100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

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

Effective from 1 November 2015, the Partner, Partner Plus, Partner Bonus, Partner Plus Extra and Partner Bonus Extra account packages are no longer offered.

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

**Content:**

I. Special Conditions for the Partner Package
II. Special Conditions for the Partner Plus Package
III. Special Conditions for the Partner Bonus Package
IV. Special Conditions for the Partner Bonus Extra and Plus Extra Packages

Each fee listed in the Bank's list of conditions is automatically adjusted once a year, effective March 1st of each year, by the annual average consumer price index (inflation) for the previous calendar year, as published by the Hungarian Central Statistical Office (HCSO) on its website. The Bank is entitled to apply, for business policy reasons, fee rates that are more favorable to the customer, notwithstanding to the automatic fee change. The Bank shall inform its customers of the fact of the change in charges and the revised level of the charges concerned by means of a notice and a list of conditions published on its website and in its branches at least 15 days before the change comes into effect.

## I. Special Conditions for the Partner Package

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|---|---|---|
| **HUF account management** | **Account opening** | Free of charge[1] |
| | **Monthly closing fee** | HUF 710/ month / bank account[2] UDRI: 0.01% |
| **Direct debit fee** | | 0,647%, min. HUF 51 max. HUF 27430 |
| **Standing order fee** | | 0,647%, min. HUF 123 max. HUF 27430 |
| **Intra-bank one off transfer[6]** | **Through SpectraNet Internet Banking** | 0,698%, min. HUF 265 max. HUF 29045 |
| | **Through eBanking** | 0,698%, min. HUF 265 max. HUF 29045 |
| | **Through UniCredit mBanking** | 0,698%, min. HUF 265 max. HUF 29045 |
| | **Through Telephone Bank** | 0,698%, min. HUF 364 max. HUF 29045 |
| | **Through original bank form** | 1,095%, min. HUF 1237 max. HUF 45391 |
| **Bank-to-bank one-off transfer[6]** | **Through SpectraNet Internet Banking** | 0,698%, min. HUF 417 max. HUF 29045 |
| | **Through eBanking** | 0,698%, min. HUF 417 max. HUF 29045 |
| | **Through UniCredit mBanking** | 0,698%, min. HUF 417 max. HUF 29045 |
| | **Through Telephone Bank** | 0,941%, min. HUF 408 max. HUF 29045 |
| | **Through original bank form** | 1,32%, min. HUF 1342 max. HUF 58859 |
| **Bank cards** | **Mastercard Unembossed main card Issuer's fee (product no longer offered since 1 January 2021)** | Free of charge for cards requested before 01.08.2013, or 50% discount for cards requested since that date[1] |
| **Cash withdrawal** | From a UniCredit ATM in Hungary | Free of charge once a month at a UniCredit ATM in Hungary[3, 5] |

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| Free-of-charge HUF cash withdrawal under the law (from domestic ATM)[4] | In the case of a valid declaration on free-ofcharge cash withdrawal, the first two cash withdrawal transactions carried out on the account covered by the declaration in the given calendar month will be free of charge up to the aggregate amount of HUF 300,000. *For detailed conditions, see Footnote 4.* |
| **Fees for immediate transfer orders initiated using the unified data entry solution** | |
| **Immediate transfer initiated using a QR code** | Free of Charge[7] |
| **Immediate transfer initiated using deep linking** | Free of Charge[7] |
| **Immediate transfer initiated using NFC** | Free of Charge[7] |
| **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 UniCredite Banking,mBanking[8] |
| **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 UniCredite Banking,mBanking[8] |
| **Submission of a payment request addressed to an in-bank payer as a Beneficiary** | Free of Charge[9] |
| **Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary** | Free of Charge[9] |
| **Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels** | Free of Charge[10] |

**Fees for orders submitted against the account for EUR and SEPA transfers to EEA member states or for intra-bank EUR transfers**

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| **Intra-bank oneoff EUR transfer[6]** | **Through mBanking** | 0,698%, min. HUF 265, max. HUF 29045 |
| | **Through eBanking** | 0,698%, min. HUF 265, max. HUF 29045 |
| | **Through Telephone Bank** | 0,698%, min. HUF 364, max. HUF 29045 |
| | **Through original bank form** | 1,095%, min. HUF 1237, max. HUF 45391 |
| **Bank-to-bank one-off SEPA transfer[6]** | **Through mBanking** | 0,698%, min. HUF 417, max. HUF 29045 |
| | **Through eBanking** | 0,698%, min. HUF 417, max. HUF 29045 |
| | **Through Telephone Bank** | 0,941%, min. HUF 408, max. HUF 29045 |
| | **Through original bank form** | 1,32%, min. HUF 1342, max. HUF 58859 |
| **Intra-bank and bank-to-bank standing order in EUR** | | 0,647%, min. HUF 123, max. HUF 27430 |

* The promotion is valid until 28.02.2027.

1 The above fees are charged by the Bank on a promotional* basis.

[2] Fee calculation method 0,011% of the amount of credits and debits during the month, but at least the amount indicated. Under the promotion*, the Bank waives the amount exceeding the stated minimum. .

3 For the above number of transactions with a debit card or the mCash application, the Bank will waive the fee during the promotional* period. Fees for debit card transactions beyond the quantity covered in this promotion will be subject to the conditions set out in the List of Conditions for Debit Cards. Fees for transactions submitted using the mCash service and exceeding the promotional transaction count will be subject to the fees set out in UniCredit Bank's Retail List of Conditions for the Private Plus Account Package. When determining the month of the free ATM transaction(s), debit card transaction(s) or mCash transaction(s) included in an account package, the date of booking the transaction to the bank account will be taken into account, i.e. each transaction will be included in the month when it was booked.

[4] The Bank provides the possibility of free-of-charge cash withdrawals in accordance with the provisions of Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, and the provisions of Decree No. 53/2013 (XI.29.) of the Ministry for the National Economy. A declaration for free-of-charge cash withdrawal may only be made by the holder of the account concerned who meets the legal preconditions and only in respect of one payment account, at a branch or, if the account concerned is linked with the Spectranet Internet Banking service, via the Spectranet Internet Banking interface. If the Client identifies a bank account by indicating the relevant bank card number in their declaration, the discount will be granted on the main bank account behind the card. A valid declaration submitted until the 20th day of a given month will entitle the client to withdraw cash free of charge from the following calendar month, or from the second calendar month if such declaration is submitted after the 20th day of the month. Cash withdrawal free of charge is offered primarily at ATMs and will be discontinued at branch cash desks after 31 December 2014; even until that date, only Clients who did not have a bank card on the bank account stated in their declaration prior to 22.11.2013 may do so. The sequence of free-of-charge transactions is determined according to the actual dates of the cash withdrawals. If the combined amount of the first two transactions falling under the above free-of-charge range exceeds HUF 300,000, the amount above this threshold will be subject to a percentage of the normal transaction fee taking into account the maximum fee as well.

If a client makes unauthorised use of the possibility of free-of-charge cash withdrawal or provides false information in their declaration, the Bank shall be entitled to claim the fee and charges for the free-of-charge cash withdrawal retroactively in a lump sum within the legal limits referred to.

[5] If a Client is entitled, as documented in their declaration submitted to the Bank, to free cash withdrawals under the law (Footnote 4), the ATM fee discount provided for in the account package will not apply in the relevant month.

[6] The definition of transfer also includes official transfers and the execution of collection orders (collection order based on letter of authorisation, collection on promissory note), on which the Bank will charge a fee dependent on the channel in which the order is submitted (electronically, or on paper not using the original form). If a Retail Personal Loan, a Retail General-Purpose Mortgage Loan or a Housing Loan had been requested before 1 January 2013, the preferential terms granted under the Partner VDCS will remain unchanged after 1 January. The relevant conditions are described, as before, in UniCredit Bank's Announcement on Loans no longer offered.

[7] 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.

[8] 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.

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

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

The rates not included in these Special Conditions and the standard (non-promotional) conditions of the promotional rates are governed by the Bonus account package fee information in UniCredit Bank's Retail List of Conditions. The due dates for the fees charged are listed in UniCredit Bank's Retail List of Conditions.

## II. Special Conditions for the Partner Plus Package

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| **HUF account management** | **Account opening** | Free of charge[1] |
| | **Monthly closing fee** | HUF 710/ month / bank account[2] UDRI: 0.01% |
| **Intra-bank one-off transfer[7]** | **Through SpectraNet Internet Banking** | 0,698%, min. HUF 230 max. HUF 29045 |
| | **Through eBanking** | 0,698%, min. HUF 230 max. HUF 29045 |
| | **Through UniCredit mBanking** | 0,698%, min. HUF 230 max. HUF 29045 |
| **Bank-to-bank one-off transfer[7]** | **Through SpectraNet Internet Banking** | 0,698%, min. HUF 384 max. HUF 29045 |
| | **Through eBanking** | 0,698%, min. HUF 384 max. HUF 29045 |
| | **Through UniCredit mBanking** | 0,698%, min. HUF 384 max. HUF 29045 |
| **FX account management** | **Accounting item fee** | HUF 0[3] |
| | **Credit of incoming currency item to currency-denominated bank account** | HUF 0[3] |
| **Bank cards** | **Mastercard Unembossed main card Issuer's fee (product no longer offered since 1 January 2021)** | Free of charge for cards requested before 01.08.2013[1], or 50% discount for cards requested since that date[1] |
| **Cash withdrawal** | **From a UniCredit ATM in Hungary** | Free of charge once a month at a UniCredit ATM in Hungary[4'6] |
| Free-of-charge HUF cash withdrawal under the law (from domestic ATM or branch cashier)[5] | | In the case of a valid declaration on free-ofcharge cash withdrawal, the first two cash withdrawal transactions carried out on the account covered by the declaration in the given calendar month will be free of charge up to the aggregate amount of HUF 150,000. For detailed conditions, see Footnote 5. |

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| **Fees for immediate transfer orders initiated using the unified data entry solution** | |
| **Immediate transfer initiated using a QR code** | Free of Charge[8] |
| **Immediate transfer initiated using deep linking** | Free of Charge[8] |
| **Immediate transfer initiated using NFC** | Free of Charge[8] |
| **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 UniCredite Banking,mBanking[9] |
| **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 UniCredite Banking,mBanking[9] |
| **Submission of a payment request addressed to an in-bank payer as a Beneficiary** | Free of Charge[10] |
| **Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary** | Free of Charge[10] |
| **Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels** | Free of Charge[11] |

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| Mortgage loans | Fee reimbursement promotion | The loan collateral valuation fee is payable on location at the time of the valuation. Within 90 days of disbursement, the Bank will reimburse the loan collateral valuation fee of residential properties by crediting the client's bank account specified in the loan agreement, provided that an invoice made out to the Bank's name is presented to it. As a precondition for reimbursing the loan collateral valuation fee, the invoice confirming the completion of the valuation must be made out to the Bank's name (UniCredit Bank Zrt. H-1054 Budapest Szabadság tér 5-6) and must contain the full address or the topographical lot number of the property. The promotion will last until 30.04.2023. |

**Fees for orders submitted against the account for EUR and SEPA transfers to EEA member states or for intra-bank EUR transfers**

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|---|---|---|
| **Intra-bank one-off EUR transfer[7]** | **Through mBanking** | 0,698%, min HUF 230, max. HUF 29045 |
| | **Through eBanking** | 0,698%, min HUF 230, max. HUF 29045 |
| **Bank-to-bank one-off SEPA transfer[7]** | **Through mBanking** | 0,698%, min HUF 384, max. HUF 29045 |
| | **Through eBanking** | 0,698%, min HUF 384, max. HUF 29045 |

* The promotion is valid until 28.02.2027.

1 The above fees are charged by the Bank on a promotional* basis.

[2]Fee calculation method: 0.011% of the amount of credits and debits during the month, but at least the amount indicated. Under the promotion*, the Bank waives the amount exceeding the stated minimum.

[3]The above fees are charged by the Bank on a promotional* basis. The standard rates of the promotional fees and their due dates are subject to the relevant conditions of FX bank account management.

4 For the above number of transactions executed with a debit card or the mCash service, the Bank will waive the fee during the promotional* period. Fees for transactions with debit cards beyond the quantity covered in this promotion will be subject to the conditions set out in the List of Conditions for Debit Cards. Fees for transactions submitted using the mCash service and exceeding the promotional transaction count will be subject to the fees set out in UniCredit Bank's Retail List of Conditions for the Private Plus Account Package. When determining the month of the free ATM transaction(s), debit card transaction(s) or mCash transaction(s) incorporated in an account package, the date of booking the transaction to the bank account will be taken into account, i.e. each transaction will be included in the month when it was booked.

Where a Retail Personal Loan, a Retail General-Purpose Mortgage Loan or a Housing Loan has been contracted on the basis of an application submitted before 1 February 2013, the preferential terms granted under the Partner VDCS will remain unchanged after 1 February. The relevant conditions are described, as before, in UniCredit Bank's Announcement on Loans no longer offered.

[5] 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.

[6] If a Client is entitled, as documented in their statement submitted to the Bank, to free cash withdrawal under the law (Footnote 5), the ATM fee discount provided for in the account package will not apply in the relevant month.

[7] The definition of transfer also includes official transfers and the execution of collection orders (collection order based on letter of authorisation, collection on promissory note), on which the Bank will charge a fee dependent on the channel in which the order is submitted (electronically, or on paper not using the original form).

The rates not included in these Special Conditions and the standard (non-promotional) conditions of the promotional rates shall be governed by the Bonus account package fee information in UniCredit Bank's Retail List of Conditions for the Private Plus account package, the conditions in UniCredit Bank's Retail List of Conditions for FX bank account management in the case of currency accounts, and, for overdraft facilities and personal loans, the conditions set out in the Announcement on loans granted to private individuals and not secured with real estate (Announcement on Loans without Real Estate Collateral). Mortgage loans are subject to the conditions set out in the documents "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans" and "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans". The due dates of fees are set out in UniCredit Bank's Retail List of Conditions; regarding overdraft facilities and personal loans, this information is provided in its Announcement on Loans without Real Estate Collateral and, regarding mortgage loans, in the documents "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans" and "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans".

APR is calculated solely with reference to the legal regulations in effect (Government Decree No. 83/2010 (III.25.) on the definition, calculation and publication of the annual percentage rate); the rate may change if the conditions change (where the rate is tied to a reference rate, this includes any changes in that reference rate). For loans / credits with variable interest rates, the value of the APR rate does not reflect the interest rate risk of the credit / loan.

Features associated with the calculation of APR but herein not specified are set out, for overdraft facilities and personal loans, in the Announcement on loans to private individuals without real estate collateral (Announcement on Loans without Real Estate Collateral) and, regarding mortgage loans with zero initial charges, in the announcements "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans" and "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans".

[8] 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.

[9] 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.

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

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

## III. Special Conditions for the Partner Bonus Package

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| **HUF account management** | **Account opening** | Free of charge[1] |
| | **Monthly closing fee** | 535 HUF in the case of reimbursement[2]; if the credit condition is not met: HUF 1070 month / bank account[3] UDRI: 0,01% |
| **Standing order fee** | | 0,647%, min HUF. 21, max. HUF 27430 |
| **Bank-to-bank one-off transfer[9]** | **Through SpectraNet Internet Banking** | 0,647%, min HUF. 82, max. HUF 27430[1] |
| | **Through eBanking** | 0,647%, min HUF. 82, max. HUF 27430[1] |
| | **Through UniCredit mBanking** | 0,647%, min HUF. 82, max. HUF 27430[1] |
| | **Through Telephone Bank** | 0,647%, min HUF. 318, max. HUF 27430[1] |
| | **Through original bank form** | 1,32%, min HUF. 1342, max. HUF 51676 |
| **Intra-bank one-off transfer[9]** | **Through SpectraNet Internet Banking** | 0,647%, min HUF. 65, max. HUF 27430[1] |
| | **Through eBanking** | 0,647%, min HUF. 65, max. HUF 27430[1] |
| | **Through UniCredit mBanking** | 0,647%, min HUF. 65, max. HUF 27430[1] |
| | **Through Telephone Bank** | 0,647%, min HUF. 281, max. HUF 27430[1] |
| | **Through original bank form** | 1,095%, min HUF. 1237, max. HUF 45391 |
| **Text message (SMS) service** | **SMS notification of credits to bank account** | Based on the document Fees for Electronic Services[10] |
| **FX account management** | **Accounting item fee** | HUF 0[5] |
| | **Credit of incoming currency item to currency-denominated bank account** | HUF 0[5] |
| **Bank cards** | **Mastercard Unembossed main card Issuer's fee (product no longer offered since 1 January 2021)** | Free of charge for cards requested before 01.08.2013[1], or 50% discount for cards requested since that date[1] |
| **Cash withdrawal** | **From a UniCredit ATM in Hungary** | Free of charge once a month at a UniCredit ATM in Hungary[6;8] |
| **Free-of-charge HUF cash withdrawal under the law (from domestic ATM or branch cashier)[7]** | | In the case of a valid declaration on free-ofcharge cash withdrawal, the first two cash withdrawal transactions carried out on the account covered by the declaration in the given calendar month will be free of charge up to the aggregate amount of HUF 300,000. For detailed conditions, see Footnote 7. |
| Mortgage loans | Fee reimbursement promotion | The loan collateral valuation fee is payable on location at the time of the valuation. Within 90 days of disbursement, the Bank will reimburse the loan collateral valuation fee of residential properties by crediting the client's bank account specified in the loan agreement, provided that an invoice made out to the Bank's name is presented to it. As a precondition for reimbursing the loan collateral valuation fee, the invoice confirming the completion of the valuation must be made out to the Bank's name (UniCredit Bank Zrt. H1054 Budapest Szabadság tér 5-6) and must contain the full address or the topographical lot number of the property. The promotion will last until 30.04.2023. |

| **Fees for immediate transfer orders initiated using the unified data entry solution** | |
|---|---|
| **Immediate transfer initiated using a QR code** | Free of Charge[11] |
| **Immediate transfer initiated using deep linking** | Free of Charge[11] |
| **Immediate transfer initiated using NFC** | Free of Charge[11] |

| 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 UniCredite Banking,mBanking[12] |
| **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 UniCredite Banking,mBanking[12] |
| **Submission of a payment request addressed to an in-bank payer as a Beneficiary** | Free of Charge[13] |
| **Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary** | Free of Charge[13] |
| **Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels** | Free of Charge[14] |

**Fees for orders submitted against the account for EUR and SEPA transfers to EEA member states or for intra-bank EUR transfers**

| | | |
|---|---|---|
| **Bank-to-bank one-off SEPA transfer[9]** | **Through mBanking** | 0,647%, min. HUF 82, max. HUF 27430[1] |
| | **Through eBanking** | 0,647%, min. HUF 82, max. HUF 27430[1] |
| | **Through Telephone Bank** | 0,647%, min. HUF 31, max. HUF 27430 |
| | **Through original bank form** | 1,32%, min. HUF 318, max. HUF 51676 |
| **Intra-bank oneoff EUR transfer[9]** | **Through mBanking** | 0,647%, min. HUF 65, max. HUF 27430[1] |
| | **Through eBanking** | 0,647%, min. HUF 65, max. HUF 27430[1] |
| | **Through Telephone Bank** | 0,647%, min. HUF 281, max. HUF 27430 |
| | **Through original bank form** | 1,095%, min. HUF 1237, max. HUF 45391 |
| **Intra-bank and bank-to-bank standing order in EUR** | | 0,647%, min. HUF 21, max. HUF 27430 |

* The promotion is valid until 28.02.2027.

1 The above fees are charged by the Bank on a promotional* basis.

[2]The above fees are charged by the Bank on a promotional* and conditional basis. As a precondition for refunding the closing fee, the client must have a total of at least HUF 75,000 in bank transfers credited to their account in the calendar month (not including transfers between the client's own accounts). The account closing fee will be debited to the client's account in the current month and refunded in the following month if the client has met the condition.

[3] Fee calculation method: 0.011% of the amount of credits and debits during the month, but at least the amount indicated. Under the promotion*, the Bank waives the amount exceeding the stated minimum.

[4] It is a precondition to sign the relevant agreement; it applies only to HUF-denominated Partner Bonus bank accounts.

5 The above fees are charged by the Bank on a promotional* basis. The standard rates of the promotional fees and their due dates are subject to the relevant conditions of FX bank account management.

6 For the above number of transactions executed with a debit card or the mCash service, the Bank will waive the fee during the promotional* period. The promotion will last until 30.06.2026. Fees for transactions with debit cards beyond the quantity covered in this promotion will be subject to the conditions set out in the List of Conditions for Debit Cards.

Fees for transactions submitted using the mCash service and exceeding the promotional transaction count will be subject to the fees set out in UniCredit Bank's Retail List of Conditions for the Bonus Account Package. When determining the month of the free ATM transaction(s), debit card transaction(s) or mCash transaction(s) included in an account package, the date of booking the transaction to the bank account will be taken into account, i.e. each transaction will be included in the month when it was booked.

[7] The Bank provides the possibility of free-of-charge cash withdrawals in accordance with the provisions of Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, and the provisions of Decree No. 53/2013 (XI.29.) of the Ministry for the National Economy. A declaration for free-of-charge cash withdrawal may only be made by the holder of the account concerned who meets the legal preconditions and only in respect of one payment account, at a branch or, if the account concerned is linked with the Spectranet Internet Banking service, via the Spectranet Internet Banking interface. If the Client identifies a bank account by indicating the relevant bank card number in their declaration, the discount will be granted on the main bank account behind the card. A valid declaration submitted until the 20th day of a given month will entitle the client to withdraw cash free of charge from the following calendar month, or from the second calendar month if such declaration is submitted after the 20th day of the month. Cash withdrawal free of charge is offered primarily at ATMs and will be discontinued at branch cash desks after 31 December 2014; even until that date, only Clients who did not have a bank card on the bank account stated in their declaration prior to 22.11.2013 may do so. The sequence of free-of-charge transactions is determined according to the actual dates of the cash withdrawals.

If the combined amount of the first two transactions falling under the above free-of-charge range exceeds HUF 300,000, the amount above this threshold will be subject to a percentage of the normal transaction fee taking into account the maximum fee as well.

If a client makes unauthorised use of the possibility of free-of-charge cash withdrawal or provides false information in their declaration, the Bank shall be entitled to claim the fee and charges for the free-of-charge cash withdrawal retroactively in a lump sum within the legal limits referred to.

[8] If a Client is entitled, as documented in their declaration submitted to the Bank, to free cash withdrawal under the law (Footnote 7), the ATM fee discount provided for in the account package will not apply in the relevant month.

[9] The definition of transfer also includes official transfers and the execution of collection orders (collection order based on letter of authorisation, collection on promissory note), on which the Bank will charge a fee dependent on the channel in which the order is submitted (electronically, or on paper not using the original form).

[10] The fee for the SMS service is available in the list of conditions entitled Fees for Electronic Services.

The rates not included in these Special Conditions and the standard (non-promotional) conditions of the promotional rates shall be governed by the Bonus account package fee information in UniCredit Bank's Retail List of Conditions for the Bonus account package, the conditions in UniCredit Bank's Retail List of Conditions for FX bank account management in the case of currency accounts, and, for overdraft facilities and personal loans, the conditions set out in the Announcement on loans granted to private individuals and not secured with real estate (Announcement on Loans without Real Estate Collateral). Mortgage loans are subject to the conditions set out in the documents "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans" and "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans". The due dates of fees are set out in UniCredit Bank's Retail List of Conditions; regarding overdraft facilities and personal loans, this information is provided in its Announcement on Loans without Real Estate Collateral and, regarding mortgage loans, in the documents "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans" and "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans".

APR is calculated solely with reference to the legal regulations in effect (Government Decree No. 83/2010 (III.25.) on the definition, calculation and publication of the annual percentage rate); the rate may change if the conditions change (where the rate is tied to a reference rate, this includes any changes in that reference rate). For loans / credits with variable interest rates, the value of the APR rate does not reflect the interest rate risk of the credit / loan.

Features associated with the calculation of APR but herein not specified are set out, for overdraft facilities and personal loans, in the Announcement on loans to private individuals without real estate collateral (Announcement on Loans without Real Estate Collateral) and, regarding mortgage loans with zero initial charges, in the announcements "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Mortgage loans" and "The conditions for loans extended by UniCredit Bank Hungary Zrt. to private individuals – Subsidised mortgage loans".

Where a Retail Personal Loan, a Retail General-Purpose Mortgage Loan or a Housing Loan has been contracted on the basis of an application submitted before 1 February 2013, the preferential terms granted under the Partner VDCS will remain unchanged after 1 February. The relevant conditions are described, as before, in UniCredit Bank's Announcement on Loans no longer offered.

[11] 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.

[12] 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.

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

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

## IV. Special Conditions for the Partner Bonus Extra and Plus Extra Packages

| | | Partner Bonus Extra* | Partner Plus Extra* |
|---|---|---|---|
| **Monthly closing fee** (account management fee) | | Free of charge[2], if the condition of crediting HUF 75,000 a month is not met: HUF 889/ month / bank account[3] UDRI: 0,01% | HUF 532 / month / bank account[3] UDRI: 0,01% |
| **Bank-to-Bank one-off payment[9]** | **by SpectraNet Internet Banking** | 0,698%, min. HUF 120, max. HUF 27430[1] | 0,698%, min. HUF 384, max. HUF 27430[1] |
| | **by eBanking** | 0,698%, min. HUF 120, max. HUF 27430[1] | 0,698%, min. HUF 384, max. HUF 29045[1] |
| | **by UniCredit mBanking** | 0,698%, min. HUF 120, max. HUF 27430[1] | 0,698%, min. HUF 384, max. HUF 29045[1] |
| | **by Telephone Bank** | 0,698%, min. HUF 391, max. HUF 27430[1] | 0,698%, min. HUF 373, max. HUF 43028[1] |
| **Intra-bank one-off transfer[9]** | **by SpectraNet Internet Banking** | 0,698%, min. HUF 101, max. HUF 27430[1] | 0,698%, min. HUF 230, max. HUF 29045 |
| | **by eBanking** | 0,698%, min. HUF 101, max. HUF 27430[1] | 0,698%, min. HUF 230, max. HUF 29045 |
| | **by UniCredit mBanking** | 0,698%, min. HUF 101, max. HUF 27430[1] | 0,698%, min. HUF 230, max. HUF 29045 |
| | **by Telephone Bank** | 0,698%, min. HUF 351, max. HUF 27430[1] | 0,698%, min. HUF 330, max. HUF 29045 |
| **Cash withdrawal** fee | | | |
| UniCredit ATM in Hungary[4-8] | | first withdrawal each month free of charge | first withdrawal each month free of charge |
| Other ATM in Hungary[4-8] | | first withdrawal each month free of charge | first withdrawal each month free of charge |

| | | |
|---|---|---|
| other withdrawals: | | |
| UniCredit ATM in Hungary | 0,861%, min. HUF 371 | 0,861%, min. HUF 371 |
| third-party ATM in Hungary | 1,524 %+HUF 839, min. HUF 1125 | 1,524 %+HUF 839, min. HUF 1125 |
| **Free-of-charge HUF cash withdrawal under the law (from domestic ATM or branch cashier)** | In the case of a valid declaration on free-of-charge cash withdrawal, the first two cash withdrawal transactions carried out on the account covered by the declaration in the given calendar month will be free of charge up to the aggregate amount of HUF 300,000. For detailed conditions, see Footnote 7. | |
| **Securities account management** | Free of charge | Free of charge, |
| **Custody fee for securities held on securities account[5]** | 0,15% / year, min. HUF 870 / quarter[5] | 0,15% / year, min. HUF 870 / quarter[5] |
| **Securities transfers – transfer of securities issued in Hungary and categorised by KELER as within the domestic (not Cross Border) settlement scope[6] (per sub-account, per transaction)**<br>**Internal securities transfer – transfer of securities between securities accounts held with UniCredit Bank (per transaction)** | HUF 800/transfer | HUF 800/transfer |
| Fees for immediate transfer orders initiated using the unified data entry solution | | |
| Immediate transfer initiated using a QR code | Free of Charge[10] | Free of Charge[10] |
| Immediate transfer initiated using deep linking | Free of Charge[10] | Free of Charge[10] |
| Immediate transfer initiated using NFC | Free of Charge[10] | 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 UniCredite Banking,mBanking[11] | The same as the fee of a single in-banktransfer launched with UniCredite Banking,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 UniCredite Banking,mBanking[11] | The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking[11] |
| Submission of a payment request addressed to an in-bank payer as a Beneficiary | Free of Charge[12] | Free of Charge[12] |
| Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary | Free of Charge[12] | 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[12] | Free of Charge[12] |

**Fees for orders submitted against the account for EUR and SEPA transfers to EEA member states or for intra-bank EUR transfers**

| | | |
|---|---|---|
| **Partner Bonus Extra account:** | | |
| **Intra-bank one-off EUR transfer**[9] | Through mBanking | 0,698%, min. HUF 101, max. HUF 27430[1] |
| | Through eBanking | 0,698%, min. HUF 101, max. HUF 27430[1] |
| | Through Telephone Bank | 0,698%, min. HUF 351, max. HUF 27430[1] |
| **Bank-to-bank one-off SEPA transfer**[9] | Through mBanking | 0,698%, min. HUF 120, max. HUF 27430[1] |
| | Through eBanking | 0,698%, min. HUF 120, max. HUF 27430[1] |
| | Through Telephone Bank | 0,698%, min. HUF 391, max. HUF 27430[1] |

Fees for payments initiated by the Client to the debit of a bank account in the Client's name and listed in this list of conditions but submitted through a payment service provider (third party provider (TPP)) providing payment initiation services are identical to the fees for transfers submitted in mBanking under the same account package.

This information is not intended to be complete, nor does it constitute a recommendation or investment advice. When adopting their investment decisions, investors need to assess their own risks and the opportunities associated with the investments. The detailed description of bank account and deposit contracts, securities deals, debit cards, travel insurance services and electronic services are available in the relevant business conditions, Retail Lists of Conditions and Announcements.

* All fees for the UniCredit Partner Bonus Extra and Partner Plus Extra Packages not defined herein are subject to the Special Conditions for the UniCredit Partner Bonus Package and the Special Conditions for the Unicredit Partner Plus Package. Other conditions and the detailed description of the bank account agreement are available in the General Business Terms and Conditions of UniCredit Bank Hungary Zrt. and its Terms and Conditions for Retail Clients.

** The promotion is valid until 28.02.2027.

2 The above fees are charged by the Bank on a promotional** and conditional basis. As a precondition for refunding the closing fee, the client must have a total of at least HUF 75.000 in bank transfers credited to their account in the calendar month (not including transfers between the client's own accounts). The account closing fee will be debited to the client's account in the current month and refunded in the following month if the client has met the condition.

[3] Fee calculation method: 0.011% of the amount of credits and debits during the month, but at least the amount indicated. Under the promotion**, the Bank waives the amount exceeding the stated minimum.

4 For the above number of transactions executed with a debit card or the mCash service, the Bank will waive the fee during the promotional** period. Fees for transactions with debit cards beyond the quantity covered in this promotion will be subject to the conditions set out in the List of Conditions for Debit Cards. Fees for transactions submitted using the mCash service and exceeding the promotional transaction count will be subject to the fees set out in UniCredit Bank's Retail List of Conditions for the Bonus Account Package. When determining the month of the free ATM transaction(s), debit card transaction(s) or mCash transaction(s) incorporated in an account package, the date of booking the transaction to the bank account will be taken into account, i.e. each transaction will be included in the month when it was booked.

[5] In the case of dematerialised debt securities (including dematerialised government securities) and investment funds distributed by the Bank, based on fair market value, as of the last day but one in the quarter, of the average securities balance, on an annualised basis. The market price used for calculating fair market value is, for products listed on the Budapest Stock Exchange, a closing price from no more than 10 stock market days previously or, if such price is not available, the last stock market closing price prior to that date. In the case of securities not listed on the Budapest Stock Exchange, the last OTC average price officially collected and published by the Hungarian Financial Supervisory Authority. In the case of investment funds distributed by the Bank, the net asset value. Otherwise the nominal value of the security. Stock market product: A financial instrument traded on the Budapest Stock Exchange (shares, ETFs, compensation coupons, mortgage bonds, government bonds).

[6] Mainly securities issued in Hungary and denominated in HUF.

[7] The Bank provides the possibility of free-of-charge cash withdrawals in accordance with the provisions of Section 36/A of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services, and the provisions of Decree No. 53/2013 (XI.29.) of the Ministry for the National Economy. A declaration for free-of-charge cash withdrawal may only be made by the holder of the account concerned who meets the legal preconditions and only in respect of one payment account, at a branch or, if the account concerned is linked with the Spectranet Internet Banking service, via the Spectranet Internet Banking interface. If the Client identifies a bank account by indicating the relevant bank card number in their declaration, the discount will be granted on the main bank account behind the card. A valid declaration submitted until the 20th day of a given month will entitle the client to withdraw cash free of charge from the following calendar month, or from the second calendar month if such declaration is submitted after the 20th day of the month. Cash withdrawal free of charge is offered primarily at ATMs and will be discontinued at branch cash desks after 31 December 2014; even until that date, only Clients who did not have a bank card on the bank account stated in their declaration prior to 22.11.2013 may do so. The sequence of free-of-charge transactions is determined according to the actual dates of the cash withdrawals.

If the combined amount of the first two transactions falling under the above free-of-charge range exceeds HUF 300,000, the amount above this threshold will be subject to a percentage of the normal transaction fee taking into account the maximum fee as well.

If a client makes unauthorised use of the possibility of free-of-charge cash withdrawal or provides false information in their declaration, the Bank shall be entitled to claim the fee and charges for the free-of-charge cash withdrawal retroactively in a lump sum within the legal limits referred to.

[8] If a Client is entitled, as documented in their declaration submitted to the Bank, to free cash withdrawal under the law (Footnote 7), the ATM fee discount provided for in the account package will not apply in the relevant month.

[9] The definition of transfer also includes official transfers and the execution of collection orders (collection order based on letter of authorisation, collection on promissory note) in case of full and partial completion, on which the Bank will charge a fee dependent on the channel in which the order is submitted (electronically, or on paper not using the original form).

[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.