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

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.

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

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 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 account. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions

2. Fees of HUF transfers, in-bank EUR transfers, EUR transfers within EEA 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 FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. Fees for change of Account packages will be debited on the 15th day (or the following Banking day) of the month following contract modification's date after 1st October 2013. The charges linked to Securities transactions specified in Par. IV 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.

3. 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, telegram, 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.

4. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.

5. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:		Minimum term of deposit: 1 month	
Currency	**Amount**	**Currency**	**Amount**
HUF	250 000	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000
CHF	3 000		

6. 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.

7. 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 Central Statistical Office (KSH) 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.

These addendums are inseparable parts of the List of Conditions for Private Customers:

1. addendum: Announcement on the Execution Order of Transaction and Time Deposits
2. addendum: Fees of Other Services
3. addendum: Debit Bankcard – List of Conditions for Private clients
4. addendum: Electronic Banking – List of Conditions for Private customers of the Bank
5. addendum: List of Conditions for Private Customer of the Bank – not available account packages
6. addendum: List of Conditions and Announcement – Special Conditions for customer with Premium Banking and Top Affluent Status
7. addendum: Conditions for postal services
8. addendum: Mobil Aktív Plusz and Ikon Plusz account packages list of conditions

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF MARKETED HUF ACCOUNT PACKAGES	
	PRIME account package
Monthly account-handling fee	HUF 0 /month[3]/account[1]
Account opening and closing fee	HUF 0
Default statement	Postal or Electronic
Direct debit	Free of charges
In-bank or bank-to-bank standing orders from HUF account to another customer's account	Free of charges
In-bank standing order of HUF transfer between customer's own accounts	Free of charges
Issuer / membership[5] fee of Mastercard Standard card and supplementary card	Mastercard Standard bank card is not available for this account package
Issuer fee of Mastercard Gold card / Membership fee[5]	Free of charges / HUF 15000
Issuer fee of Mastercard Gold supplementary card / Membership fee[5]	According to the Bank Card List of Conditions – For Private Clients
eBanking fee	Free of charges
mBanking fee	Free of charges
Cancellation fee of HUF domestic transfer order	HUF 7288
Fees for immediate transfer orders initiated using the unified data entry solution	
Immediate transfer initiated using a QR code	free of charges[37]
Immediate transfer initiated using deep linking	free of charges[37]
Immediate transfer initiated using NFC	free of charges[37]
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[38]
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[38]
Submission of a payment request addressed to an in-bank payer as a Beneficiary	free of charge[39]
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	free of charge[39]
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	free of charge[40]

		PRIME account package
Commission on in-bank[9]	**Transfer orders between the accounts of the same Client [8]**	Free of charge
	by eBanking	0,55 %, max. HUF 25552
	by UniCredit mBanking	0,55 %, max. HUF 25552
	by Telephone Banking	0,55 %, max. HUF 25552
	by original bank form	0,785 %, min. HUF 1238 max. HUF 33807
	by non-original[10] bank form	1,22 %, min. HUF 2619 max. HUF 208800

Commission on bank-to-bank [9]	**by eBanking**	0,55 %, max. HUF 25552
	by UniCredit mBanking	0,55 %, max. HUF 25552
	by Telephone Banking	0,55 %, max. HUF 25552
	by original bank form	0,785 %, min. HUF 1238 max. HUF 208800
	by non-original[10] bank form	1,22 %, min. HUF 2619 max. HUF 208800
	EFER transfers	0,48 %, min., HUF 400 max HUF 15492
	VIBER transfers	1,099 %, min., HUF 15727 max HUF 163123
Cash out	**On UniCredit ATM in Hungary , On UniCredit ATM abroad (cash withdrawal was initiated inside EGT)**	1 %, min. HUF 350
	On UniCredit ATM in Hungary using mCash service	1 %, min. HUF 350
	On another ATM in Hungary, On another ATM abroad (cash withdrawal was initiated inside EGT)	1,3 % + HUF 450 min. HUF 600
	Another ATM/POS cash withdrawal abroad	According to the Bank Card List of Conditions – For Private Clients
	Cash out in HUF from HUF account	1,896 %, min. HUF 1571 max. HUF 550528
	Cash out in FCY from HUF account	0,833 %, max. HUF 10490 (at buying and selling rates of exchange)
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation [21]		Monthly the first 2 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 21).
Purchase commission		Free of charge
SMS notifications		According to effective Electronic Banking List of Conditions – For Private Clients [12]
Daily maximum limit amounts		According to effective schedule of fees and conditions for the Mobil Aktív Plusz and Ikon Plusz account packages.

	PRIME Package
Secondary identifier assignment[32], modification[32], confirmation[33], deletion[34]	
- *in Branch*	HUF 2914
- *by eBanking or in Giro message, or by UniCredit mBanking*	Available free of charge under a promotional offer** (The normal fee is HUF 1,456, which the bank does not charge during the promotional** period)

The fees for transfers initiated by the client through a payment initiation service provider (third-party provider, TPP), debited to the client's account specified in this schedule, are the same as the fees applicable to transfers initiated via mBanking under the respective account package.

Fees for EUR transfer orders debited to the account within EEA Member States, including SEPA transfers and intra-bank EUR transfers

		PRIME Package
In-bank EURO payment orders [9]	**by eBanking**	0,55 %, max. HUF 25552
	by UniCredit mBanking	0,55 %, max. HUF 25552
	by Telephone Banking	0,55 %, max. HUF 25552
	by original bank form	0,785 %, min. HUF max. HUF 208800
	by non-original[10] bank form	1,22 %, min. HUF 2619 max. HUF 208800
Bank-to-bank SEPA payment orders [9]	**by eBanking**	0,55 %, max. HUF 25552
	by UniCredit mBanking	0,55 %, max. HUF 25552
	by Telephone Banking	0,55 %, max. HUF 25552
	by original bank form	0,785 %, min. HUF max. HUF 208800
	by non-original[10] bank form	1,22 %, min. HUF 2619 max. HUF 208800
	Urgent EUR payment orders	1,017 %, min. HUF 3678 max. HUF[28] 163123
Bank-to-bank and in-bank EURO Standing Orders		Free of charges
Transfer orders with missing data/errors [16]		11,65 EUR[17]
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		11,65 EUR[17]

Service name		
Change of Account packages		
to an account with higher handling fee	HUF[13] 1456 (Normal fee: HUF 8000)	
to an account with lower handling fee	HUF[13] 4372 (Normal fee: HUF 8000)	
to a Partner account	Free of charges [13] (Normal fee: HUF 8000)	
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges [14]	
Credit entries (Forint)		
Credit entries to HUF accounts	Free of charges	
Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.	
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge[29])[18]	HUF 726 /item[8]	
Debit items (Forint)		
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7. +72 HUF/payment order	
Postal payment orders by eBanking	According to the conditions detailed in Addendum No. 7. + 72 HUF/payment order	
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)		
Transfer orders with missing data/errors[16]		EUR[17] 11,65
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR[17] 11,65
Commission on bank-tobank payment orders[19,9]		
by eBanking, UniCredit Mobile application and Telephone Banking	0,609 %, min. EUR max 8,91 EUR 800	
by original bank form	0,785 %, min. EUR max 17,9 EUR 800	
by not original bank form or by special processing [10]	0,858 %, min. EUR max 26,87 EUR 800	
Bank-to-bank Standing Orders	0,609 %, min. EUR max 8,91 EUR 800	
Commission on in-bank payment orders[9]		
by eBanking, UniCredit Mobile application and Telephone Banking	0,523 %, min. EUR max 8,91 EUR 800	
by original bank form	0,683 %, min. EUR max 17,9 EUR 800	
by not original bank form or by special processing [10]	0,785 %, min. EUR max 26,87 EUR 800	
Bank-to-bank Standing Orders	0,523 %, min. EUR max 8,91 EUR 800	
III. CASH TRANSACTIONS		
Cash in – to the credit of the account		
In the currency of the account	Free of charge[22], except for large-volume coin deposits (100 coins or more), which are subject to a fee of 0,29 of the deposited amount.	
In different currency	Free of charge[22], foreign exchange buying and selling rates apply.	
HUF cash payments of high number of notes (above 1,000 pieces of notes)	0,29%	0,313 %
Foreign currency cash payments of high number of notes (above 500 pieces of notes)	0,72%	0,78 %
The bank may handle cash payments accumulated, based on pieces of notes, on the same day, in the same currency. According to this, the Bank may charge the fee of "cash payments of high number of notes" for the whole amount of several cash payments on the same day if the accumulated amount of these cash payments exceeds the "cash payments of high number of notes".		
Fee of payment in currency coins	11 %	
Currency coins accepted in	EUR	
Smallest accepted denomination	1,00.-	

Cash Exchange	
Cash Exchange	According to the relevant section of the effective Schedule of Fees for the Mobil Aktív Plusz and Ikon Plusz Account Packages – applicable to the Ikon Plusz-Account Package.
Money Exchange	
Night safe	
Damaged or withdrawn banknotes	

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. In case of cash withdrawals of amount over 3000 USD and EUR and in any other currencies with no regard to the amount of the cash withdrawals 2 days' notice is required. In case the cash withdrawal is not realized because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 3000,- to the client's account in order to partly reimburse its costs. If the Bank charges FCY account, in such cases minimum fee is converted on buying rate of exchange valid on the date of charging. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates.

Securities discount for clients with account packages announced in this announcement

Custody and depository fees	
In the case of dematerialized debt- and ownership securities (including dematerialized government securities), and fees related to investment fund units distributed by the Bank, based on the market value of the average portfolio of securities on the last day of the quarter[23], calculated on the quarter's last working day for the period one day prior to the calculation day, annually.	Volume below EUR 100.000[2] 0,15% / year, Volume above 100.000 EUR[24] 0,1% / year, But maximum 39.321 HUF/quarter[25]

** The promotion is valid until 28.02.2027.

[1] The basic account-handling fee is charged for each started month.

[2] The standard monthly closing fee of the Prime Account Package is HUF 8000 per month, which is charged to the Account Holder's bank account in all cases for the relevant month. If, in the given month, the customer fulfils any of the crediting conditions set out below, an amount of HUF 8000 will be credited in the following month from the closing fee as part of a promotion.**

· a minimum of HUF 800,000 is credited to the account in the relevant month by transfer (excluding transfers between the customer's own accounts);

· the Account Holder maintains an average savings balance of at least HUF 17,500,000 with the Bank in the relevant month, calculated on the basis of end-of-day closing balances
(for the purposes of calculating savings, the Bank takes into account the on-demand balances of UniCredit bank accounts, the balances of fixed-term deposits – in the case of foreign currency converted into HUF at the MNB foreign exchange mid-rate applicable on the given day – as well as the current market value of the total aggregated closing holdings available on the given day on securities accounts held with UniCredit Bank).

In case of new account opening of Prime package 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.

[3] Charged one time per year subsequently.

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

[5] 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.

[6] The fee specified above is provided by the Bank as part of a promotional offer**. For the purposes of this Schedule of Fees, Partner Account Packages shall mean the following account packages: Partner Ikon Plusz Package, Partner Prestige PRIME, Partner Prestige Special, Partner Aktív Top Package and Partner Aktív Nulla.

[7] The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7

[8] In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply. The normal fee is HUF 858 , difference will not be charged as a promotion**.

[9] A fee will be charged in the event of an incorrectly provided bank identifier, IBAN account number, or SWIFT/BIC code.

[10] Calculation of charges: 0.011% of the sum of the transactions but minimum the amount indicated above. As a special offer** the Bank will not charge the minimum amount indicated above.

[11] International HUF credit entry shall be considered as FCY credit entry.

[12] In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency transfe

[13] The option of free-of-charge cash withdrawal is provided by the Bank in accordance with Section 36/A of Act LXXXV of 2009 on the provision of payment services and the provisions of Decree No. 53/2013 (XI.29.) of the Ministry for National Economy. A declaration regarding entitlement to free-of-charge cash withdrawal may be submitted exclusively by the account holder concerned who meets the statutory requirements, and only in respect of one payment account, either at a bank branch or, if eBanking Internet Banking service is available for the given account, via the eBanking Internet Banking interface.
If the Customer designates the relevant bank account in the declaration by providing the bank card number, the benefit shall be applied to the bank account set as the primary backing account of the card. In the case of a valid declaration submitted by the 20th day of a given month, the Customer shall be entitled to free-of-charge cash withdrawal from the following calendar month; in the case of a declaration submitted after the 20th day of the month, entitlement shall arise from the second calendar month thereafter.
Free-of-charge cash withdrawal is available to the Customer via ATM. The order of free-of-charge transactions is determined based on the actual time of cash withdrawal. If the aggregate amount of the first two transactions qualifying as free-of-charge under the above rules exceeds HUF 300,000, the percentage-based component of the standard transaction fee shall be charged on the excess amount, subject to the applicable maximum fee.

If the Customer makes unauthorised use of the option of free-of-charge cash withdrawal or provides false information in the declaration, the Bank shall be entitled, within the statutory framework referred to above, to retrospectively charge and enforce the fees and costs of the free-of-charge cash withdrawals in a lump sum.

[14]The above fee is charged by the Bank as Pomotion**. Normal fee: 1,044 %, min., HUF max. 15727 HUF 173950

[15]In case of EURO credit entries within EEA booking fee is HUF 858 which will not be charged as a promotion**.

[16] According to point of General Terms and Conditions III.1.51/B.1.

[17] According to point of General Terms and Conditions III.1.51/B.11.

[18] According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13.
Fees and costs are settled in the currency of the account to be debited. If the currency of the applicable fees differs from the currency of the account to be debited, the Bank shall apply the foreign exchange rates applicable to private individuals that are effective at the Bank at the time of debiting..

[19] Under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services, the Bank does not charge a fee while

[20] 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.

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

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

[23] The detailed description of the market price used at market value calculation can be found in the List of Conditions for Private Customers – Securities Trading and Announcement on the Execution Order of Securities Related Orders.

[24] The calculation of the market value of the securities and limit value of EUR 100.000,-, occurs on the day before the last working day of the quarter, with official Central Bank exchange rates, in HUF.

[25] To be debited based on each began quarter on the last working day of each quarter or at account closure.