Effective from: 1st of December 2026 • Published on: 25th of November 2026

The standard terminology for the most typical services related to payment accounts is set out in the list of "Standardized terms and definitions related to the most typical services of payment accounts", which is annexed to this List of Conditions. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

Amendments published on 25.11.2026 and entering into force on 01.12.2026. Changes are marked with red underline by the Bank. Announcement of new account management-related promotional offers from 01.12.2026 until 28.02.2027.

In case of any discrepancies between the Hungarian version of this List of Conditions and the present English text, the Hungarian version shall prevail.

		Basic account**
Monthly closing fee		HUF 1272[1]/month[2]/bank account
Direct debits		free of charge
Bank-to-bank and intra-bank standing order[3]		free of charge[4]
Commission for purchases by bank card		free of charge
Deposit in the same currency as the account currency		free of charge
For individual bank-to-bank and intra-bank transfers, four individual transfer orders executed in the same calendar month and an unlimited number of standing transfer orders, up to a maximum of one hundred thousand forints per month, are free of charge.		
Fees for immediate transfer orders initiated using the unified data entry solution		
Immediate transfer initiated using a QR code		free of charge[10]
Immediate transfer initiated using deep linking		free of charge[10]
Immediate transfer initiated using NFC		free of charge[10]
Fees relating to payment requests		
Submission of an instant transfer order (by the payer) with the approval of a payment request for an in-bank beneficiary		The same as the fee of a single in-bank transfer launched with UniCredit eBanking, mBanking[11]
Submission of an instant transfer order (by the payer) with the approval of a payment request for a bank-to-bank beneficiary		The same as the fee of a single in-bank transfer launched with UniCredit eBanking, mBanking[11]
Submission of a payment request addressed to an in-bank payer as a Beneficiary		free of charge[12]
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary		free of charge[12]
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels		free of charge[13]
Intra-bank individual transfer[3,4]	**by UniCredit eBanking**	free of charge[4]
	by UniCredit mBanking	free of charge[4]
	By Telephone Bank	free of charge[4]
	By original bank form	free of charge[4]
Bank-to-bank individual transfer[4]	**by UniCredit eBanking**	free of charge[4]
	by UniCredit mBanking	free of charge[4]
	By Telephone Bank	free of charge[4]
	By original bank form	free of charge[4]
Cash withdrawal	**from UniCredit or other domestic ATM (first 2 times per month, up to a total of HUF 150,000)**	free of charge[5]
	OR	
	From cash desk in branch (HUF withdrawal from HUF account) once a month up to HUF 50,000	free of charge[5]
	Free of charge HUF cash withdrawal under the law (from domestic ATM)[6]	In the case of a valid declaration on free of charge cash withdrawal, the first two cash withdrawal transactions carried out regarding the account covered by the declaration are free of charge up to the aggregate amount of HUF 300,000 concerning the first two cash withdrawals in HUF in a given calendar month. *For detailed conditions see Footnote 6.*

UniCredit eBanking service fee		Free of charge
MasterCard Unembossed, MasterCard Standard, VISA Classic, MasterCard Gold, VISA Gold, Premium Banking Embossed MasterCard bank cards (main card) **Issuer fee / Membership fee** **(MasterCard Unembossed, VISA Classic, VISA Gold, Premium Banking Embossed MasterCard bank cards are no longer offered since 1 January 2021)**		Free of charge / free of charge
Fees for EUR and SEPA and intra-bank EUR transfer orders within EEA member states debited to the account		
Intra-bank individual SEPA transfer[3,4]	**by UniCredit eBanking**	free of charge[4]
	by UniCredit mBanking	free of charge[4]
	By Telephone Bank	free of charge[4]
	By original bank form	free of charge[4]
Bank-to-bank individual SEPA transfer[4]	**by UniCredit eBanking**	free of charge[4]
	by UniCredit mBanking	free of charge[4]
	By Telephone Bank	free of charge[4]
	By original bank form	free of charge[4]
	Urgent SEPA transfer fee	1,179 %, min. HUF 3678 , max. HUF 173950[7]
Intra-bank and bank-to-bank standing order in EUR		free of charge[4]
Fee of foreign exchange transfer orders given with missing data[8]		EUR 11,65[9]

1. Fees and payment turnover related to HUF bank account management for an effective bank account

The Basic Account (Alapszámla) package shall be provided by the Bank in accordance with the provisions set out in Government Decree no. 262/2016 (VIII. 31.) on access to basic accounts and the features and fees of basic accounts (hereinafter: Government Decree).

* The promotion is valid until 28.02.2027.

** These Special Conditions apply to HUF bank accounts and HUF payment transactions. **The rates not included in these Special Conditions and the period of unauthorised use of these Special Conditions as provided for in the account contract shall be governed by the fees for the Bónusz account package as indicated in UniCredit Bank's List of Conditions for Retail Clients.**

Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the custumer.

The Bank is entitled to unilaterally change the fees indicated in this List of Conditions in accordance with the terms of the account contract, provided that:

- the monthly amount of the fees payable by the Account Holder under the account contract and set out in these Special Conditions (excluding the fees and charges of the account package payable under the conditions of the Bonus Account Package) may not exceed 1.5% of the lowest monthly gross minimum wage as defined in the Government Decree in force at the time, applicable on the last day of the year preceding the due date of the fee, and

- the Bank may not charge any fees or charges for purchases made by bank card, deposits made in the same currency as the currency of the account and direct debit transactions.

The fees for individual and standing HUF transfer orders and cash withdrawal transactions included in this list of conditions are debited until the 2nd working day of the month following the month in question. For due dates of other charges not included in this list of conditions, the conditions set out in the valid List of Conditions for Retail Clients and its annexes shall apply.

The money transfer fees initiated by the Client and held in the name of the Client to the debit of a bank account listed in the current list of conditions, but submitted through a payment service provider (third party provider (TPP)) providing payment initiation service, are identical with the transfer fees submitted through mBanking under the same account package.

[1] The monthly closing fee for the account may be maximum 0.5% of the lowest gross monthly minimum wage set by the Government Decree in force at the time, applicable on the last day of the year preceding the due date.

[2] The monthly closing fee will be charged for each month commenced.

[3] The Bank does not charge commission on the Customer's transfer orders between his or her own accounts held with the Bank, unless otherwise provided for in the regulations for individual bank/savings accounts.

[4] Four individual transfer orders executed in the same calendar month and an unlimited number of standing transfer orders, up to a maximum of one hundred thousand forints per month, are free of charge. In the case of individual transfer orders, the fees for transactions exceeding the number of units indicated above, and for individual/standing transfer orders exceeding the above limit, the fees for transactions exceeding the above limit shall be subject to the fees for the Bonus account package of UniCredit Bank's List of Conditions for Retail Clients in force at the time, projected to the amount of the difference when exceeding the limit. The Bank will take into account the fee exemption conditions for transactions executed on the basis of a transfer order based on the order in which the transactions are booked.

[5] No fee is charged for withdrawals made in HUF in the same calendar month:

i) Cash withdrawals from an automated teller machine (ATM) located in Hungary on two occasions, up to an amount not exceeding HUF 300,000, OR

ii) one cash withdrawal transaction at a branch in UniCredit Bank's branch network up to HUF 50,000.

The fees of cash withdrawal transactions beyond the above indicated number of units and/or amount limits are subject to UniCredit's applicable fees for the Bónusz account package as indicated in the List of Conditions for Retail Clients; in case the amount limit is exceeded, it is projected to the amount of the difference. The Bank will take into account the fee exemption conditions for cash withdrawal transactions based on the order in which the transactions are booked.

After execution of an official transfer and a writ of payment, in case of full and partial completion, the Bank will charge a fee according to the List of Conditions for the Bonus account package, depending on the method of submission of the order (electronic order or paper-based order submitted using a non-original form).

[6] The bank is providing the free of charge cash withdrawal and Cash-back according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal and Cash-back can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via SpectraNet Internet Banking or eBanking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal and Cash-back the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal and Cash-back in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th if a given month, the free of charge cash withdrawal and Cash-back is provided to the Client from the second month following.

The Client is entitled for free of charge cash withdrawal primarily via ATM, while the Cash-back is only available from beneficiaries who provide the service in Hungary (Merchants) as part of the POS payment transaction. The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 300 000 within the monthly first two cash withdrawal, or HUF 40 000 within the monthly first two Cash-back, then the % and maximum element of the normal transaction fee will be applied on the above part. For Cash-back service, the provisions of the Bank Card Terms and Conditions and the Debit Bankcard List of Conditions are always applicable. The Cash-back is linked to POS purchases. If the Client uses the free of charge cash withdrawal and Cash-back fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals or Cash-back retrospectively in one amount on the Clients account.

[7] The above fee is provided by the Bank on a promotional* basis. The standard fee is 1,179 %, min.HUF 15727 , max HUF 173950 .

[8] Charged for incorrectly entered Bank ID-IBAN account number-SWIFT/BIC code.

[9] Method of calculation of fee: 0,012 % of the amount of the transactions, but at least the amount indicated. Under the promotion* the Bank waives the amount exceeding the stated minimum.

[10] Under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services, the Bank does not charge a fee while the provision is in effect.

[11] Pursuant to Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services (Payment Services Act) the Bank does not charge the fee during the effective term of this provision.

[12] The normal fee is HUF 64 . As a promotion* the Bank will not charge this fee.

[13] The normal fee is HUF 637 . As a promotion* the Bank will not charge this fee.