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

UniCredit Bank

The present List of Conditions on Credit Cards enters into force on 1st October 2024 and is valid until the disclosure of the next List of Conditions on Credit Cards

Date of disclosure: 1st August 2024 and 1st October 2024

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

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 average 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.

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.

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	15 778 HUF [HK1]	23 082 HUF [HK1]	Due upon the first activation of the card
Card Membership fee	15 778 HUF [HK1]	23 082 HUF [HK1]	One time per year subsequently in the month of the card expiry date
Issuer fee for further Credit Cards	12 856 HUF [HK1]	23 082 HUF [HK1]	Due upon the first activation of the card
Membership fee for further Credit Cards	12 856 HUF [HK1]	23 082 HUF [HK1]	One time per year subsequently in the month of the card expiry date
Interest rate (monthly)	2.55%	2.55%	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]

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	3.21%, minimum 1 021 HUF	3.21%, minimum 1 021 HUF	The booking date of the cash withdrawal transaction
Cash advance fee in bank branches in Hungary (in post offices as well)	3.21%, minimum 1 021 HUF	3.21%, minimum 1 021 HUF	The booking date of the cash withdrawal transaction
Cash withdrawal fee on ATM abroad	3.21%, minimum 1 021 HUF	3.21%, minimum 1 021 HUF	The booking date of the cash withdrawal transaction
Cash advance fee in bank branches abroad	3.21%, minimum 1 021 HUF	3.21%, minimum 1 021 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	672 HUF		When service provided
Limit modification fee	672 HUF	672 HUF	When service provided
Monthly closure fee	201 HUF	201 HUF	Monthly, due on statement day.
Fee for late payment	3 770 HUF [HK1]	3 770 HUF [HK1]	Per occasion, due on next statement day.
Over-limit fee	3 770 HUF [HK1]	3 770 HUF [HK1]	Per occasion, due on next statement day.
Emergency cash withdrawal abroad	364.90 EUR	364.90 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]	1 144 HUF	1 144 HUF	When service provided
Card replacement fee for other reasons[HK12]	1 144 HUF	1 144 HUF	When service provided
PIN code reproduction fee	672 HUF	672 HUF	When service provided
PIN code change fee	235 HUF (normal fee: 1 077 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	43 828 HUF		Due on the execution date of the contract modification
Fee for statement reprinting	1 346 HUF	1 346 HUF	When service provided
Fee of unjustified dispute per transaction	6 732 HUF	6 732 HUF	Due per occasion on closing date of dispute
SMS service	According to operative SMS List of Conditions.		Per message, due in a lump sum, on the first working day of each month.

Designation	UniCredit Business Credit Card	UniCredit Business Gold Credit Card	Due date of fees
Monthly automatic repayments for minimum amount (from UniCredit account)	477 HUF / repayment	477 HUF / repayment	Due by the last day of the grace period
Monthly automatic repayments for total amount (from UniCredit account)	477 HUF / repayment	477 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	For Mastercard cards issued from 1st of February 2024: 4 years For Mastercard cards issued before 1st of February 2024: 3 years		
Transaction receipt retrieval request fee	672 HUF		Due per occasion, when service provided
Fee of manual transfer from credit card account[HK5]	672 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 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. Chauffer travel insurance contracts concluded before this date shall remain in force without any change until their expiration.