



**General terms and conditions**

1. This List of Conditions forms an integral annex of the Bank's General Business Conditions.
2. Once a year, with the effective date of 1 March each year all fees specified in the Bank's lists of conditions are automatically adjusted by the annual average consumer price index for the previous calendar year, as published by the Central Statistical Office (KSH) on its homepage. For business reasons, the Bank is entitled to apply fee rates that are more favorable to the customer, in contrast to the automatic fee change. The Bank informs its customers about the fact of the fee change and the modified amount of the affected fees at least 15 days before the change comes into effect, through an announcement and lists of conditions published on its website and in its branches.
3. The Bank considers the agreements different to this List of Conditions as promotions valid until cancellation.
4. Fees of HUF transfers and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from foreign currency (FCY) accounts as well as fees of FCY or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. The charges linked to Securities transactions specified in List of Conditions of Securities Transactions for Enterprises, Municipalities and Business Organisations and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.
5. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
6. At the calculation of the fees and costs – if the HUF amount calculated on the basis of the percentage rate and/or the FCY exchange rate is not a whole number - the Bank reserves the right to round off sums by rounding down fractions of 0,50 or smaller and rounding up fractions of 0,51 or greater to the nearest whole number.
7. In lack of specific instructions the Bank will leave in the custody of the correspondent bank acceptances presented for bills of exchange accepted under the transactions listed in Points 1 and 3e of Article IV of the List of Conditions.
8. Fees and costs of Documentary Transactions will be collected by the Bank by debiting the customer's HUF account kept with the Bank – independently of the currency of the fees and costs payable. If the Customer does not have any HUF account kept with the Bank, on the day of maturity the Bank will debit the Customer's account kept in any other currency with the counter value of the due fee or cost, calculated at the cross exchange rate of the currency of the account against to the currency of the due fee or cost, valid on the day of maturity at the Bank. If the Customer keeps more different non-HUF accounts with the Bank, the Bank – in the absence of any contrary instruction given by the Customer– is entitled to choose the account(s) to be debited with the costs and fees at its own option. If the Bank's documentary fees are borne by the Client's foreign partner, the Bank's „Standard Terms and Conditions for Foreign Correspondent Banks” are applicable.
9. Minimum HUF and FCY amounts depositable at the Bank:

Sight deposits (HUF and FCY)	0,-
Amounts depositable:	
Currency	Amount
HUF	500,000,-
USD	10,000,-
GBP	6,000,-
CHF	12,000,-
EUR	10,000,-

10. Minimum term of deposits: 1 week
11. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is

necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented.

12. Having regard to the Regulation (EU) No 2019/518 of the European Parliament and of the Council of 19 March 2019 amending Regulation (EC) No 924/2009 as regards certain charges on cross-border payments in the Union and currency conversion charges (entering into force on 15th December 2019) the UniCredit Bank Hungary Zrt. shall ensure that the charges levied by the UniCredit Bank in respect of cross-border payments in EUR within European Economic Area (hereafter referred as EEA)<sup>1</sup> will be the same value as the charges levied by the UniCredit Bank on Clients for the corresponding domestic (HUF) payments. In accordance with that UniCredit Bank Hungary Zrt shall adjust the charges denominated in EUR in the current List of Conditions using the UniCredit Bank EUR/HUF middle exchange rate - published on 30.11.2019 on [www.unicreditbank.hu](http://www.unicreditbank.hu) - as reference exchange rate (hereafter referred as reference rate). The reference rate shall recalculate annually taking into account the reference rate disclosed on the last banking day of November, the Bank shall apply this recalculated reference rate 15 days after its disclosure.

## **I. Account maintenance and account handling**

### **Keeping of HUF and FCY accounts**

#### **1. Account opening**

(for each account opening initiated by the customer)

HUF 7.838,-/ account

#### **2. Account closing**

HUF 7.838,-/ account<sup>2</sup>

#### **3. Account maintenance for account**

(Account maintenance for account or account package fee are charged for each started month)

HUF 17.073,- / month / account<sup>3</sup>

#### **4. Fee of downloading online company extract**

HUF 4.887,- / inquiry  
(According to the promotion the bank charges HUF 3.918,-/ inquiry.  
The promotion is valid until cancellation.)

#### **5. Mail-box (1 key)**

further keys

free of charge, the full compensation of the bank's loss is required after the caused damages.

#### **6. Postal charges**

Charged upon each bank account statement prepared (more statements may be sent in one envelope)

according to the valid conditions\* of the Hungarian Post<sup>4</sup>

E-statement (PDF)

HUF 200,- which is not charged by the Bank according to its promotion. The promotion is valid until cancellation<sup>4</sup>

Other post packages sent to the Client

according to the valid conditions of the Hungarian Post

#### **7. Statements kept in the branch**

50% of the valid conditions of the Hungarian Post for local mails<sup>4</sup>

#### **8. Cover confirmation**

(if cover is pledged)

0,155% min. HUF 3.918,-/month

#### **9. Cover confirmation**

(to the debit of a committed credit line)

According to the relevant contract of assignment or 0,394%/ month, min. EUR 78,38 or 0,394%/ month, min.

<sup>1</sup> The contracting countries of European Union and European Economic Area agreement

<sup>2</sup> According to the General Terms and Conditions III.1.191.

<sup>3</sup> The account maintenance fee is HUF 12.195,- after 1st March 2025 within the promotion of the Bank for the users of Multicash, and for those customers who have any of the following e-banking applications (Internet Banking SpectraNet; installed Spectra or Spectra Light), the payments orders are given by them via electronic channel and they use electronic statements. The promotion is valid until cancellation!

<sup>4</sup> According to the General Terms and Conditions I.9.5.

**10. Fee of Deposits (Escrow)/Cash collateral**

HUF 23.513/ every started month (due lump sum in advance for the total period)

**11. Examination of documents regarding escrow account**

0,155 %/month min. HUF 3.135,- /month

**12. Certificate fee regarding account keeping**  
(e.g.: transfer orders, account keeping, account balance, SWIFT message copy)

1,567% min. HUF 7.838,-

**13. Handling fee for sending documents and retrospective investigation for vouchers**  
(retrieve account statement)

0,016% of the amount on the certificate, but min. HUF 3.918,- /document<sup>5</sup>

**14. Forwarding of HUF-bills of exchange for collecting**

0,016% of the amount or turnover on the document, but min. HUF 1.567,- + VAT / document<sup>5</sup>

0,016%, min. HUF 7.461,-, depending on the distance<sup>5</sup>

## II. Payments

### Incoming

#### HUF Payments

**1. Payments to HUF accounts<sup>7</sup>**

free of charge

**2. Payments to FCY accounts<sup>7</sup>**

0,105% min EUR 20,95 max EUR 209,45 or the equivalent thereof in another foreign currency

**3. Inducement a collection, official transfer or transfer based on summons**

Electronic order without attached documents  
Paper based order without attached documents  
Order with attached documents

0,016% min. HUF 549,- / piece<sup>6</sup>  
0,026% min. HUF 549,- / piece<sup>6</sup>  
0,048% min. HUF 3.918,- / piece<sup>6</sup>

**4. Inducement direct debit**

Bank-to-bank payment order  
In-bank Payment order

0,079% min. HUF 61,- / entry<sup>6</sup>  
0,048% min. HUF 32,- / entry<sup>6</sup>

**5. Crediting direct debit**

Bank-to-bank payment order  
In-bank Payment order

0,195 %, min. HUF 58,- / entry  
0,147 %, min. HUF 30,- / entry

**6. Handling fee for postal orders, postal "striped" orders or C.O.D. transfers**

according to the valid conditions\* of the Hungarian Post + 0,017% min. HUF 328,- / credit entry / booking<sup>6</sup>

**7. Preparation fee of postal cheques**

HUF 36,- / piece

**8. Virtual Account**

Set-up fee  
Settlement fee

Subject to individual agreements  
Subject to individual agreements

<sup>5</sup> Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

<sup>6</sup> The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

\* Conditions available on the website of the Hungarian Post at <https://www.posta.hu/dijszabasok>

**9. Induce request-to-pay as a beneficiary**

addressed to a payer outside the bank  
addressed to a payer within the bank

HUF 104,-/ entry

HUF 52,-/ entry

**10. Credit a transaction in response to a request-to-pay**

from a payer outside the bank  
from a payer within the bank

0,156%, min. HUF 52,- / entry

0,124%, min. HUF 36,- / entry

FCY Payments

**1. In case of transactions from EEA in currency other than EUR or transactions from outside EEA in any currency**

- Payments to HUF accounts

0,105% min EUR 20,95 max EUR 209,45 or the equivalent thereof in another foreign currency

- Payments to FCY accounts

• In the currency of the account

0,105% min EUR 20,95 max EUR 209,45 or the equivalent thereof in another foreign currency

• In other currency

0,105% min EUR 20,95 max EUR 209,45 or the equivalent thereof in another foreign currency

**2. In case of transactions from EEA in EUR currency**

- Payments to HUF accounts

free of charge

- Payments to FCY accounts

• In the currency of the account

free of charge

• In other currency

free of charge

**3. Crediting FCY payments by unique notification and separate disposal**

HUF 29.783,- / month

## Outgoing

### Fulfilment-HUF Payments

Payment order debiting HUF or FCY accounts

#### 1. Bank-to-bank payment order<sup>7</sup>

by Electronic Banking<sup>8</sup>

by original formatted blanks

by non-original formatted blanks or by special processing<sup>9</sup>

0,427 % min HUF 446,-

0,5% min HUF 1.047,-

0,5%, min. HUF 3.213,-

#### 2. In-bank Payment order<sup>7</sup>

by Electronic Banking<sup>8</sup>

by original formatted blanks

by non-original formatted blanks or by special processing<sup>9</sup>

0,166%, min. HUF 420,-

0,251%, min. HUF 1,019,-

0,251%, min. HUF 3.169,-

#### 3. EFER Transfer\*\*

#### 4. VIBER (Real-time Gross Settlement System)

0,5%, min. HUF 864,-

0,783 %; min. HUF 12.540,- max. HUF 78.376,-

#### 5. Transfer between own accounts<sup>7</sup>

Free of charge

#### 6. Order for postal disbursement

In the form of paper:

With Electronic Banking:

According to the valid conditions\* of the Hungarian Post + 0,048% min. HUF 97,- / transfer slip<sup>10</sup>

According to the valid conditions\* of the Hungarian Post + 0,016% min. HUF 97,- / transfer slip<sup>10</sup>

#### 7. Debiting direct credit

Bank-to-bank payment order

In-bank Payment order

0,213% min. HUF 234,- / entry

0,166%, min. HUF 118,- / entry

#### 8. Debiting direct debit

0,427 % min HUF 446,-/ entry

#### 9. Collection orders, Official transfers, and Transfers based on summons (incl. partial fulfilment)

The order is received by paper form

identical to the fee of the in-bank respectively bank-to-bank payment by non-original formatted blanks

The order is received via electronic channels

identical to the fee of the in-bank respectively bank-to-bank payment by electronic banking

#### 10. Submission of an instant credit transfer order (by the payer) with the approval of a request-to-pay order for a beneficiary outside the bank

identical to the fee of a bank-to-bank payment submitted by electronic banking

for a beneficiary within the bank

identical to the fee of an in-bank payment submitted by electronic banking

<sup>7</sup> including instant payment transfers in accordance with the General Terms and Conditions

<sup>8</sup> Spectra, Spectra Light, SpectraNet, Multicash and Telephonebank

<sup>9</sup> including orders requiring immediate certificates, sent after cut-off time, respectively those commissions, where the commission fee is paid by the transferee.

<sup>10</sup> The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

\* Conditions available on the website of the Hungarian Post at <https://www.posta.hu/dijszabasok>

\*\* EFER transfers are executed from HUF accounts only

Fulfilment-FCY Payments - In case of transactions to EEA in currency other than EUR or transactions to outside EEA in any currency

Payment debiting HUF or FCY accounts

**1. Bank-to-bank payment order**

*by Electronic Banking<sup>11</sup>*

*by original formatted blanks*

*by non-original formatted blanks or by special processing<sup>12</sup>*

0,427 %, min. EUR 30,49

0,5%, min. EUR 36,31

0,5%, min. EUR 75,4

**2. In-bank Payment order**

*by Electronic Banking<sup>11</sup>*

*by original formatted blanks*

*by non-original formatted blanks or by special processing<sup>12</sup>*

0,209%, min. EUR 20,95

0,265%, min. EUR 27,93

0,265%, min. EUR 62,84

**3. SEPA credit transfer by Electronic Banking<sup>11</sup>**

- Bank-to-bank payment order if the payment amount is EUR 50,000,- or less

0,427% min. EUR 23,51

- If the payment amount is more than EUR 50,000,-

Identical to the fee in current point 1. of the in-bank respectively bank-to-bank FCY payment by electronic banking

**4. Urgent FCY Payment orders and urgent FCY transfers between clients' own accounts with conversation through the Spectra, Spectra Light, SpectraNet and Multicash client programmes (in HUF, EUR and USD)**

0,549%, min. EUR 78,38

Fulfilment-FCY Payments - In case of EUR and SEPA transactions to EEA

Payment debiting HUF or FCY accounts

**1. Bank-to-bank payment order**

*by Electronic Banking<sup>11</sup>*

*by original formatted blanks*

*by non-original formatted blanks or by special processing<sup>12</sup>*

0,427%, min. EUR 1,08

0,5%, min. EUR 2,54

0,5%, min. EUR 7,78

**2. In-bank Payment order**

*by Electronic Banking<sup>11</sup>*

*by original formatted blanks*

*by non-original formatted blanks or by special processing<sup>12</sup>*

0,166%, min. EUR 1,02

0,251%, min. EUR 2,47

0,251%, min. EUR 7,67

**3. Urgent FCY Payment orders and urgent FCY transfers between clients' own accounts with conversation through the Spectra, Spectra Light, SpectraNet, and Multicash client programmes (in EUR)**

0,549%, min. EUR 30,36 max. EUR 189,77

<sup>11</sup> Spectra, Spectra Light, SpectraNet, Multicash, and Telephonebank

<sup>12</sup> including orders requiring immediate certificates, sent after cut-off time, respectively those commissions, where the commission fee is paid by the transferee.

Fulfilment of FCY collection order

Payment debiting HUF or FCY accounts

**1. Fulfilment of FCY collection order**

The order is received in the form of paper

0,276%, min. EUR 62,7

The order is received in the form of paper

0,195%, min EUR 47,01

(Holder is Client of the UniCredit Bank)

**2. Fulfilment of SEPA Direct debit by Electronic Banking<sup>11</sup>**

If the payment amount is EUR 50,000,- or less

- *Bank-to-bank*

0,427% min. EUR 23,51

- *In-bank*

0,427% min. EUR 23,51

If the payment amount is more than EUR 50.000,-

Identical to the fee of the in-bank respectively bank-to-bank FCY payment by electronic banking in current Outgoing point Fulfilment-FCY Payments - In case of transactions to EEA in currency other than EUR or transactions to outside EEA in any currency section

FCY transfers between clients' own accounts

**1. FCY transfers between clients' own accounts**

Free of charge

**Others**

**1. Booking fee**

- Non Cash transactions taxable according to the Financial Transactional Tax law<sup>13</sup> and laws regulating auxiliary transactional tax
 

HUF 40.112,- / booking entry  
(According to the promotion HUF 95,- + 0,45 %, but maximum HUF 20.095 / booking entry in the same currency, or for payment transactions between the client's own accounts in different currencies at the Bank, and 0,9 % maximum HUF 40.095 for transfers with conversation, excluding payments, made following conversions in the foreign exchange trading (on the basis of an individual exchange rate agreement) in which case the fee is according to the promotion HUF 95,- + 0,45 %, but maximum HUF 20.095,- or for card payment transactions in which case , the fee is HUF 895 for the first transaction in each calendar year and HUF 95 for all further transactions. The promotion is valid until cancellation\*)
- Cash transactions taxable according to the Financial Transactional Tax law<sup>13</sup> and laws regulating auxiliary transactional tax
 

HUF 900.112,- / booking entry  
(According to the promotion HUF 95,- + 0,9 %, but maximum HUF 900.095,- / booking entry in the same currency and 1,35 % maximum HUF 920.095,- for transfers with conversation. The promotion is valid until cancellation\*)
- Other transactions
 

HUF 112,- / booking entry  
(According to the promotion the bank charges HUF 95,-/ booking entry.  
The promotion is valid until cancellation.)

**2. Processing/modification/cancellation of direct debit mandates (including SDD mandates)**

HUF 3.604,- / document

**3. Standing order**

according to the valid Electronic Banking condition

**4. Processing/modification/cancellation paper or Telephonebank based standing order**

HUF 1.725,-

**5. Processing/modification/cancellation electronic standing order**

HUF 864,-

**6. Processing transactions handed in by data medium**

HUF 20.378,- / data medium

**7. Bag used for data medium transfer**

HUF 4.701,- + VAT /piece

<sup>13</sup> Act CXVI of 2012 on Financial Transactional Tax.

\* The amount of the fee corresponds with the amount and maximum amount of the financial transaction tax (auxiliary transactional tax included). In case of modification of law, the Bank shall change both the amount and the maximum amount accordingly without delay. The fee portion above the HUF 92 is listed in separate lines on the account statement: non-cash transactions with „FTT”, card payment transactions with “POS”, cash transactions with „FTTCASH” tag.

<b>8. Settlement of negative account balance</b>	0,314% of the settled balance min. HUF 1.802,- <sup>14</sup>
<b>9. Forwarding data of postal payment orders by e-mail</b>	HUF 1.567,-/ month/ account
<b>10. Contribution in production of postal payment orders (postal cheques)</b>	HUF 4.701,- + VAT
<b>11. Contribution in production of postal payment orders certified by Magyar Posta Zrt. (OC 31)</b>	HUF 15.675,- + VAT
<b>12. FX conversion order without substantial coverage</b>	2,351% min. HUF 15.675,-
<b>13. Treasury deal on telephone</b>	Free of charge according to the Bank's promotion, until cancellation. (the standard fee is: 0,5% min HUF 10.000,-)
<b>14. Treasury deal via UC Trader Trading Platform</b>	Free of charge according to the Bank's promotion, until cancellation. (the standard fee is: 0,15% of the notional amount min HUF 1.500,-)
<b>15. Deleting unprocessable/erroneous transactions and the Bank's notification thereof</b>	HUF 1.961,- <sup>15</sup> (The standard fee is HUF 5.000,- which is not charged by the Bank according to its promotion. The promotion is valid until cancellation.)
<b>16. Transfer orders with missing data/errors<sup>16</sup></b>	0,016%, min. EUR 15,67/order <sup>17</sup>
<b>17. Mistaken marking of a special treasury rate (without a deal) or missing marking of special treasury rate (when deal made)</b>	0,016%, min. EUR 15,67/order <sup>18</sup>
<b>18. Cost of special handling in connection with payment services attributable to a reason incurred within the activity of the Customer</b>	0,032%, min. HUF 15.675,- /complaint <sup>17</sup>
<b>19. Modification and cancellation of transfer order</b>	
Domestic transaction and in case of EUR transaction within EEA	0,048% min. HUF 3.918,- <sup>17</sup>
Foreign transaction and in transaction in any currency outside EEA, and transaction is EEA in any currency other than EEA	0,079% min. HUF 7.838,- <sup>17</sup> (+ foreign bank charges)
<b>20. Assuring the accessibility of the transfers made towards custom-houses through the Internet</b>	0,032%, min. HUF 234 / transfer <sup>17</sup>
<b>21. Secondary account ID assignent<sup>19</sup>, modification<sup>19</sup>, confirmation<sup>20</sup> or deletion<sup>21</sup></b>	
- in a branch	HUF 2000,-

<sup>14</sup> The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

<sup>15</sup> The Bank charges this fee after all the unprocessable/erroneous transactions and the 4.12 points of the General Terms and Condition for deleting these transactions and send an announcement about them.

<sup>16</sup> For more information please check our brochure.

<sup>17</sup> The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

<sup>18</sup> The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

<sup>19</sup> In accordance with point III.1.51/B.1. of the General Terms and Conditions.

<sup>20</sup> In accordance with point III.1.51/B.11. of the General Terms and Conditions.

<sup>21</sup> In accordance with point III.1.51/B.1., B.12., B.13 of the General Terms and Conditions.

- *by Electronic Banking<sup>22</sup> or in Giro message*

Free of charge, according to the Bank's promotion until 01 March 2026 (the standard fee is HUF 1000,- which is not charged by the Bank according to its promotion. The promotion is valid until 01 March 2026)

**22. Blocking the receipt of request-to-pay orders on the basis of customer's waiver / unblocking**

HUF 500,-/account

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<sup>22</sup> Spectra, Spectra Light, SpectraNet Internet Banking,

### III. Cash Transactions

#### 1. Cash in (deposit into account)

##### 1.1. Forint

HUF cash payment credited to HUF account:	0,125%, min. HUF 628,-
HUF coins payment credited to HUF account (until 100 coins)	0,125%, min. HUF 628,-
HUF cash payment in high number of notes (for the total amount, above 1000 pieces of notes) <sup>23</sup>	0,47%, min. HUF 1.254,-
Crediting rolled coins with summary procedure (cash-delivery of coins in bags, above 100 pieces of coins) <sup>24</sup>	3,792 %, min HUF 1.254,-
HUF cash deposit on UniCredit ATM	Free of charge according to the promotion, until cancellation.

##### 1.2. Foreign Currency

FCY in the currency of the account:	0,91%, min. HUF 941,-
Foreign currency cash payment in high number of notes (for the total amount, above 500 pieces of notes) <sup>23</sup>	1,254%, min. HUF 1.412,-
FCY in different currency:	free of charge, at buying and selling rates of exchange
Fee of pay in currency coins	15,675%, min. HUF 783,-
Currency coins acceptance in:	EUR
Smallest accepted denomination	1,00-

##### 1.3. Other cash transactions

Payment of customs duties	0,314%; min HUF 1.725,-
Night safe	HUF 4.859,-/month
Single use bag	HUF 48,- + VAT /piece
From the 3rd bag	HUF 3.918,- + VAT /bag
New bag in case of injury	HUF 1.567,- + VAT /bag
Cash - delivery in bags – HUF <sup>24</sup>	0,106%, min. HUF 628,-
Cash – delivery in bags - FCY <sup>24</sup>	0,677%, min. HUF 783,-
Single use safety bag for cash-delivery in bags	HUF 214,- + VAT
Credit of the cash processed by the Cash Transportation Company <sup>24</sup>	
- HUF	0,079 %, min. HUF 628,-
- FCY	0,628 %, min. HUF 783,-

<sup>23</sup> The bank handles cash payments accumulated, based on pieces of notes, on the same day, in the same currency

<sup>24</sup> If the Bank identifies damaged or withdrawn banknotes or FX coins during the cash payment procedure by bag or by cash delivery, the fee for damaged of withdrawn banknotes and FX coins exchange will apply to the whole procedure.

Damaged or withdrawn banknotes exchange

HUF

- Damaged HUF banknotes exchange (if at least half of the banknote is available) Free of charges
- Damaged HUF banknotes exchange (if less than a half of the banknote is available) Free of charge acceptance
- Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB) Free of charges

FCY

- Damaged or withdrawn FCY banknotes exchange (if at least half of the banknote is available and the withdrawal's exchange date (exchange into HUF) has not expired) Conversion on 90%

Smart Safe Service:

Subject to individual agreements

**2. Cash out (withdrawal from an account)**

1 day's notice for HUF in the case of cash withdrawals over HUF 2.000.000 is required until 15:00. The demand noticed after 15.00 should be realized on the second day after the notice. 2 days' notice for cash withdrawals over USD or EUR 3000 and in any other currencies with no regard to the amount of the cash withdrawals is required. 1 day's notice is required in case of cash withdrawals in requested banknotes. In case the cash withdrawal is not realised because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 10.000,- to the client's account in order to partly reimburse its costs. The Bank shall execute cashier's disbursement above the sum of HUF 100.000.000 or its countervalue in any currency (calculated with the National Bank's official rate) solely in case a separate agreement between the parties is in effect.

In the currency of the account

FCY: 1,397% min 1.578 HUF

HUF: 0,549 %, min. HUF 1.254,-

In other currency

free of charge, at buying and selling rates of exchange

Money exchange of notes and coins not exceeding 50 pieces per denomination

Free of charge<sup>25</sup>

Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)

in case of coins

4.75%

in case of banknotes

1.75%

**3. Cash delivery**

1 day's notice for HUF and 2 day's notice for any other currency is required.

- requested HUF delivery to a specific address cash out transaction fee, min. HUF 16.770,-
- requested FCY delivery to a specific address cash out transaction fee, min. HUF 16.770,-

**4. Cash Exchange**

- From a foreign currency to HUF at buying rate of exchange
- From a foreign currency to another foreign currency at buying and selling rates of exchange
- From HUF to a foreign currency at buying and selling rates of exchange

In case of cash exchange the bank does not charge any additional fee as it is included in the exchange rates.

<sup>25</sup> The Bank offers the money exchange of notes and coins not exceeding 50 pieces per denomination only for account holding clients of the Bank.

## **IV. Documentary Transactions**

### **1. Export Bill and Documentary Collection**

- |   |                        |
|---|------------------------|
| a.) Collection Commission<br>(to be applied also for cancellation of collection orders<br>and for release of documents free of payment) | 0.36 %, min. EUR 121,- |
| b.) Amendment Commission  | EUR 121,- / order      |
| c.) Custodian service of accepted bills of exchange   | EUR 72,- / piece       |
| d.) Filling in Bill of exchange   | EUR 72,- / piece       |
| e.) Transfer of export value to a third bank  | EUR 121,- / piece      |

### **2. Import Clean and Documentary Collections**

**If the commissions and charges of the Bank are settled by the client**

- |  |                       |
|--|-----------------------|
| a.) Collection Commission<br>(to be applied also for cancellation of collection orders<br>and for release of documents free of payment)  | 0.36% min. EUR 121,-  |
| b.) Amendment Commission   | EUR 121,- / order     |
| c.) Release of Goods Commission<br>(calculated on basis of the value of the presented<br>documents, if the goods are sent to the address or at<br>the disposal of the bank)    | 0.48%, min. EUR 121,- |
| d.) Custodian service of accepted bills of exchange  | EUR 72,- / piece      |
| e.) Filling in a bill of exchange  | EUR 72,- / piece      |
| f.) Forwarding to an other bank<br>(if the bank forwards the documentary collection for<br>further handling on behalf of the correspondent bank or<br>at the client's request) | EUR 146,-             |

### **3. Export Documentary credits**

**If the commissions and charges of the Bank are settled by the client**

- |  |                                     |
|--|-------------------------------------|
| a.) Pre - advising Commission  | EUR 72,-                            |
| b.) Advising commission<br>(direct advising without the bank's confirmation)   | 0.21%,min. EUR 121,-                |
| c.) Confirmation commission<br>(to be applied in excess of advising commission, in<br>case of the Bank's commitment)   | Subject to special arrangement      |
| d.) Amendment Commission<br>(in case of extension and/or increase of amount of<br>confirmed export documentary credits or increase of<br>amount of export documentary credits additional<br>Confirmation Fee or Advising fee will be applied in<br>excess of Amendment Commission for the extension<br>period and/or increased amount) | EUR 121,- / order                   |
| e.) Utilization Commission<br>(calculated on basis of the utilized amount)   | 0.3 %, min. EUR 121,- / utilization |
| f.) Handing fee of deferred payment documents  | EUR 121,- / utilization             |

g.) Transfer Commission (to be applied for transferring of a documentary credit in favour of a second beneficiary, calculated on basis of the transferred amount or the amount by which the transfer amount has been increased)	Subject to special arrangement
h.) Assignment Commission (to be applied for assignment of proceeds under export documentary credits, calculated on basis of the assigned amount or the amount by which the assigned amount has been increased)	0.3%, min. EUR 121,-
i.) Advising through a third bank (advising of the documentary credit through a third bank without the bank's confirmation on behalf of the correspondent bank or at the client's request)	0.3 % min. EUR 304,-
j.) Discount of deferred payment documents	Subject to special arrangement
k.) Examination of Documents in advance	EUR 121,- / utilization
l.) Urging the foreign bank for documentary credit issuance	EUR 121,-
m.) Extra examination of Documents containing excessive details (for more detailed examination than the standards of the International Chamber of Commerce)	0.11% min. EUR 121,- /utilization
n.) Filling in Bill of Exchange	EUR 72,- / piece
o.) Discrepancy fee / Correction of Documents	EUR 121,- / utilization
p.) Transfer of export value to a third bank	EUR 121,- / piece
<b>4. Import documentary credits</b>	
a.) Issuing commission	Subject to special arrangement
b.) Deferred payment commission (to be applied for the deferred payment period in excess of the issuing commission, calculated on basis of the amount utilized)	Subject to special arrangement
c.) Amendment Commission (when the validity of the L/C is extended or the amount is increased, the Bank charges extra issuing commission in excess of the Amendment Commission for the extension period or the amount of the increase)	EUR 121,- / order
d.) Utilization Commission (calculated on basis of the utilized amount)	0.3 %, min. EUR 121,-
e.) Handling fee of deferred payment documents	EUR 121,- / utilization
f.) Release of Goods Commission (calculated on basis of the value of the presented documents, if the goods are sent to the address or at the disposal of the bank)	0.48 % min. EUR 121,- / piece
g.) Cancellation of a non-utilized import documentary credit (except for stand-by LCs)	EUR 121,-

**5. Domestic documentary credits**

The same fees are valid as mentioned under export/import documentary credits above

**6. Guarantees received**

- |  |                             |
|--|-----------------------------|
| a.) Advising/ registration commission<br>(advising without obligation)   | 0.21% min. <b>EUR 121,-</b> |
| b.) Amendment Commission<br>(in case of increase of the guarantee amount additional<br>Advising fee will be applied in excess of Amendment<br>Commission for the amount of the increase) | <b>EUR 121,- / order</b>    |
| c.) Utilization Commission   | <b>0.3%, min. EUR 121,-</b> |

**7. Guarantees issued**

- |  |  |
|--|--|
| a.) Guarantee or Letter of Intent Issuance Fee<br>(Beside the Guarantee Fee)                                 | 0.23% min. <b>EUR 121,-</b> (per Guarantee or Letter of<br>Intent) |
| b.) Guarantee or Letter of Intent Commitment Fee<br>(to be applied for the whole validity period in advance) | Subject to special arrangement                                     |
| c.) Amendment Commission   | <b>EUR 121,- / order</b>   |
| d.) Utilization Commission   | <b>0.3%, min. EUR 146,-</b>  |
| e.) Guarantee with non-standard text accepted by the<br>bank, additional to the fee 7.a.)                    | 0.11% min <b>EUR 121,-</b>   |
| f.) Guarantee Issuance in two languages or in more<br>than one originals (Beside 7.a.) and c.))              | <b>EUR 121,-</b>   |

**8. Assignment/Notification**

0.11% min. **EUR 121,-** max. **EUR 609,-**

**9. Other (Regarding sections 3., 4., 5., 6. and 7.)**

- |  |  |
|--|--|
| a.) Consulting/preparing draft wording   | 0.11% min. <b>EUR 121,-</b> max. <b>EUR 1.524,-</b> or<br>subject to agreement |
| b.) Stock statement  | <b>EUR 121,-</b>   |
| c.) Cancellation of prepared orders  | 0.23% min. <b>EUR 121,-</b>  |
| d.) Commission due to excess of L/C amount or handling<br>of documents presented after expiry date | <b>EUR 121,- / utilization</b>   |
| e.) Urging (to be applied from the 3rd tracer, if sent at<br>the client's request)                 | <b>EUR 72,- / piece</b>  |
| f.) Urgent execution   | <b>EUR 121,-</b>   |

Fees calculated according to Para IV. are based on the higher amounts, in case their base-amount was determined with tolerance. Fees listed in Para IV. are only applicable for instructions in convertible currencies, that require standard procedures. Extra fees will be charged for additional details and for non-standard preparation. The fees above do not include extra postal/courier/swift charges or the commissions and charges incurred at partner banks.

The Bank applies urgent execution fee when we are requested to execute orders within 48 hours, in case the Documentary and Guarantee Department has received the order until 9.00 a.m. on the day of execution and the Bank is in possession of all necessary documents and cover, and business approval has been obtained.

## V. Factoring services

<b>1. Factoring fee for standard and financed invoices</b>	according to contract, but min. HUF 300,000.- /year or EUR 1,000.-/ year
<b>2. Debtor/supplier factoring limit's set up and modification fee</b>	0.2%, min. HUF 39,000.-, max. HUF 60,000.- or 0.2% min. EUR 130.-, max. EUR 200.-
<b>3. Overdue invoice administration fee</b>	HUF 1,200.-/ month/invoice or EUR 4.- /month/ invoice
<b>4. Credit insurance limit appraisal fee</b>	HUF 30,000.- /buyer or EUR 100.- / buyer
<b>5. Factoring advance payment base interest rate</b>	variable, according to contract
<b>6. Factoring insurance commission</b>	0.35%/month on the basis of unpaid receivables
<b>7. Factoring credit appraisal fee</b>	HUF 50,000.-
<b>8. Urgent execution fee</b>	HUF 12,000.- or EUR 40.-
<b>9. Fee for extra factoring account statement</b>	HUF 6,000.- or EUR 20.-

## **VI. Cheque Transactions (subject to individual agreements)**

*The Bank is entitled to refuse the receipt of cheques for collecting, crediting and purchasing without further explanation.*

*Receipt of traveller's cheque for collecting, crediting and purchasing is not available from 1st of March.*

### **1. Purchase of UniCredit cheques with recourse**

Purchase against the same currency with cash withdrawal	0,8% , min. HUF 4000,- per cheque + foreign bank charges
Purchase against the different currency	at buying and selling rates of exchange + 0,8 % min. HUF 4000,- per cheque + foreign bank charges
Purchase against HUF	at buying and selling rates of exchange + 0,8% min. HUF 4000,- per cheque + foreign bank charges

### **2. Prompt credit of an account against Cheque purchase with recourse**

To the credit of an account kept in the same currency	1,2%, min. HUF 4000,- per cheque + foreign bank charges
To the credit of an account kept in different currency	at buying and selling rates of exchange + 1,2%, min. HUF 4000,- per cheque + foreign bank charges

### **3. Cheques for crediting with recourse**

1 % min. HUF 4000,- per cheque + foreign bank charges

### **4. Cheques for collection**

0,4 % min. 4.000,- max. 25.000,- per cheque + foreign bank charges

### **5. Other cheques services**

Handling fee for unpaid checks	The same as the collection fee, according to the collection method
Guaranteed FCY cheque issued by UniCredit Bank Hungary	0,15%, min. EUR 15.- / cheque
Non-guaranteed FCY cheque issued by UniCredit Bank Hungary	0,15%, min. EUR 15.- / cheque
Cheque handling fee	HUF 100.-/ cheque
Cheque cashing	0,15%, min. EUR 15.-/ cheque
Redemption of guaranteed FCY cheques	0,2%, min. EUR 6,- <sup>26</sup>

<sup>26</sup> The Bank does not charge the fee above the minimum according to its promotion. The promotion is valid until cancellation.

**6. SWIFT-TO-CHEQUE fee:** according to the FCY payments

<i>By Electronic Banking</i>	0,15%, min. EUR 15 .-/ cheque
<i>by original formatted blanks</i>	0,175%, min. EUR 20 .-/ cheque
<i>by non-original formatted blanks or by special processing</i>	0,175%, min. EUR 45 ,-/ cheque

**VII. Interest conditions**

**1. Interests and fees**

Sight interest on HUF current accounts	According to the current Announcements.
Special interest for overdraft balance on HUF account	The double of the base rate of the National Bank of Hungary
Sight interest on FCY current accounts	According to the current Announcements
Special interest for overdraft balance on FCY account	10%
Deposit rate in case of dismissal before maturity	
HUF deposits	According to the current Announcements
FCY deposits	According to the current Announcements

**2. Settlement of accrued interest on deposits**

For HUF accounts:	each calendar quarter
For FCY accounts:	each calendar quarter
For deposit accounts:	at maturity

**VIII. Safe service<sup>27</sup>**

**1. Safe deposit box rental fees<sup>28</sup>**

	<b>Size<sup>29</sup></b>	<b>price, HUF / month</b>
I.	small size (below 5.000 cm <sup>3</sup> )	4.200,- + VAT
II.	medium size (5.001 – 12.000 cm <sup>3</sup> )	5.200,- + VAT
III.	large size(12.001 – 20.000 cm <sup>3</sup> )	6.200,- + VAT
IV.	extra size (above 20.000 cm <sup>3</sup> )	7.200,- + VAT

The above prices are applied, objects placed in the safe deposit box are covered by insurance up to HUF 6,000,000 in accordance with the conditions set out in the contract.

**2. Others**

	<b>price, HUF / piece</b>
Surety money for key (for the first key)	10.000,-
Surety money for key (for the second key) <sup>30</sup>	50.000,-
Fee of the second key (max. one key) <sup>30,31</sup>	25.000,- + VAT
Safe-cracking or forced opening	The Bank shall charge the total cost of safe-cracking or forced opening to the client.
Responsible custody	According to the current safe deposit box rental fees

**IX. Miscellaneous**

<b>1. Bank information, bank information for public procurement applications</b>	<b>HUF 15.675,-</b>
<b>2. Capital payment certificate</b>	<b>HUF 5.487,-</b>
<b>3. Certificate on separated own funds (for tenders)</b>	HUF 10.000,-
<b>4. Credit Approval Fee</b>	Subject to agreement, minimum 0,50% flat fee, but at least HUF 120.000,-on the required credit amount
<b>5. Project evaluation fee</b>	Subject to agreement, minimum 2% flat fee, but at least HUF 250.000,- / on the project amount to financed
<b>6. Handling fee</b>	Subject to agreement, minimum 2% p.a. on the drawn loan amount

<sup>27</sup> Safe service is only available for clients having HUF payment account at UniCredit Hungary

<sup>28</sup> The calculation of the fee in case of contracts signed after 07.07.2014. : on the payment account connected with the safe service, the 0,01% of total credit and debit transaction values, minimum the above indicated amount. The Bank does not charge the fee above the minimum according to its promotion. In case the client does not have any account kept with the Bank, the above charges shall be applied. The promotion is valid until cancellation.

<sup>29</sup> The dimensions of the safe deposit boxes may vary in different branches within the same category.

<sup>30</sup> In case of contracts signed after 07. 07. 2014. for every safe deposit box 2 keys (a primary key and a secondary key) will be handed to the Lessee.

<sup>31</sup> The fee applies to the contracts signed before 07. 07. 2014. In case of contracts signed or modified after 07. 07. 2014. the client cannot ask for a secondary key.

<b>7. Credit Prolongation Fee</b>	Subject to agreement, minimum HUF 0,50 %, but at least HUF 120.000,- on the contracted credit amount
<b>8. Alteration of the Loan Agreement</b>	Subject to agreement, minimum 0,30% but at least HUF 120.000,- / alteration on the contracted credit amount
<b>9. Availability fee</b>	Subject to agreement, minimum 1,0%, payable on any undrawn amount of the Credit Line
<b>10. Credit pre-payment handling fee</b>	HUF 100.000,- / early redemption
<b>11. Penalty for the non-performance of the financial data presentation undertaken<sup>32</sup></b>	HUF 50,000.- /occasion
<b>12. Breakage cost</b>	Subject to agreement
<b>13. Registration fee for direct debit</b> (one-time fee for the registration process)	<b>HUF 15.675,-</b>
<b>14. Fee for reprinting signature cards</b> (For client request for tenders.)	<b>HUF 4.701,- + VAT / signature cards</b>
<b>15. Fee of appraisal of market values and collateral values for real estate property</b>	
The Bank charges the fees specified in the frame agreement with the service provider as a minimum. The fee is due at the reception of the credit application.	
Condominium flat	<b>HUF 44 450 /real estate</b>
Building land used for residential real estate	<b>HUF 44 450 /real estate</b>
Detached house, terraced house, holiday resort	<b>HUF 50 800 /real estate</b>
Technical inspection fee for residential property	<b>HUF 25 4000 /real estate</b> (due at the reception of the request for technical inspection)
Technical inspection fee for income-earning real estates with business or mixed function	Subject to individual agreements
Building land for development	<b>HUF 76 200 / real estate</b>
<b>a. Income-earning real estates with business or mixed function (non-residential properties)</b>	
Total floorspace m <sup>2</sup> : 0-150	<b>HUF 101 600 /real estate</b>
Total floorspace m <sup>2</sup> 151-500	<b>HUF 127 000 /real estate</b>
Total floorspace m <sup>2</sup> 501-1000	<b>HUF 158 750 /real estate</b>

<sup>32</sup> Valid for loan and collateral contracts signed or amended after 15<sup>th</sup> December, 2011 (e.g. for non-delivery of yearly audited financial documentation, non-presentation of the copy of insurance policy, non-presentation of certificate of payment of insurance fee etc.)

Total floorspace m<sup>2</sup>: 1001-2000

**HUF 190 500 /real estate**

Total floorspace m<sup>2</sup>: 2001-

**HUF 228 600 /real estate + HUF 6 350 / 1.000  
m<sup>2</sup> but max. total HUF 342 900 (or  
individual<sup>33</sup>) /real estate**

**b. Agricultural properties (fee /real estate)**

**arable land and grasses**

**HUF 57 150**

**grapes and orchard**

**HUF 69 850**

**Reappraisal with on-site examination in every 3  
years**

100% of the above mentioned appraisal fee  
has to be paid.

**Reappraisal with on-site examination within one  
year**

50% of the a. m. fee according to the type of  
the property in case there was no alteration in  
the floor space or there were no construction  
or renovation works on the property that  
required building permission and there was no  
modification in the ownership structure and  
name of the property, furthermore at the date  
of the first appraisal the obligatory  
documentation according to Annex No. 4. of  
the order of Ministry of Finance No. 25/1997  
(VIII.1.) were presented electronically or in a  
hardcopy form to the Bank.  
Otherwise 100% of the above mentioned  
appraisal fee has to be paid.

**c. Project loan / Readiness report**

based on individual offer

**Fee of site visit (in case there is no complete  
valuation for MLV)**

**HUF 19 050,-**

The fees do not include the cost of acquiring the documents needed and apply to appraisals made in the standardized form of UniCredit Bank.

In case of any changes of the property (e.g. change of the name in the property registry, modification in ownership structure, change in function, or any construction or renovation requiring permission) it is within the competence of the Bank to decide whether the review is feasible without on-site examination based on the former appraisal, or a completely new appraisal is needed based on an on-site examination.

<sup>33</sup> Properties with many buildings, particularly large floor areas and/or special functions, an individual valuation fee can be calculated in coordination with VD.

**16. Land registry procedure fees:**

Obtaining e-certified Land Registry extract from the Takarnet system	HUF 5.300,- / inquiry
Query of the certified title deed from the Government Office	HUF 10.500,- / inquiry
Obtaining e-certified copy of land registry map from the TakarNet system	HUF 5.500,- / inquiry
Land Registry procedure of first instance (in case of application does not affect entry or modification)	HUF 11.100,- / application
Registration and modification of mortgage	HUF 20.500,- / registration, modification

**17. Fees of Collateral registry**

Fee charged for the making of a statement by the Bank on establishing/modifying a lien in the Collateral registry system	HUF 8.500,-/ piece of asset
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**18. Audit letter**

Electronic audit letter	HUF 18.810,-
Printed audit letter	HUF 23.513,-

**19. Fees of SWIFT services:**

SWIFT MT940/MT942 set up/modification/cancellation <sup>34</sup>	EUR 31,35 or HUF 9.406,-
SWIFT MT940 inside UniCredit <sup>34</sup>	EUR 47,01/ month/acct. or HUF 14.107,-/month/acct.
SWIFT MT940 to other bank <sup>34</sup>	EUR 62,7/ month/acct. or HUF 18.810,-/month/acct.
SWIFT MT942 inside UniCredit group <sup>34</sup>	EUR 62,7/ month/acct. or HUF 18.810,-/month/acct.
SWIFT MT942 to other bank <sup>34</sup>	EUR 78,38/ month/acct. or HUF 23.513,-/month/acct.
SWIFT MT101 set up/modification/cancellation <sup>34</sup>	EUR 117,58 or HUF 35.270,-
SWIFT MT101 incoming order to transfer	EUR 7,83/ message

<sup>34</sup> Fees denominated in EUR are valid for EUR accounts, the fees denominated in HUF are valid for HUF and other (non-EUR) FCY accounts

**20. camt statements inside UniCredit group**

camt.053/052 set up/modification/cancellation <sup>34</sup>	EUR 31,35 or HUF 9.406,-
camt.053 statement <sup>34</sup>	EUR 47,01/month/acct. or HUF 14.129,-/month/acct.
camt.052 statement <sup>34</sup>	EUR 62,7/month/acct. or HUF 18.810,-/month/acct.

**21. Electronic statements via e-mail**

pdf format	HUF 4.701,-/ month/acct.
camt.053 format	HUF 14.107,-/ month/acct.

**22. Printed forms**

free of charge

**23. Facsimile message charges domestic:**

Europe:	HUF 400,-+VAT / page
Overseas:	HUF 700,- +VAT / page
	HUF 1.500,- +VAT / page

**24. Daily info on exchange rates sent through fax**

HUF 4.000,- + VAT / month

**25. Photocopies**

HUF 100,- +VAT / page

**26. Fees related to employer's loan to purchase a home**

**a. Fees of employers loan for purchase a home**

- Administrative fee for disbursement of the employer's loan for purchase a home	HUF 10,000 for each loan, due at the issue of the certificate
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**b. If the employer mandates the Bank to deal with the registration and collection of repayment instalment amount of the employer's loan to purchase a home**

- Fee for collecting the employer's loan for purchase a home	HUF 2,500 for each loan account, due monthly at the time when the Bank collects the instalment amount
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## X. Announcement on the execution order of transactions and time deposits

This document is inseparable part of the List of Conditions. The Bank records when it fulfills the tasks deriving from transfer orders given as follows below.

The starting time of the Bank Business Day is 7:00 while for services which require personal assistance the starting time is the opening time of the branch. In the field "Handing in of the transfer order" the times given are closing times as well as final submission times, as written in I.4.11. of the General Business Conditions.

In the field "Incoming transfer" the times given are closing times as well as final arrival times, as written in I.4.11. of the General Business Condition, except "*Incoming FCY transactions (including incoming SEPA credit transfers) and cross-border HUF transactions without conversion*" for which the final submission time is 17:00 while the closing time is 18:00.

Unless otherwise agreed, orders received to be processed and executed on the same day and requiring conversion shall be executed by the Bank using the foreign exchange buying/selling rate posted by the Bank in accordance with I.4.18. and I.4.18.a. of the General Terms and Conditions.

According to I.4.18. of the General Terms and Conditions, the Bank may make an extraordinary quotation if the difference between any middle rate quoted by the Bank and the rate available to the Bank on the market exceeds 0.4%.

According to I.4.18.a. of the General Business Conditions, if

- i. the Bank does not quote a public rate for a given currency, or
- ii. the amount of the payment order requiring a foreign currency exchange exceeds HUF 500,000,000 or the equivalent amount in foreign currency,

then the Bank shall be entitled, when processing the order, to apply the buying/selling rate determined based on the market rates available to it, subject to a maximum margin of +/- 1.4%.

The Bank accepts orders only in currencies which are quoted by the Bank. In the current announcement the Bank gives special orders on HUF transactions and on orders credited/debited on HUF accounts, thus in the execution order "EEA<sup>35</sup> currency" does not include HUF. In current announcement we consider the following currencies as EEA currencies: EUR, BGN, CZK, DKK, ISK, PLN, CHF, NOK, RON, SEK, HRK.

The execution order of the SWIFT MT101s ("Request for transfer") are identical to the execution order of the electronic orders except where the Bank defines other execution orders in the Announcement on the execution order of transactions and time deposits. Instant payment transfers can not be initiated with MT101 orders.

The special conditions applicable for CNY transfers are stipulated in a separate statement. In the lack of a „Statement on payment orders in Chinese yuan" the Bank rejects the execution of the payment order.

### **Domestic HUF transfer orders**<sup>36</sup>

**In case of collection, official transfer and transfer based on summons sent electronically**, the Bank fulfills or revokes orders remitted to the debit of the account held at UniCredit Bank until 18:00 on T day.

**In case of collection, official transfer and transfer based on summons submitted in print**, the Bank fulfills or revokes orders sent in until 14 am on T day.

**Bulk direct debits and direct credit** orders are accepted by the Bank only on electronic channels. Cut-off time for the execution of **group collection orders, transfers to/from authorities, transfer resolutions and bill of exchanges** on the subject day is 6 p.m. for obligors.

Different from the payments determined below, the Bank fulfills payment orders given electronically until T day 14:30 p.m. through GIRO and payment orders given electronically until T day 15:00 p.m. through VIBER to the debit of the **OEP accounts**. In case of printed orders, when processed through GIRO, hand-in deadline of the order is T day 12.00 a.m., when processed through VIBER it is T day 13:00 p.m.

<sup>35</sup> EEA (European Economic Area): EU members and Norway, Iceland and Liechtenstein

<sup>36</sup> For cross-border HUF transactions the Bank applies the conditions of FCY transactions.

**Cash deposit at UniCredit ATM**

Handing in of the transfer order	Booking date on the card coverage account of the account owner
• In case of Debit card T day, until 18:30	T day
• In case of Debit card T day, after 18:30	T+1 day
• In case of Credit card T day, until 18:30	T day
• In case of Credit card T day, after 18:30	T +1 day

**Payment of customs duties at cashier**

Initiating the cash in	Crediting on the government budget account handled by the National Tax and Customs Administration of Hungary
• T day	T + 1 day

DEBITS (Outgoing)

**Outgoing HUF transactions (through the Giro system)**

Handing in of the transfer order	Account to be debited	Debiting the client's account	Expected crediting of the beneficiary's account
• In case of electronic orders: T day, until 16:30 <sup>37</sup> except instant payment transfers: T day, until 24:00	HUF	T day	T day
• EFER transfers: T day, until 16:30	HUF	T day	T day
• Electronic direct credit orders (if the payment order contains transactions for in-bank and outgoing beneficiaries): T day, until 16:30	HUF	T day	T day
• In case of paper-based orders: T day, until 14:00	HUF	T day	T day
• In case of electronic orders: T day, until 12:30	EUR	T day	T day
• In case of paper-based orders: T day, until 14:00	EUR	T+1 day	T+1 day
• In case of electronic orders: T day, until 12:30	other FCY (not EUR)	T day	T+2 day
• In case of paper-based orders: T day, until 14:00	other FCY (not EUR)	T+1 day	T+3 day

In case of domestic HUF standing orders the earliest execution value date is T+1 day, if the order is submitted until 18:00 on electronic channel on T day or until 12:00 on paper on T day.

**Outgoing HUF transactions (through the VIBER system)**

Handing in of the transfer order	Account to be debited	Debiting the client's account	Expected crediting of the beneficiary's account
• In case of electronic orders: T day, until 16:30	HUF	T day	T day
• In case of paper-based orders: T day, until 14:00	HUF	T day	T day

<sup>37</sup> The cut-off time for same-day processing for items that have to be affirmed in writing (fax) is 14:00. (receiving both the payment orders and the fax until 14:00!) The term "day" in the context means banking day. Orders received after the cut-off times are regarded as orders received on the following day.

**Order for postal disbursement**

Handing in of the transfer order	Account to be debited	Debiting the client's account	Expected time of cash delivery to the beneficiary
• In case of electronic orders: T day, until 14:00,	HUF	T day	T+2 day
• In case of paper-based orders: T day, until 12:00	HUF	T day	T+2 day

**In-Bank HUF transactions and transfers between the clients' accounts (debiting and crediting)**

Handing in of the transfer order	Account to be debited	Account to be credited	Debiting the client's account	Expected crediting of the beneficiary's account
• In case of electronic orders: T day, until 18:00 except instant payment transfers: T day, until 24:00	HUF	HUF	T day	T day
• Subject to MT 101: T day, until 17:00	HUF	HUF	T day	T day
• Electronic direct credit orders (if the payment order contains only transactions for in-bank beneficiaries): T day, until 18:00	HUF	HUF	T day	T day
• In case of paper-based orders: T day, until 14:00	HUF	HUF	T day	T day
• In case of electronic orders: T day, until 12:30 except instant payment transfers: T day, until 24:00	HUF	EEA CY	T day	T day
• In case of paper-based orders: T day, until 10:30	HUF	FCY	T day	T day
• In case of electronic orders: T day, until 12:30	HUF	EEA CY	T day	T day
• In case of paper-based orders: T day, until 10:30	EEA CY	HUF	T day	T day
• In case of electronic orders: T day, until 12:30	EEA CY	HUF	T day	T day
• In case of electronic orders: T day, until 12:30	If at least one is not EEA CY		T day	T+2 day
• In case of paper-based orders: T day, until 10:30	If at least one is not EEA CY		T day	T+2 day

**CREDITS (INCOMING)**

Incoming transfer	Account to be credited	The Bank's account at MNB (Hungarian National Bank) gets credited	Crediting the client's account
Through the Giro system	HUF	T day	T day
Through the Giro system: T day, until 16:30 except instant payment transfers: T day, until 24:00	EEA CY	T day	T day
Through the Giro system: T day, until 10:00 except instant payment transfers: T day, until 24:00	Not EEA CY	T day	T+2 day T day
Through VIBER system: T day, until 17:00	HUF	T day	T day
Through VIBER system: T day, until 16:00	EEA CY	T day	T day
Through VIBER system: T day, until 10:00	Not EEA CY	T day	T+2 day

**FCY and cross-border HUF transfer orders<sup>38</sup>**

DEBITS (Outgoing)

**Outgoing EUR (SEPA) transactions (with or without conversion) inside EEA**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	<i>Debiting the client's account</i>	The nostro account of the beneficiary's Bank gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	EUR/HUF	T day	T+1 day
• In case of paper-based orders: T day, until 14:00	EUR/HUF	T+1 day	T+2 day
• In case of electronic orders: T day, until 12:30	other (not EUR) FCY	T day	T+2 day
• In case of paper-based orders: T day, until 14:00	other (not EUR) FCY	T+1 day	T+3 day

**Outgoing other (not EUR) FCY, outgoing EUR aside from EEA, or cross-border HUF transactions (with or without conversion)**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	<i>Debiting the client's account</i>	The nostro account of the beneficiary's Bank gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	FCY/HUF	T day	T+2 day
• In case of paper-based orders: T day, until 14:00	FCY/HUF	T+1 day	T+3 day

**Outgoing „FlashPayment” without conversion**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	<i>Debiting the client's account</i>	The Beneficiary's account gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	FCY	T day	T+1 day
• In case of paper-based orders: T day, until 14:00	FCY	T+1 day	T+2 day

**Outgoing urgent (HUF, EUR and USD) payment or urgent SEPA transfer through the Spectra és Spectra Light and MultiCash client programmes with or without conversion**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	<i>Debiting the client's account</i>	The nostro account of the beneficiary's Bank gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	HUF / FCY	T day	T day

<sup>38</sup> The cut-off time for same-day processing of items that have to be affirmed in writing (fax) is 9:00. (receiving both the payment orders and the fax until 9:00!)

**In-Bank FCY transactions and SEPA transfers without conversion<sup>39</sup>**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	Debiting the client's account	The Beneficiary's account gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 16:00	FCY	T day	T day
• In case of paper-based orders: T day, until 14:00	FCY	T day	T day

**In-Bank FCY transactions between the client's own accounts without conversion<sup>39</sup>**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	Debiting the client's account	The Beneficiary's account gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 16:00	FCY	T day	T day
• In case of paper-based orders: T day, until 14:00	FCY	T day	T day

**In-Bank FCY credit transfers, SEPA transfers and transfers between the client's own accounts with conversion**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	<i>Account to be credited</i>	Debiting the client's account	The Beneficiary's account gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	EEA CY/ HUF	EEA CY / HUF	T day	T day
• In case of paper-based orders: T day, until 10:30	EEA CY/ HUF	EEA CY / HUF	T day	T day
• In case of electronic orders: T day, until 12:30	If at least one is not EEA CY		T day	T+2 day
• In case of paper-based orders: T day, until 10:30	If at least one is not EEA CY		T day	T+2 day

In case of **Standing Orders** the the earliest execution value date is T+2 day, in case the bank receives the order on T day until 12:00.

**Urgent In-Bank (HUF, EUR and USD) FCY Payment with conversion and urgent SEPA payment with conversion trough the Spectra, Spectra Light, SpectraNet and Multicash client programmes**

<u>Handing in of the transfer order</u>	<i>Account to be debited</i>	Debiting the client's account	The nostro account of the beneficiary's Bank gets credited the earliest (FCY value-day)
• In case of electronic orders: T day, until 12:30	HUF / FCY	T day	T day

<sup>39</sup> In case of in-bank orders, orders without conversion are those transactions where the currency of the order, the currency of the account to be debited and the currency of the account to be credited are the same.

**CREDITS (Incoming)**

**Incoming FCY transactions (including incoming SEPA credit transfers) and cross-border HUF transactions without conversion**

<i><u>Receiving the transfer order</u></i>	<i>Account to be credited</i>	<i>The Bank's nostro account gets credited</i>	<i>The Beneficiary's account gets credited the earliest (FCY value-day)</i>
T day, until 17:00	FCY / HUF	T day	T day

**Incoming FCY transactions (including incoming SEPA credit transfers) and cross-border HUF transactions with conversion**

<i><u>Receiving the transfer order</u></i>	<i>Account to be credited</i>	<i>Account to be credited</i>	<i>The Bank's nostro account gets credited</i>	<i>The Beneficiary's account gets credited the earliest (FCY value-day)</i>
T day, until 16:30	EEA CY / HUF	EEA CY / HUF	T day	T day
T day, until 8:00	If at least one is not EEA CY		T day	T+2 day

**Time Deposits<sup>40</sup>**

**HUF Time Deposits**

<i><u>Handing in of the order</u></i>	<i>Fulfilling the order</i>
• In case of electronic orders: T day, until 14:00	T day
• In case of paper-based orders: T day, until 14:00	T day

**EUR, USD and CHF Time Deposits**

<i><u>Handing in of the order</u></i>	<i>Fulfilling the order</i>
• In case of electronic orders: T day, until 14:00	T day
• In case of paper-based orders: T day, until 14:00	T day

**Other FCY Time Deposits**

<i><u>Handing in of the order</u></i>	<i>Fulfilling the order</i>
• In case of electronic orders: T day, until 14:00	T+2 day
• In case of paper-based orders: T day, until 14:00	T+2 day

<sup>40</sup>The cut-off time for time deposit orders and for premature termination of time deposits is the same.

**Others**

**Through the UC Trader Trading Platform, Transactions may be concluded on bank business days during the following hours:**

Monday to Thursday: 8.00 – 17.00  
On Friday: 8.00 – 16.00

Claiming of Cash Delivery or High-amount Cash Withdrawal is possible until 15:00 one day before in case of HUF and two days before in case of FCY.

In case of cash pick up the cash amount processed by the cash transportation company will be credited on the next banking day after the cash pick up was concluded.

**Free format letters/orders sent in Spectra, Spectra Light, SpectraNet Internet Banking, or systems:**

Processing of order: T+2 day

The Bank prepares to process the order earlier on a best effort basis, without commitment.

**Announcement on the execution order of securities transactions can be found in the List of conditions of securities transactions for enterprises, municipalities and business organisations.**

UniCredit Bank Hungary Zrt.