

**LIST OF CONDITIONS FOR ENTERPRISES,  
MUNICIPALITIES AND BUSINESS ORGANISATION  
CHARGE CARD CONDITIONS**



**Valid from 1<sup>st</sup> May 2023  
and valid until the disclosure of the next List of Conditions.  
Disclosed on the 1<sup>st</sup> March 2023.**

Modifications are marked with red.

Designation	MasterCard Business and VISA Business <sup>V8</sup> charge card (VISA Business charge card is not issued by the Bank from 01.03.2021)	MasterCard Business Gold and VISA Business Gold <sup>V8</sup> charge card (VISA Business Gold charge card is not issued by the Bank from 01.03.2021)	Due dates of fees
Apple Pay service	Eligible bankcard for Apple Pay digitization		
Google Pay service	Eligible bankcard for Google Pay digitization		
<b>Card fees</b>			
Card issuer fee	14 346 HUF	20 990 HUF	Due upon the first production date of applied bankcard
Card Membership fee	14 346 HUF <sup>V1</sup>	20 990 HUF <sup>V1</sup>	One time per year subsequently <sup>V2</sup>
Card replacement fee in Hungary	1 374 HUF	Free of charge (the normal fee is 1 374 HUF <sup>V3</sup> )	When service provided
<b>Transaction fees</b>			
Cash withdrawal fee in Hungary	3,32% HUF, minimum 1327 HUF	3,32% HUF, minimum 1327 HUF	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee abroad (inside and outside the EEA as well)	3,32% HUF, minimum 1327 HUF	3,32% HUF, minimum 1327 HUF	
Balance inquiry fee	35 HUF <sup>V5</sup>	35 HUF <sup>V5</sup>	When service provided
<b>Misc fees, settings</b>			
Internet Security Code service <sup>V9</sup>	Free of charge	Free of charge	Free of charge
<b>Travel insurance for Cardholders<sup>B1</sup></b>			
Annual fee for STANDARD <sup>B4</sup> travel insurance	Included in the Card Membership fee	Not applicable	When service provided and later annually, on the first working day following the same month the card has been issued
Annual fee for GOLD <sup>B5</sup> travel insurance	Not applicable	Included in the Card Membership fee	
<b>Optional travel insurance for Cardholders<sup>B1</sup></b>			
Annual fee for the optional EXTRA <sup>B6</sup> travel insurance	5 350 Ft <sup>V1</sup>	4 100 Ft <sup>V1</sup>	When service provided and later annually, on the first working day following the same month the card has been issued
Annual fee for the optional SPORT <sup>B6</sup> travel insurance	6 000 Ft <sup>V1</sup>	6 000 Ft <sup>V1</sup>	
<b>Travel insurance for fellow traveller<sup>B1,B3</sup></b>			
Annual fee for the optional EXTRA <sup>B6</sup> travel insurance	6 000 Ft <sup>V1</sup>	6 000 Ft <sup>V1</sup>	When service provided and later annually, on the first

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Annual fee for the optional SPORT <sup>B6</sup> travel insurance	6 000 Ft <sup>V1</sup>	6 000 Ft <sup>V1</sup>	working day following the same month the card has been issued
Daily ATM cash withdrawal limit <sup>V5</sup>	250 000 HUF	300 000 HUF	
ATM limit modification fee	Modification fee between Standard limit and 500 000 HUF/day is <b>286 HUF</b> /modification; above 500 001 HUF/day is <b>1.145 HUF</b> /modification <sup>V6</sup>		When service provided
Daily POS limit <sup>V5</sup>	300 000 HUF	300 000 HUF	
Contactless limit (Limit for contactless transactions) <sup>V10</sup>	15 000 HUF	15 000 HUF	
POS limit modification fee	Free of charge	Free of charge	
Urgent card issuance time	5 banking days	5 banking days	
Additional charge of urgent card issuance and branch posting	The minimum amount of the Membership fee	Free of charge (the normal fee is the minimum amount of the Membership fee <sup>V3</sup> )	At the production date of the card

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for enterprises and business organisations currently in force at the Bank.

V1: Fee calculation method: the 0,1% of the total value of successful and settled annual transactions occurred with the bankcard during the 12-month period prior due date. The amount indicated is the minimum amount. The amount above the minimum amount is not charged by the Bank during the promotion period. The promotion period is valid until recalled.

V2: The membership fee is due in the month of expiry, in the same month the first card has been issued, in case a new bankcard is issued during the year (instead of the expiry of the previous bankcard). The due date of membership fee is the first working day following the month of issuance per year, if there was no new card issued during the year.

V3: The Bank provides the above fee during the promotion period. The promotion period is valid until recalled.

V4: Service provided on ATMs operated by UniCredit Bank Hungary Zrt. and GBC financial institutions (that is Banco Popolare Hungary Bank, KDB Bank, Takarékbank, Takarékszövetkezetek, Volksbank)

V5: The Daily ATM limit and the Daily POS Limit can modified after the bankcard application. The limit amount chosen has to be divided by 50.000 HUF.

V6: Above the HUF 500.000 ATM daily limit the applicable limit period is maximum 1 week and based on Bank's individual decision. The limit will be set after 2 days from the application in the system.

V7: Standard value – the account holder can define different value.

V8: Visa Business charge card and Visa Business Gold charge card products are not issued by the Bank from 1st March 2021. 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.

V9: 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. The Internet Security Code service is automatically activated for cards applied from 15<sup>th</sup> January 2018.

On 1<sup>st</sup> 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.

V10: 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.

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 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.*

*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 optional travel insurance for each travel for a maximum duration of 30 days spent inside or 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 Supplementary optional travel insurance or Extra independent optional travel insurance for fellow travellers.*

**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) average inflation rate published for preceding year of the publication of the relevant List of Conditions. The Bank can differ the level of correction in favour of the Customer.**

Fees not regulated in the present List of Conditions are identical with the fees indicated in the valid Debit Card List of Conditions. The present List of Conditions is an inseparable part of the General Business Conditions and the Bankcard Business Regulations.