

**LIST OF CONDITIONS FOR ENTERPRISES,  
MUNICIPALITIES AND BUSINESS ORGANISATION  
DEBIT BANKCARD CONDITIONS**



***The present List of Conditions enters into force  
on the 10<sup>th</sup> February 2025 and is valid  
until the disclosure of the next Debit Bankcard List of Conditions.  
Disclosed on the 10<sup>th</sup> December 2024.***

Modifications are marked with red.

Additional terms and conditions of the bank belonging to the Széchenyi card overdraft (Mastercard Business Széchenyi card) are contained in the document called the List of Conditions for Small Business Customers - Debit Bank Card Conditions.

Designation	Mastercard Business bankcard for prior Corporate Maestro cardholders Corporate Maestro bankcard (Corporate Maestro card is not issued by the Bank from 01.03. 2021)	Mastercard Business and VISA Business <sup>V8</sup> bankcard (VISA Business card is not issued by the Bank from 01.03. 2021)	Mastercard Business bankcard (in case of cards issued from 01.03. 2021)	Mastercard Business Gold and VISA Business Gold <sup>V8</sup> bankcard (VISA Business Gold card is not issued by the Bank from 01.03. 2021)	Deposit Card	Due date of fees
Apple Pay service	Eligible bankcard for Apple Pay digitization				Not eligible bankcard for Apple Pay digitization	
Google Pay service	Eligible bankcard for Google Pay digitization				Not eligible bankcard for Google Pay digitization	
Application condition	-	-	-	Based on individual review	-	-
<b>Card fees</b>						
Card Issuer fee	4 909 HUF	12 496 HUF	8 716 HUF	23 432 HUF	2 727 HUF	Due upon the first production date of applied bankcard
Card Membership fee	4 909 HUF <sup>V1</sup>	12 496 HUF <sup>V1</sup>	8 716 HUF	23 432 HUF <sup>V1</sup>	2 727 HUF	One time per year subsequently <sup>V2</sup>
PIN code change fee	269 HUF (normal fee: 1 077 HUF it is not charged by the Bank during the promotion period. The promotion period is valid until cancellation) <sup>V11</sup>					When service provided
PIN code reproduction fee	403 HUF	403 HUF <sup>V12</sup>	403 HUF <sup>V12</sup>	403 HUF <sup>V12</sup>	403 HUF	When service provided
Card replacement fee in Hungary <sup>V14</sup>	672 HUF	1 144 HUF	1 144 HUF	Free of charge	672 HUF	When service provided
<b>Transaction fees</b>						
Purchase commission <sup>V4</sup>	0%	0%	0%	0%	Not applicable	-
Cash deposit fee on UniCredit ATM in Hungary <sup>V4 V10</sup>	Free of charge					The booking date of the cash deposit transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on UniCredit ATM in Hungary <sup>V4</sup>	0,804%, minimum 607 HUF (210 HUF is charged by the Bank during the promotion period. The promotion period is valid until 01.03.2025.)				Not applicable	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction

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Cash withdrawal fee on UniCredit ATM abroad (cash withdrawal was initiated inside the EEA) <sup>V4</sup>	0,804%, minimum 607 HUF				Not applicable	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on UniCredit ATM abroad (cash withdrawal was initiated outside the EEA) <sup>V4</sup>	1,428% + 4,66 EUR				Not applicable	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM in Hungary <sup>V4</sup>	0,96% + 620 HUF, minimum 793 HUF				Not applicable	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches in Hungary (in post offices as well) <sup>V4</sup>	0,88% + 543 HUF, minimum 1 013 HUF				Not applicable	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM abroad (cash withdrawal was initiated inside the EEA) <sup>V4</sup>	0,96% + 620 HUF, minimum 793 HUF				Not applicable	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM abroad (cash withdrawal was initiated outside the EEA) <sup>V4</sup>	1,896% + 4,66 EUR				Not applicable	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches abroad (cash withdrawal was initiated inside the EEA) <sup>V4</sup>	0,88% + 543 HUF, minimum 1 013 HUF				Not applicable	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches abroad (cash withdrawal was initiated outside the EEA) <sup>V4</sup>	1,896% + 7,78 EUR				Not applicable	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction

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Emergency cash withdrawal abroad <sup>V4</sup>	Not applicable	350,62 EUR	350,62 EUR	350,62 EUR	Not applicable	When service provided
Emergency card replacement abroad <sup>V16</sup> (the service is only available for VISA bankcards from 1 <sup>st</sup> September 2019)	Not applicable	202,78 EUR	202,78 EUR	202,78 EUR	Not applicable	When service provided
Balance inquiry fee	41 HUF	41 HUF	41 HUF	41 HUF	Not applicable	When service provided
<b>Other fees, settings</b>						
Internet Security Code service <sup>V15</sup>	Free of charge					
<b>Travel insurance for Cardholders<sup>B1</sup></b>						
Annual fee for STANDARD travel insurance	Not applicable	Included in membership fee	Included in membership fee	Not applicable	Not applicable	-
Annual fee for GOLD travel insurance	Not applicable	Not applicable	Not applicable	Included in membership fee	Not applicable	-
<b>Optional travel insurance for Cardholders<sup>B1,B2</sup></b>						
Annual fee for EXTRA <sup>B1</sup> Supplementary optional travel insurance	8 500 Ft	7 400 Ft	7 400 Ft	5 900 Ft	Not applicable	When service is provided <sup>B1</sup>
Annual fee for SPORT <sup>B2</sup> optional travel insurance	8 500 Ft	8 500 Ft	8 500 Ft	8 500 Ft	Not applicable	When service is provided <sup>B2</sup>

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<b>Travel insurance for fellow traveller</b> <sup>B1,B2</sup>						
Annual fee for EXTRA <sup>B1</sup> independent optional travel insurance	8 500 Ft	8 500 Ft	8 500 Ft	8 500 Ft	Not applicable	When service is provided <sup>B1</sup>
Annual fee for SPORT <sup>B2</sup> optional travel insurance	8 500 Ft	8 500 Ft	8 500 Ft	8 500 Ft	Not applicable	When service is provided <sup>B2</sup>
SMS service	According to operative Electronic Services List of Conditions				Not applicable	According to operative Electronic Services List of conditions
Standard Daily ATM cash withdrawal limit <sup>V5</sup>	100 000 HUF	250 000 HUF	250 000 HUF	300 000 HUF	Not applicable	-
Maximum daily ATM cash withdrawal limit	1 000 000 HUF				Not applicable	-
ATM limit modification fee	Modification fee between Standard limit and 500 000 HUF/day is 336 HUF/modification; above 500 001 HUF/day is 1.346 HUF/modification <sup>V6</sup>				Not applicable	When service provided
Standard daily ATM cash deposit limit	No limit set					-
Max. number of banknotes per ATM cash deposit transaction	50 pcs					-
Standard Daily POS limit <sup>V5</sup>	150 000 HUF	300 000 HUF	300 000 HUF	500 000 HUF	Not applicable	-
Standard Daily internet purchase limit <sup>V5</sup>	150 000 HUF, max. the daily POS limit	300 000 HUF, max, the daily POS limit	300 000 HUF, max, the daily POS limit	500 000 HUF, max. the daily POS limit	Not applicable	-
Daily frequency usage limit <sup>V7</sup>	8 pcs	10 pcs	10 pcs	10 pcs	not limited	-
Validity	For Mastercard cards issued from 18th of December, 2023: 4 years. For Mastercard cards issued before 18th of December, 2023: 3 years.				3 years	-
Regular card issuance and postal delivery	10 banking days	10 banking days	10 banking days	10 banking days	10 banking days	-

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Urgent card issuance time	5 banking days	5 banking days	5 banking days	5 banking days	5 banking days	-
Contactless limit (Limit for contactless transactions) <sup>V13</sup>	15 000 Ft	15 000 Ft	15 000 Ft	15 000 Ft	-	-
Additional charge of urgent card issuance and branch posting	The minimum amount of membership fee	The minimum amount of membership fee	The minimum amount of membership fee	Free of charge	The minimum amount of membership fee	At the production date of the bankcard
Transaction receipt retrieval request fee	672 HUF				Not applicable	When service provided
Smart Data service	according to individual agreement				Not applicable	When service provided

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 settled transactions, in case of Deposit card the total value of cash deposits occurred with the bankcard during the 12-month period prior due date. 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

V2: The fee is due in the month of expiry, in the same month the first card have 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 expiry per year, if there was no new card issued during the year.

V4: The fee of the transaction means no exemption from the booking fee.

V5: The daily limits can be modified (Deposit card excluded) after application according to the relevant provisions of Bank Card Terms and conditions and the List of Conditions.. The limit amount has to be divided by 50.000 HUF. Daily internet purchase limit defines the maximum daily amount of purchase transactions made on the internet, through virtual terminal.

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. ATM cash deposit transactions are not included in Daily frequency usage limit.

V8: Visa Business and Visa Business Gold 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.

V10 Service is available on appropriate UniCredit ATM's

V11 Service provided on ATM of UniCredit.

V12 In case of application for PIN code reproduction concerning Visa bank card issued before 16th of November 2015, the Bank shall issue a replacement bank card with a new PIN code charging the fee of PIN code reproduction.

V13 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.

V14 In case the contract was signed after 13<sup>th</sup> January 2018. the bank might charge the applicable direct cost of the card replacement in any case resulting a card replacement process.

V15 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.

V16: The emergency card replacement service is terminated for Mastercard bankcards due to the changes of Mastercard card company rules from 1<sup>st</sup> September 2019.

B1: The travel insurance service provider is Allianz Hungária Zrt. In the case of optional travel insurance, the conditions of the travel insurance will be part of the "Customer Information and Terms and Conditions" which, in the case of certain bank cards to which free integrated travel insurance is linked, will be handed over to the bank card holder when the bank card contract is concluded. In the case of optional travel insurance, the "Customer Information and Terms and Conditions" will be provided to the bank card holder requesting the insurance when applying for the bank card. Travel insurance is only valid for bank cards with an active status.

B2: SPORT can be taken out as additional insurance for:

- credit card holders with built-in or optional travel insurance;
- family members with extra travel insurance.

Present List of Conditions is an inseparable part of the General Business Conditions and the Bankcard Business Regulations.