

**Telephone Banking, SMS Service, SpectraNet Internet Banking
and SpectraNet Mobile Banking,
Spectra and Spectra Light Electronic Banking System**

The present List of Conditions enters into force on the 7th August 2025
and is valid until the disclosure of the next List of Conditions.

Disclosed on the 6th June 2025.

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

I. TELEPHONE BANKING

Admission fee (flat)	Free of charge
Service fee	Free of charge

II. SMS SERVICE

1. SMS services in connection with payment account:

Notifications on payment account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits)	HUF 56,- / message
Notifications on payment account debits* (They include only debits from credit repayments from among fee and interest-type debits)	HUF 56,- / message
Notifications on group collections received	HUF 56,- / message
Notifications on the actual debiting of debit card transactions*	HUF 56,- / message
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	HUF 56,- / message
Sending of the utilizable balance of the payment account on banking days	HUF 56,- / message
Sending of the utilizable balance of the payment account once a week, on the first banking day of the week	HUF 56,- / message
Sending of the utilizable aggregate balance of the payment account on the banking day when there is a change in comparison to the previous banking day	HUF 56,- / message

2. SMS services in connection with debit bankcard:

Notifications on successful, unsuccessful and cancelled purchases with the debit card*	HUF 56,- / message
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card*	HUF 56,- / message
Notifications on the limit modifications in connection with the debit card	HUF 56,- / message
Sending of the utilizable aggregate balance of the payment accounts for the given bankcard on banking days	HUF 56,- / message
Sending of the utilizable aggregate balance of the payment accounts for the given bankcard once a week, on the first banking day of the week	HUF 56,- / message
Sending of the utilizable aggregate balance of the payment accounts for the given bankcard on the banking day when there is a change in comparison to the previous banking day	HUF 56,- / message

3. SMS services in connection with credit bankcard:

Notifications on successful, unsuccessful and cancelled purchases and cash withdrawals with the credit card	HUF 56,- / message
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.)	HUF 56,- / message
Notifications on debiting fees and interest.	HUF 56,- / 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).	HUF 56,- / message

4. UniCredit SMS packages

The following conditions are applicable to the fees of the individual services included in the packages. *Upon any special order, the above extra services can be added to the services included in the package with the conditions set forth in the foregoing.*

UniCredit SMS – Card Monitoring Package includes the following services:

Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card*
Notifications on the limit modifications in connection with the debit card

UniCredit SMS – Payment Accounts Monitoring Package includes the following services:

Notification on payment account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits)
Notifications on payment account debits* (They include only debits from credit repayments from among fee and interest-type debits)
Notifications on the actual debiting of debit card transactions*
Notifications on group collections received
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)

The due date of the fees is the first banking day after due month.

SMS services can be requested to any mobile phone number belonging to any of the domestic GSM service providers.

Balance notifications in connection with the payment accounts and bankcards are sent by the Bank on banking days until 12.00 p.m. at the latest. SMS notifications in connection with payment account and bankcard transactions are sent within short whiles following the execution of the transactions concerned.

* In addition to the details of transactions, the current account balance will also be sent.

III. SPECTRANET INTERNET BANKING

Up-front entry fee:	
For SpectraNet Internet Banking Light:	HUF 15.675,-
For SpectraNet Internet Banking Plus:	HUF 31.349,-
Service fee:	
For SpectraNet Internet Banking Light:	HUF 3.918,- / month
For SpectraNet Internet Banking Plus:	HUF 7.838,- / month
For authentication based on password sent in text message (SMS):	
Fee of text message (SMS) sent by Bank:	HUF 56,- / message
For authentication through the use of a Token:	
One-off fee of using a Token:	HUF 7.838,- / Token The first two Tokens requested are free of charge. The promotion period is valid until recalled.
Token charge for issuing a new Token (when lost or damaged):	HUF 7.838,-
Releasing Token blocking:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For authentication through the use of Vica:	
Fee of Vica	Free of charge (Normal fee: HUF 150,- / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled, but at least until 2026.03.01.)
Queries:	Free of charge
Electronic account statement	Free of charge
Fees of transfers and other transactions:	According to the List of Conditions for Enterprises, Municipalities and Business Organizations
Free format letters/orders:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Help-desk service by telephone:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing blocking:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Changing User ID:	HUF 3.135,-
Switching from Token authentication to authentication based on password sent by text message (SMS), and vica versa:	HUF 3.135,-
Customising SpectraNet	According to unique agreement, min HUF 78.376,-

IV. SPECTRA AND SPECTRA LIGHT ELECTRONIC BANKING SYSTEM

Up-front entry fee:	
For Spectra Light:	HUF 23.513,-
For Spectra:	HUF 54.864,-
Providing banking services electronically:	
For Spectra Light:	HUF 3.918,- / month
For Spectra:	HUF 7.838,- / month
New program copy to be installed on a new site:	same as the Up-front entry fee
Further client code installation into the client program	HUF 19.595,- / client
Queries:	Free of charge
Electronic account statement	Free of charge
Fees of transfers and other transactions:	According to the List of Conditions for Enterprises, Municipalities and Business Organizations
Free format letters/orders:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Help-desk service by telephone:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing ban:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Sending of new initial log-in password:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Set up of new signature password:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Client program registration:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Generating new unique install program identifier:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
New installation CD (if the original is lost):	HUF 3.135,-
Local assistance:	HUF 12.540,- per hour (In the territory of Hungary. The duration of assistance includes the travel time from Budapest Centre).
Customising Spectra	According to unique agreement, min HUF 78.376,-

V. MULTICASH CLIENT PROGRAMME

Up-front entry fee Basic programme	HUF 62.701,-
Up-front entry fee Country module	HUF 23.513,-
Additional language for the Basic programme	HUF 23.513,-
Additional language for the country module	HUF 13.034,-
Multicash only keydisc usage	HUF 12.540,-
Providing banking services electronically:	HUF 7.838,- / month
Other Fees	
New program copy to be installed on a new site*:	same as the Up-front entry fee plus local assistance fee
Queries:	Free of charge
Fees of transfers and other transactions:	According to the List of Conditions for Enterprises, Municipalities and Business Organizations
Help-desk service by telephone*:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing ban*:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Sending of new initial log-in password*:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Set up of new signature password*:	Free of charge (Normal fee: HUF 2,000,-, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Local assistance*:	HUF 12.540,- per hour (In the territory of Hungary. The duration of assistance includes the travel time from Budapest Centre).
Customising MULTICASH	According to unique agreement, min HUF 78.376,-

VI. DDE - DIGITAL DOCUMENT EXCHANGE SERVICE

Service fee	Free of charge (the standard fee is HUF 1490,- which is not charged by the Bank according to its promotion. The promotion is valid until 01 March 2026)
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VII. GENERAL TERMS AND CONDITIONS

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

This List of Conditions will be valid in conjunction with the currently effective business conditions, the current List of Conditions and Announcements relating to Enterprises, Municipalities and Business Organizations.

In the contracts before 15th March 2014. the „Payment account” is known as „bank account” or „current account”.

**Apply on Multicash contracts signed after 01.03.2015.*