

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 2<sup>nd</sup> April 2024** as follows:

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 average annual domestic consumer price index published by the Hungarian Central Statistical Office (HCSO) for the year preceding the publication of the corresponding announcement.

Designation of the fee	Until 01.04.2024	From 02.04.2024	Due date of fees
<b>UniCredit Business Gold Credit Card</b>			
Card Issuer fee	19 628 HUF <sup>HK1</sup>	<b>23 082</b> HUF <sup>HK1</sup>	Due upon the first activation of the card
Card Membership fee	19 628 HUF <sup>HK1</sup>	<b>23 082</b> HUF <sup>HK1</sup>	One time per year subsequently in the month of the card expiry date
Issuer fee for further Credit Cards	19 628 HUF <sup>HK1</sup>	<b>23 082</b> HUF <sup>HK1</sup>	Due upon the first activation of the card
Membership fee for further Credit Cards	19 628 HUF <sup>HK1</sup>	<b>23 082</b> HUF <sup>HK1</sup>	One time per year subsequently in the month of the card expiry date
<b>UniCredit Business Credit Card</b>			
Card Issuer fee	13 417 HUF <sup>HK1</sup>	<b>15 778</b> HUF <sup>HK1</sup>	Due upon the first activation of the card
Card Membership fee	13 417 HUF <sup>HK1</sup>	<b>15 778</b> HUF <sup>HK1</sup>	One time per year subsequently in the month of the card expiry date
Issuer fee for further Credit Cards	10 932 HUF <sup>HK1</sup>	<b>12 856</b> HUF <sup>HK1</sup>	Due upon the first activation of the card
Membership fee for further Credit Cards	10 932 HUF <sup>HK1</sup>	<b>12 856</b> HUF <sup>HK1</sup>	One time per year subsequently in the month of the card expiry date

Designation of the fee	Until 01.04.2024	From 02.04.2024	Due date of fees
<b>UniCredit Business and UniCredit Business Gold Credit Card</b>			
Interest rate (monthly)	2.17%	<b>2.55%</b>	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	2.73%, minimum 869 HUF	<b>3.21%</b> , minimum <b>1021</b> HUF	The booking date of the cash withdrawal transaction
Cash advance fee in bank branches in Hungary (in post offices as well)	2.73%, minimum 869 HUF	<b>3.21%</b> , minimum <b>2021</b> HUF	The booking date of the cash withdrawal transaction
Cash withdrawal fee on ATM abroad	2.73%, minimum 869 HUF	<b>3.21%</b> , minimum <b>1021</b> HUF	The booking date of the cash withdrawal transaction
Cash advance fee in bank branches abroad	2.73%, minimum 869 HUF	<b>3.21%</b> , minimum <b>1021</b> HUF	The booking date of the cash withdrawal transaction
Cash payment into credit card account	572 HUF	<b>672</b> HUF	When service provided
Limit modification fee	572 HUF	<b>672</b> HUF	When service provided
Monthly closure fee	171 HUF	<b>201</b> HUF	Monthly, due on statement day.
Fee for late payment	3 206 HUF <sup>HK1</sup>	<b>3 770</b> HUF <sup>HK1</sup>	Per occasion, due on next statement day
Over-limit fee	3 206 HUF <sup>HK1</sup>	<b>3 770</b> HUF <sup>HK1</sup>	Per occasion, due on next statement day
Emergency cash withdrawal abroad	310.30 EUR	<b>364.90</b> 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) <sup>HK11</sup>	973 HUF	<b>1 144</b> HUF	When service provided

Designation of the fee	Until 01.04.2024	From 02.04.2024	Due date of fees
Card replacement fee for other reasons <sup>HK1,2</sup>	973 HUF	<b>1 144</b> HUF	When service provided
PIN code reproduction fee	572 HUF	<b>672</b> HUF	When service provided
PIN code change fee	200 HUF (normal fee: 916 HUF it is not charged by the Bank during the promotion period. The promotion period is valid until recalled) <sup>HK7</sup>	<b>235</b> HUF (normal fee: <b>1 077</b> HUF it is not charged by the Bank during the promotion period. The promotion period is valid until recalled) <sup>HK7</sup>	When service provided
Alteration fee of the business credit card limit contract	37 269 HUF	<b>43 828</b> HUF	Due on the execution date of the contract modification
Fee for statement reprinting	1 145 HUF	<b>1 346</b> HUF	When service provided
Fee of unjustified dispute per transaction	5 725 HUF	<b>6 732</b> 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)	406 HUF / repayment	<b>477</b> HUF / repayment	Due by the last day of the grace period
Monthly automatic repayments for total amount (from UniCredit account)	406 HUF / repayment	<b>477</b> HUF / repayment	Due by the last day of the grace period
Transaction receipt retrieval request fee	572 HUF	<b>672</b> HUF	Due per occasion, when service provided
Fee of manual transfer from credit card account <sup>HK5</sup>	572 HUF	<b>672</b> 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 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.

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

Budapest, 14<sup>th</sup> March 2024

UniCredit Bank Hungary Zrt.