

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

The Partner Active Zero account package is not available from 31.01.2024.
The marketed HUF bank account contracts included in this List of Conditions may also be concluded electronically, within the framework of distance selling, in accordance with Section I. 6 of the Retail Business Rules.

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment accounts. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato)and in its branches.

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.

The Partner Aktív Zéró Package is available for those natural persons (as private clients) who:
Those who registered on the independent agent website of Bankmonitor Partner Ltd and use their link to apply for the Partner Active Zero Package through the Bank's online account opening website, and if they have no bank account with the Bank or did not hold consumer bank account with the Bank for the last 12 months prior to the intent to opening an account.

1. Regarding fees not included in this Special Conditions the effective fees of Aktív account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
2. After the expiration of the 3 years long period defined in section 4: 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 customer.
3. After the expiry of the 3-year period referred to in point 2, each fee indicated in the Bank's condition lists will be automatically adjusted once a year, effective 1 March of each year, by the annual average consumer price index (inflation) for the previous calendar year, as published by the Central Statistical Office (KSH) on its website. The Bank is entitled to apply fee rates that are more favourable to the customer, in contrast to the automatic fee change, for business policy reasons. The Bank will inform its customers of the fact of the fee change and the modified amount of the fees concerned at least 15 days before the change takes effect, by means of an announcement and condition list published on its website and in its branches.
4. If the Account Holder receives a promotional gift or one-time refund previously advertised in connection with the opening of this bank account and closes the bank account within the period specified in the announcement, the Bank may charge a penalty equal to the value of the gift or one-time refund to the bank account.

Monthly account-handling fee		HUF 0 / month/bank account[1]
Account opening and closing fee		HUF 0
Default Statement		Postal or Electronic
Booking entry fee		Free of charge
Credit entries in HUF (to HUF accounts)		Free of charge
Direct debit		Free of charge
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)		Free of charge
In-bank standing orders of HUF transfer between client's own accounts[2]		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-banktransfer 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-banktransfer 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]
Commission intra bank in HUF payment orders[3]	**Transfer orders between the accounts of the same Client[2]**	Free of charge
	by UniCredit Mobil application	Free of charge[4]
	by eBanking	0,3 %, max. HUF 200000

Commission inter bank in HUF payment orders[3]	**by UniCredit Mobil application**	Free of charge[5]
	by eBanking	0,3 %, max. HUF 200000

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders		
In-bank EURO payment orders[3]	**by UniCredit eBanking**	0,381%, min. HUF 138, max. HUF 13042
	by UniCredit mBanking	0,381%, min. HUF 138, max. HUF 13042
	by Telephone Banking	0,381%, min. HUF 222, max. HUF 13042
	by original bank form	0,733%, min. HUF 1111, max. HUF 27149
	by non-original form[6]	1,127%, min. HUF 2112
Bank-to-bank SEPA payment orders[3]	**by UniCredit eBanking**	0,381%, min. HUF 246, max. HUF 13042
	by UniCredit mBanking	0,381%, min. HUF 246, max. HUF 13042
	by Telephone Banking	0,381%, min. HUF 251, max. HUF 13042
	by original bank form	0,91%, min. HUF 1339, max. HUF 32086
	by non-original form[6]	1,127%, min. HUF 2112
	Urgent EUR payment orders	0,801%, min. HUF 1145, max. HUF 128128 [7]
Bank-to-bank and in-bank EURO Standing Orders		0,381%, min. HUF 68, max. HUF 13042
Transfer orders with missing data/errors[8]		EUR 9,16[9]
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 9,16[9]
Issuer fee / Membership fee of Mastercard Standard bankcard (main card)		Free of charge / Free of charge
eBanking entry fee		Free of charge
UniCredit Mobil Application entry fee		Free of charge
eBanking service fee		Free of charge
UniCredit Mobil Application service fee		Free of charge
Purchase commission		Free of charge
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation[14]		Monthly the first two HUF cash withdrawal transaction is free of charge up to HUF 300.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. See details in footnote[14]

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.

* The promotion is valid until 28.02.2027.

[1] The normal account handling fee of Aktív account is HUF 1335/month/account. It is debited on the account every month.Total amount of account handling fee is credited on the account if minimum HUF 75.000 is credited – via Bank transfer - on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank). If the credit conditions are not met, account handling fee will not be credited on the account. The Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account. The promotion is valid until recalled.

[2] The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is no any other disposal for bank accounts and savings accounts.

[3] Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) in case of full and partial completion, are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

[4] Free of charge condition is a promotional* offer. Standard fee is 0,381%, min. HUF 138, max. HUF 13042.

In case of accounts which were opened from 21.04.2021, the promotion is valid until 30.06.2026. and in case of accounts which were opened from 21.01.2022 the validation date is 30th April of the third year from the year of contracting.

[5] Free of charge condition is a promotional* offer. Standard fee is 0,381%, min. HUF 246, max. HUF 13042.

In case of accounts which were opened from 21.04.2021, the promotion is valid until 30.06.2026. and in case of accounts which were opened from 21.01.2022 the validation date is 30th April of the third year from the year of contracting.

[6] In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time*, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary.

**Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

[7] The above fee is charged by the Bank as Promotion*. The normal fee is 0,801%, min. HUF 12354 max. HUF 128125.

[8] It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

[9] Calculation of charges: 0,011% of the transaction but minimum the amount indicated above. As a special* offer the Bank will not charge the minimum amount indicated above.

[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 60. As a promotion* the Bank will not charge this fee.

[13] The normal fee is HUF 590. As a promotion* the Bank will not charge this fee.

[14] 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.