

Dear Clients,

We inform you that UniCredit Bank Hungary Zrt. modifies its List of Conditions for Enterprises, Municipalities and Business Organisations – Credit Cards, as well as its List of Conditions for Enterprises, Municipalities and Business Organisations – Electronic Banking **with effect of 1st July 2023** as follows:

List of Conditions for Enterprises, Municipalities and Business Organisations – Credit Cards

The Bank modifies the Credit Card 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 the corresponding announcement.

Designation of the fee	Until 30.06.2023	From 01.07.2023	Due date of fees
UniCredit Business Gold Credit Card			
Card Issuer fee	17 143 HUF ^{HK1}	19 628 HUF ^{HK1}	Due upon the first activation of the card
Card Membership fee	17 143 HUF ^{HK1}	19 628 HUF ^{HK1}	One time per year subsequently in the month of the card expiry date
Issuer fee for further Credit Cards	17 143 HUF ^{HK1}	19 628 HUF ^{HK1}	Due upon the first activation of the card
Membership fee for further Credit Cards	17 143 HUF ^{HK1}	19 628 HUF ^{HK1}	One time per year subsequently in the month of the card expiry date
UniCredit Business Credit Card			
Card Issuer fee	11 718 HUF ^{HK1}	13 417 HUF ^{HK1}	Due upon the first activation of the card
Card Membership fee	11 718 HUF ^{HK1}	13 417 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}	10 932 HUF ^{HK1}	Due upon the first activation of the card
Membership fee for further Credit Cards	9 548 HUF ^{HK1}	10 932 HUF ^{HK1}	One time per year subsequently in the month of the card expiry date

Designation of the fee	Until 30.06.2023	From 01.07.2023	Due date of fees
UniCredit Business and UniCredit Business Gold Credit Card			
Interest rate (monthly)	1.9%	2,17%	Due in cases described by Bank Card General Terms and Business Conditions, due on the statement day of the settlement period
Cash withdrawal fee on ATM in Hungary	2.39%, minimum 759 HUF	2,73% , minimum 869 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	2,73% , minimum 869 HUF	The booking date of the cash withdrawal transaction
Cash withdrawal fee on ATM abroad	2.39%, minimum 759 HUF	2,73% , minimum 869 HUF	The booking date of the cash withdrawal transaction
Cash advance fee in bank branches abroad	2.39%, minimum 759 HUF	2,73% , minimum 869 HUF	The booking date of the cash withdrawal transaction
Cash payment into credit card account	500 HUF	572 HUF	When service provided
Limit modification fee	500 HUF	572 HUF	When service provided
Monthly closure fee	150 HUF	171 HUF	Monthly, due on statement day.
Fee for late payment	2 800 HUF ^{HK1}	3 206 HUF ^{HK1}	Per occasion, due on next statement day
Over-limit fee	2 800 HUF ^{HK1}	3 206 HUF ^{HK1}	Per occasion, due on next statement day
Emergency cash withdrawal abroad	271 EUR	310.30 EUR	When service provided, in the case of a public holiday on the following working day
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	973 HUF	When service provided

Designation of the fee	Until 30.06.2023	From 01.07.2023	Due date of fees
Card replacement fee for other reasons ^{HK1,2}	850 HUF	973 HUF	When service provided
PIN code reproduction fee	500 HUF	572 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}	200 HUF (normal fee: 916 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	37 269 HUF	Due on the execution date of the contract modification
Fee for statement reprinting	1 000 HUF	1 145 HUF	When service provided
Fee of unjustified dispute per transaction	5 000 HUF	5 725 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.	According to operative Electronic Banking List of Conditions	Per message, due in a lump sum, on the first working day of each month.
Monthly automatic repayments for minimum amount (from UniCredit account)	325 HUF / repayment	406 HUF / repayment	Due by the last day of the grace period
Monthly automatic repayments for total amount (from UniCredit account)	325 HUF / repayment	406 HUF / repayment	Due by the last day of the grace period
Transaction receipt retrieval request fee	500 HUF	572 HUF	Due per occasion, when service provided
Fee of manual transfer from credit card account ^{HK5}	500 HUF	572 HUF	Due per occasion, when service provided

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.

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

HK7: Service provided on ATM of UniCredit.

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 973) 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.

Furthermore, the Bank modifies Section 5. of the preamble in the above referred Credit Cards List of Conditions as follows:

“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 averages annual domestic consumer price index published by the Hungarian Central Statistical Office (HCSO) for the preceding year of publishing the List of Conditions. The Bank may differ the level of correction in favour of the client”

List of Conditions for Enterprises, Municipalities and Business Organisations – Electronic Banking

The Bank modifies the Electronic Banking List of Conditions regarding the fees indicated in this announcement by cancelling the promotion period:

3. SMS services in connection with credit bankcard

Designation of the fee	Until 30.06.2023	From 01.07.2023
Notifications on daily closing balance, the amount of credit line obligation. (The Bank is sending this message only if there is a change in the balance during the day. The daily closing balance does not contain the value of authorised transactions that have not been debited on the account.)	Free of charge (Normal fee: HUF 46.- it is not charged by the Bank during the promotion period. The promotion period is valid until cancellation.)	HUF 46.- / message
Notifications on debiting fees and interest.	Free of charge (Normal fee: HUF 46.- it is not charged by the Bank during the promotion period. The promotion period is valid until cancellation.)	HUF 46.- / message
Notifications on statement: The total amount of obligations (the closing balance on statement day), the minimum amount of repayment and the deadline of repayment (this message is sent on the following day of statement day).	Free of charge (Normal fee: HUF 46.- it is not charged by the Bank during the promotion period. The promotion period is valid until cancellation.)	HUF 46.- / message

Furthermore, the Bank modifies the first paragraph in Section VII. of above referred Electronic Banking List of Conditions as follows:

“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 15 percentage points higher than the level of the average domestic consumer price index published by the Hungarian Central Statistical Office (HCSO) for the preceding year of publishing the List of Conditions. The Bank may differ the level of correction in favour of the client.”

Other parts of the above-mentioned condition lists remain unchanged.

Budapest, 28th April 2022

UniCredit Bank Hungary Zrt.