

LIST OF CONDITIONS FOR ENTERPRISES, MUNICIPALITIES AND BUSINESS ORGANISATIONS CREDIT CARD CONDITIONS



**The present List of Conditions on Credit Cards enters into force on 24th March 2023
and is valid until the disclosure of the next List of Conditions on Credit Cards**

Date of disclosure: 24th March 2023

Details of the modified contents of List of Conditions are in the Announcement.

1. Present List of Conditions is an inseparable part of the General Business Conditions and the Bankcard Business Regulations taking into consideration that the services according to the present List of Conditions cannot be utilised by primary producers, private entrepreneurs and micro enterprises.
2. Any individual contract concluded by the Bank and its client may deviate from this general List of Conditions, in which case the conditions of the relevant contract will be valid.
3. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0.50) or upwards (for numbers larger than or equal to 0.51).
4. The Bank charges all fees in Hungarian forints (HUF) to the Customer's credit card account. In the event that the fees appear in Euros, such fee will be charged by applying the EUR/HUF foreign exchange selling rate for private customers effective on a specific day.
5. The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be 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 the level of correction in favour of the client.
6. The cases of interest-free card usages and the methods of interest calculation based on credit card usage is regulated by Bankcard Business Regulations.

**LIST OF CONDITIONS FOR ENTERPRISES, MUNICIPALITIES
AND BUSINESS ORGANISATIONS
CREDIT CARD CONDITIONS**

| Designation | UniCredit Business Credit Card | UniCredit Business Gold Credit Card | Due date of fees |
|--|--|-------------------------------------|--|
| All cards are issued with chip and contactless feature. | | | |
| Apple Pay service | Eligible bankcard for Apple Pay digitization | | |
| Google Pay service | Eligible bankcard for Google Pay digitization | | |
| Card Issuer fee | 11 718 HUF ^{HK1} | 17 143 HUF ^{HK1} | Due upon the first activation of the card |
| Card Membership fee | 11 718 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 | 9 548 HUF ^{HK1} | 17 143 HUF ^{HK1} | Due upon the first activation of the card |
| Membership fee for further Credit Cards | 9 548 HUF ^{HK1} | 17 143 HUF ^{HK1} | One time per year subsequently in the month of the card expiry date |
| Interest rate (monthly) | 1.9% | 1.9% | Due in cases described by Bank Card General Terms and Business Conditions, due on the statement day of the settlement period. |
| Grace period (days) | 15 | 15 | |
| Minimum amount of repayment | 10%, min. 10.000 HUF | 10%, min. 10.000 HUF | Due by the last day of the grace period ^{HK2} |
| Statement day of the settlement period | The last calendar day of each month, if this is bank holiday in the given month, then the first working day before that day. (More detailed see in Bank Card General Terms and Conditions) | | |
| Duration of settlement period | 1 calendar month | 1 calendar month | |
| Credit limit available | max. 20 000 000 HUF | max. 20 000 000 HUF | |
| Travel insurance for Cardholders^{B1} | | | |
| Annual fee for STANDARD ^{B4} travel, insurance | Included in membership fee | - | |
| Annual fee for GOLD ^{B5} travel insurance | - | Included in membership fee | |
| Optional travel insurance for Cardholders^{B1} | | | |
| Annual fee for EXTRA ^{B6} supplementary optional travel insurance | 5 350 HUF ^{HK1} | 4 100 HUF ^{HK1} | Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2} |
| Annual fee for SPORT ^{B6} optional travel insurance | 6 000 HUF ^{HK1} | 6 000 HUF ^{HK1} | Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2} |
| Travel insurance for fellow traveller ^{B1,B3} | | | |
| Annual fee for EXTRA ^{B6} independent supplementary optional travel insurance | 6 000 HUF ^{HK1} | 6 000 HUF ^{HK1} | Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2} |
| Annual fee for SPORT ^{B6} optional travel insurance | 6 000 HUF ^{HK1} | 6 000 HUF ^{HK1} | Subject to this service option is taken (in case of insurances that are valid until recalled, the due date is the first working day after end of expiry month) ^{B2} |

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| Designation | UniCredit Business Credit Card | UniCredit Business Gold Credit Card | Due date of fees |
|--|---|--|---|
| Purchase commission | Free of charge | | |
| Cash withdrawal fee on ATM in Hungary | 2.39% , minimum 759 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) | 2.39% , minimum 759 HUF | 2.39% , minimum 759 HUF | The booking date of the cash withdrawal transaction |
| Cash withdrawal fee on ATM abroad | 2.39% , minimum 759 HUF | 2.39% , minimum 759 HUF | The booking date of the cash withdrawal transaction |
| Cash advance fee in bank branches abroad | 2.39% , minimum 759 HUF | 2.39% , minimum 759 HUF | The booking date of the cash withdrawal transaction |
| Cash deposit fee on UniCredit ATM in Hungary ^{HK6} | Free of charge | | The booking date of the cash payment transaction. |
| Cash payment into credit card account | 500 HUF | | When service provided |
| Limit modification fee | 500 HUF | 500 HUF | When service provided |
| Monthly closure fee | 150 HUF | 150 HUF | Monthly, due on statement day. |
| Fee for late payment | 2 800 HUF ^{HK1} | 2 800 HUF ^{HK1} | Per occasion, due on next statement day. |
| Over-limit fee | 2 800 HUF ^{HK1} | 2 800 HUF ^{HK1} | Per occasion, due on next statement day. |
| Emergency cash withdrawal abroad | 271 EUR | 271 EUR | When service provided, in the case of a public holiday on the following working day |
| Card blocking fee | Free of charge | Free of charge | |
| Card replacement fee for reasons specified in section 5.37. of the Bank Card Terms and Conditions (when the card is seized from the cardholder's possession, it is lost, stolen or used in an authorized or unapproved manner) ^{HK11} | 850 HUF | 850 HUF | When service provided |
| Card replacement fee for other reasons ^{HK12} | 850 HUF | 850 HUF | When service provided |
| PIN code reproduction fee | 500 HUF | 500 HUF | When service provided |
| PIN code change fee | 200 HUF (normal fee: 800 HUF it is not charged by the Bank during the promotion period. The promotion period is valid until recalled) ^{HK7} | | When service provided |
| Alteration fee of the business credit card limit contract | 32 550 HUF | | Due on the execution date of the contract modification |
| Fee for statement reprinting | 1 000 HUF | 1 000 HUF | When service provided |
| Fee of unjustified dispute per transaction | 5 000 HUF | 5 000 HUF | Due per occasion on closing date of dispute |
| SMS service | According to operative SMS List of Conditions. The fee is not charged by the Bank in the first 3 month as promotion. The promotion is valid until recalled. | | Per message, due in a lump sum, on the first working day of each month. |

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| Designation | UniCredit Business Credit Card | UniCredit Business Gold Credit Card | Due date of fees |
|---|--|--|---|
| Monthly automatic repayments for minimum amount (from UniCredit account) | 325 HUF / repayment | 325 HUF / repayment | Due by the last day of the grace period |
| Monthly automatic repayments for total amount (from UniCredit account) | 325 HUF / repayment | 325 HUF / repayment | Due by the last day of the grace period |
| Daily limit of card usage frequency (ATM and purchase limit) ^{HK3} | 7 pcs | 8 pcs | |
| Monthly limit of card use (ATM and purchase limit) ^{HK4} | Amount given on the Application form for Business Credit Card but max. the amount of credit limit | Amount given on the Application form for Business Credit Card but max. the amount of credit limit | |
| Monthly internet purchase limit | The same amount as the Monthly limit of card use | The same amount as the Monthly limit of card use | |
| Daily internet purchase limit ^{HK9} | The amount given on the Application form for Business Credit Card but max. the amount of the credit limit | The amount given on the Application form for Business Credit Card but max. the amount of the credit limit | |
| Daily limit of cash withdrawal frequency ^{HK3} | 2 pcs | 2 pcs | |
| Monthly limit of cash withdrawal from ATM ^{HK10} | Default amount is 100 000 HUF, which can be modified based on the request indicated on the Application form for Business Credit Card | Default amount is 250 000 HUF, which can be modified based on the request indicated on the Application form for Business Credit Card | |
| Monthly cash withdrawal limit (% of credit limit) | 50% | 50% | |
| Contactless limit (Limit for contactless transaction) ^{HK8} | 15 000 HUF | 15 000 HUF | |
| Standard daily ATM cash deposit limit | No limit set | | |
| Max. number of banknotes per ATM cash deposit transaction | 50 pcs | | |
| Validity of card | In case of credit cards issued before 25 th of July 2016: 2 years In case of credit cards issued from 25 th of July 2016: 3 years | | |
| Transaction receipt retrieval request fee | 500 HUF | | Due per occasion, when service provided |
| Fee of manual transfer from credit card account ^{HK5} | 500 HUF | | Due per occasion, when service provided |
| Internet Security Code service ^{HK13} | Free of charge | | |

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.

HK2: The minimum amount of repayment is considered fulfilled only in case the amount has been settled on the Credit card account until the last day of the grace period.

HK3: Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.

HK4: The monthly limit of card use can be modified after the bank card application within the framework set by the Bank Card Terms and Conditions and the List of Conditions. The limit amount has to be divisible by 50.000 HUF. Credits deriving from reverse transactions are also considered as POS terminal transactions.

HK5: Can be requested only in case of faulty transfer and only for the amount of positive balance of the Credit card account.

HK6: Service is available on appropriate UniCredit ATM's

HK7: Service provided on ATM of UniCredit.

HK8: Limit for contactless transaction defined by International Card Organisation and cannot be changed by the client. Since the application of increased limit depends on the date of adjustment executed by the acquirers on the given POS terminal, PIN based authentication might be required in case of some transactions above HUF 5,000 before 15th April 2020. Under HUF 15 000 limit amount PIN code validation is necessary after every fifth consecutive transaction executed under limit amount, if there wasn't any other PIN code validated transaction in the meantime.

HK9: Transactions initiated on the internet can be restricted by setting a daily upper threshold limit. The daily internet purchase limit can be modified after the bank card application within the framework set by the Bank Card Terms and Conditions and the List of Conditions. The limit amount has to be divisible by 50.000 HUF. The daily internet purchase limit includes the daily maximum amount of transactions performed on the internet and via virtual POS terminal and its amount cannot be higher than the amount of the Monthly limit of card use.

HK10: The Monthly limit of cash withdrawal from ATM can be modified after the bank card application within the framework set by the Bank Card Terms and Conditions and the List of Conditions. The limit amount has to be divisible by 50.000 HUF. If the limit amount given on the application form for Business Credit Card is different from the default amount at the time of application, the Bank shall debit a limit modification fee for setting the different limit amount.

HK11: From 13 January 2018 the Bank is entitled to charge the actual costs directly arisen in relation to the card replacement (the amount of which is currently HUF 850) when the cardholder does not initiate replacement because of reasons described in section 5.37. of Bank Card Terms and Condition (card seized from the cardholder's possession, it is lost, stolen or used in an authorized or unapproved manner). Currently the Bank does not charge this fee in framework of a promotion. This promotion is valid until withdrawn.

HK12: The Bank ensures card replacement at one time free of charge for those cardholders, whose cards have been issued without chip and contactless feature before 25th of July of 2016. This promotion is valid until withdrawn.

HK13: Internet Security Code (ISC) service: a service which is available to make purchase transactions executed with card via Internet more secure and allows the identification of the Card Holder on a higher security level. A secret string (security element) variable from transaction to transaction sent to the recipient of the service to the mobile telephone number (Notification number), which is stored as basic data of the Card Holder and can be modified in the registration system. Internet Security Code is being sent if a Card Holder uses his/her card registered for the service for a purchase transaction via Internet and during the card acceptance the Point of Acceptance uses the authentication method based on the Internet Security Code service on its virtual platform. In case of cards applied from 15th of January 2017 Service is automatically activated at the same time as card is activated.

On 1st April 2019 between 16:30 and 19:30 the Bank will activate the Internet Security Code service for those cards which are active or issued but not yet activated and not enrolled in the service.

B1: The service provider for Travel insurance is Allianz Hungária Zrt. The Contractual Terms and Conditions of insurance contract is in Client information and Contractual Terms and Conditions booklet. The booklet is handed over to the client – in case of insurance of which fee is included in the Card Membership fee – during signing the Bankcard contract. –In case of insurance of which fee is not included in the Card Membership fee – the booklet is handed over to the cardholder during applying for the travel insurance. The travel insurance is valid for bankcard with Active status.

B2: If - in case of insurances are valid until their revocation – the annual insurance fee is not available on the proper account at due date, the Bank will try to collect the fee on the 25th of month following expiry. If the 25th is not Banking day, the Bank will try to collect on the last Banking day preceding. If the annual insurance fee is not available for the second time on the proper account, the insurance contract will be terminated to the expiry date because of non-payment. In case of termination – due to non-payment – a new insurance is available contract can be signed by signing a Declaration of Insurance form.

B3: UniCredit cardholders with an active status bankcard travel active status travel insurance – for his own name - can only apply for travel insurance for fellow traveller. For Fellow traveller this type of insurance, also the terms and conditions set in Client information and Contractual Terms and Conditions booklet are bound.

B4: Standard insurance cover is provided – for each travel for a maximum duration of 30 days spent outside of Hungary (territories which geographically belong to Europe or areas which geographically do not belong to Europe, i.e. in the Azores, Cyprus, the Canary Islands, Madeira and the Asian part of Turkey). Insurance benefits shall only be provided when the insured person travels abroad for any other purpose than physical work.

B5: Gold insurance cover is provided – for each travel for a maximum duration of 30 days spent inside or outside of Hungary (territories which geographically belong to Europe and, or areas which geographically do not belong to Europe, i.e. in the Azores, Cyprus, the Canary Islands, Madeira and the Asian part of Turkey). Insurance benefits shall only be provided when the insured person travels abroad for any other purpose than physical work.

B6: Annual fee for EXTRA supplementary optional travel insurance or independent supplementary optional travel insurance for each travel for a maximum duration of 30 days spent inside and outside of Hungary (any country of the world if the insured person is under 70 years of age, if the insured person has reached 70 years of age only territories which geographically belong to Europe and, or the areas which geographically do not belong to Europe, i.e. in the Azores, Cyprus, the Canary Islands, Madeira and the Asian part of Turkey). Insurance benefits shall only be provided when the insured person travels abroad for any other purpose than physical work. The pre-conditions of Sport optional travel insurance package is only available as a supplementary insurance for EXTRA optional travel insurance or Extra independent optional travel insurance for fellow travellers.

B7: Not applicable from 1st October 2019 according to the Contractual Terms and Conditions of Allianz Hungária Zrt, effective by 1st October 2019. Chauffeur travel insurance contracts concluded before this date shall remain in force without any change until their expiration.