

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



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

Date of disclosure: 6th June 2025

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 cases of interest-free card usages and the methods of interest calculation based on credit card usage is regulated by Bankcard Business Regulations.

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

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	16 361 HUF ^{HK1}	23 936 HUF ^{HK1}	Due upon the first activation of the card
Card Membership fee	16 361 HUF ^{HK1}	23 936 HUF ^{HK1}	One time per year subsequently in the month of the card expiry date
Issuer fee for further Credit Cards	13 331 HUF ^{HK1}	23 936 HUF ^{HK1}	Due upon the first activation of the card
Membership fee for further Credit Cards	13 331 HUF ^{HK1}	23 936 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 ^{B1} travel, insurance	Included in membership fee	-	
Annual fee for GOLD ^{B1} travel insurance	-	Included in membership fee	
Optional travel insurance for Cardholders^{B1,B2}			
Annual fee for EXTRA ^{B1} supplementary optional travel insurance	7 400 HUF	5 900 HUF	When service is provided
Annual fee for SPORT ^{B2} optional travel insurance	8 500 HUF	8 500 HUF	When service is provided
Travel insurance for fellow traveller ^{B2,B1}			
Annual fee for EXTRA ^{B1} independent supplementary optional travel insurance	8 500 HUF	8 500 HUF	When service is provided
Annual fee for SPORT ^{B2} optional travel insurance	8 500 HUF	8 500 HUF	When service is provided
Purchase commission	Free of charge		
Cash withdrawal fee on ATM in Hungary	3,33%, minimum 1 058 HUF	3,33%, minimum 1 058 HUF	The booking date of the cash withdrawal transaction
Cash advance fee in bank branches in Hungary (in post offices as well)	3,33%, minimum 1 058 HUF	3,33%, minimum 1 058 HUF	The booking date of the cash withdrawal transaction

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Cash withdrawal fee on ATM abroad	3,33%, minimum 1 058 HUF	3,33%, minimum 1 058 HUF	The booking date of the cash withdrawal transaction
Cash advance fee in bank branches abroad	3,33%, minimum 1 058 HUF	3,33%, minimum 1 058 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	696 HUF		When service provided
Limit modification fee	696 HUF	696 HUF	When service provided
Monthly closure fee	208 HUF	208 HUF	Monthly, due on statement day.
Fee for late payment	3 909 HUF ^{HK1}	3 909 HUF ^{HK1}	Per occasion, due on next statement day.
Over-limit fee	3 909 HUF ^{HK1}	3 909 HUF ^{HK1}	Per occasion, due on next statement day.
Emergency cash withdrawal abroad	378,40 EUR	378,40 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}	1 186 HUF	1 186 HUF	When service provided
Card replacement fee for other reasons ^{HK12}	1 186 HUF	1 186 HUF	When service provided
PIN code reproduction fee	696 HUF	696 HUF	When service provided
PIN code change fee	243 HUF (normal fee: 1 116 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	45 449 HUF		Due on the execution date of the contract modification
Fee for statement reprinting	1 395 HUF	1 395 HUF	When service provided
Fee of unjustified dispute per transaction	6 981 HUF	6 981 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.
Monthly automatic repayments for minimum amount (from UniCredit account)	494 HUF / repayment	494 HUF / repayment	Due by the last day of the grace period
Monthly automatic repayments for total amount (from UniCredit account)	494 HUF / repayment	494 HUF / repayment	Due by the last day of the grace period

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Designation	UniCredit Business Credit Card	UniCredit Business Gold Credit Card	Due date of fees
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 1 st of February 2024: 4 years For Mastercard cards issued before 1 st of February 2024: 3 years		
Transaction receipt retrieval request fee	696 HUF		Due per occasion, when service provided
Fee of manual transfer from credit card account ^{HK5}	696 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 2018 Service is automatically activated at the same time as card is activated.

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.