	Due upon the first activation of the card
Membership fee for further Credit Cards	8 800 HUF ^{HK1}	9 548 HUF ^{HK1}	One time per year subsequently in the month of the card expiry date
UniCredit Business and UniCredit Business Gold Credit Card			
Interest rate (monthly)	1.75%	1.9%	Due in cases described by Bank Card General Terms and Business Conditions, due on the statement day of the settlement period

Designation of the fee	Until 30.06.2022	From 01.07.2022	Due date of fees
Cash withdrawal fee on ATM in Hungary	2.2%, minimum 700 HUF	2.39% , minimum 759 HUF	The booking date of the cash withdrawal transaction
Cash advance fee in bank branches in Hungary (in post offices as well)	2.2%, minimum 700 HUF	2.39% , minimum 759 HUF	The booking date of the cash withdrawal transaction
Cash withdrawal fee on ATM abroad	2.2%, minimum 700 HUF	2.39% , minimum 759 HUF	The booking date of the cash withdrawal transaction
Cash advance fee in bank branches abroad	2.2%, minimum 700 HUF	2.39% , minimum 759 HUF	The booking date of the cash withdrawal transaction
Fee for late payment	2 600 HUF ^{HK1}	2 800 HUF ^{HK1}	Per occasion, due on next statement day
Over-limit fee	2 600 HUF ^{HK1}	2 800 HUF ^{HK1}	Per occasion, due on next statement day
Emergency cash withdrawal abroad	EUR 250	EUR 271	When service provided, in the case of a public holiday on the following working day
Alteration fee of the business credit card limit contract	30 000 HUF	32 550 HUF	Due on the execution date of the contract modification
Monthly automatic repayments for minimum amount (from UniCredit account)	300 HUF / repayment	325 HUF / repayment	Due by the last day of the grace period
Monthly automatic repayments for total amount (from UniCredit account)	300 HUF / repayment	325 HUF / repayment	Due by the last day of the grace period

HK1: Fee calculation method: the 0,1% of the credit limit. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until recalled.

Other parts of the above-mentioned condition list - List of Conditions for Enterprises, Municipalities and Business Organisations – Credit Cards- remain unchanged.

We inform you that UniCredit Bank Hungary Zrt. modifies its List of Conditions for Enterprises, Municipalities and Business Organisations **with effect of 1st July 2022** as follows:

Until 30.06.2022:

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. of the General Terms and Conditions.

In case of incoming orders requiring conversion and received on bank workdays after 12:00, the Bank is entitled to use the the currency rate calculated on market value if the amount of the incoming order exceeds HUF 20.000.000 or the equivalent foreign currency amount.

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 “EEA¹ currency” does not include HUF. In current announcement we consider the following currencies as EEA currencies: EUR, BGN, CZK, DKK, ISK, PLN, CHF, ~~GBP~~, 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.

From 01.07.2022:

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.

¹ EEA (European Economic Area): EU members and Norway, Iceland and Liechtenstein

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 “EEA² 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.

Other parts of the above-mentioned condition list - List of Conditions for Enterprises, Municipalities and Business Organisations- remain unchanged.

Budapest, 29th April 2022

UniCredit Bank Hungary Zrt.

² EEA (European Economic Area): EU members and Norway, Iceland and Liechtenstein