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

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.

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.

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 natural persons described below are entitled to apply for and use the UniCredit Partner Aktív Plusz and Partner Ikon Plusz Packages:

a) those who, at the time of applying for the bank account product and upon conclusion of the Bank Account Agreement, are in an employment relationship (or in other legal relationship defined in the Cooperation Agreement) with an organization (hereinafter jointly referred to as Legal Relationship) that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") or issued a Declaration in the form requested by the UniCredit Bank about the intent of usage pertaining to the products described under the special conditions included herein; in addition, close relatives (spouse, direct relative, adopted, stepchild and foster child, adoptive parent, step-parent and foster parent, and sibling) of a natural persons who have a legal relationship with these organizations and have an account with UniCredit Bank shall be eligible for the new promotion from 1st of January 2022 to 28th of February 2027, who opens an account as a new customer and certifies his or her close relative status in the form specified by the bank.

b) Employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft.

c) who is the close relative of Employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft. (close relative is defined as a spouse, a direct relative, an adopted child, a stepchild and a foster child, an adoptive parent, a step-parent, a foster parent, and a sibling). This is a promotional offer and it is valid until 28th of February 2027

d) at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are qualified as persons working in "public service" and they declare this by completing and signing a declaration of rights. Employees subject to Law XXXIII of 1992 on the status of public servants, Law CXCIX of 2011 on officials in public employment, Law XLIII of 2010 on the central public administration, and on the status of the members of the Government and of secretaries of state, Law CLXXXIX of 2011 on local governments of Hungary, Law XLII of 2015 on service relationship of professional members of official organizations for public safety , Law CCV of 2012 on the status of soldiers), Law LXVIII of 1997 on the service relationship of employees in the field of justice, Law CLXII of 2011 on the status and remuneration of judges, Law CLXIV of 2011 on the status of the Prosecutor General, public prosecutors and other employees of the prosecutor's office and on the career of prosecutors, and persons employed by companies in majority state or local government ownership employed in a legal relationship aimed at work;

e) those who, at the time of applying for a bank account product and upon the conclusion of the contract on the bank account/bank account package are in an employment relationship, in an agency relationship or in an agency relationship as a private entrepreneur (hereinafter jointly referred to as Legal Relationship) with MÁV Group, and they declare this by completing and signing a declaration

f) From 1 June 2025, new customers who open a bank account with the Bank through the Bank's dependent intermediary (mobile banker) are also eligible, and they do not have a retail bank account with the Bank at the time of indicating their intention to open an account and for the previous 12 months.

g) Those who have not had a retail bank account with our Bank at the time of indicating their intention to open an account and in the previous 12 months, or at the time of applying for the bank account product, or at the time of concluding the contract for the bank account/bank account package, are employed by BYD Hungary Auto Kft., BYD Europe Holding Kft., BYD Electric Bus&Truck Hungary Kft. or BYD Smart Device Hungary Kft. and declare this by completing and signing a declaration of eligibility.

1. 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.

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS

	Partner Aktív Plusz Package* Can not be opened from 19.01.2024	**Partner Ikon Plusz Package*** Not available from 26.05.2026.
Monthly account-handling fee	HUF 0 /month[2]/bank account[1], (if the refund conditions are not met: 889 HUF/month)	HUF 0 /month[2]/bank account[1], (if the refund conditions are not met: 6923 HUF/month)
Account opening and closing fee	HUF 0	HUF 0
Default Statement	Postal or Electronic	Postal or Electronic
Booking entry fee	Free of charge	0,144 %,max. HUF 8745[5]
Credit entries in HUF (to HUF accounts)	Free of charge	Free of charge
Direct debit	Free of charge[27]	Free of charge*
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)	0,698 %, max. HUF 27430 [28]/ in case of fulfillment of activity criteria[29]: monthly the first 2 transaction is free of charges[30] , further transactions: 0,698 %, max. HUF 27430	Free of charge*
In-bank standing orders of HUF transfer between client's own accounts[6]	Free of charge	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[39]	Free of charge[39]
Immediate transfer initiated using deep linking	Free of charge[39]	Free of charge[39]
Immediate transfer initiated using NFC	Free of charge[39]	Free of charge[39]
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[40]	The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking[40]
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[40]	The same as the fee of a single in-banktransfer launched with UniCredit eBanking,mBanking[40]
Submission of a payment request addressed to an in-bank payer as a Beneficiary	Free of charge[41]	Free of charge[41]
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	Free of charge[41]	Free of charge[41]
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	Free of charge[42]	Free of charge[42]

		Partner Aktív Plusz Package* Can not be opened from 19.01.2024	Partner Ikon Plusz Package* Not available from 26.05.2026.
Commission intra bank payment orders[8]	**Transfer orders between the accounts of the same Client[6]**	Free of charge	Free of charge*
	by SpectraNet Internet Banking	0,698 %, max. HUF 27430 [4]/ in case of fulfillment of activity criteria[29]: monthly the first 2 transaction is free of charges[31] , further transactions: 0,698 %, max. HUF 27430 [4]	Free of charge*
	by eBanking	0,698 %, max. HUF 27430 [4]/ in case of fulfillment of activity criteria[29]: monthly the first 2 transaction is free of charges[31] , further transactions: 0,698 %, max. HUF 27430 [4]	Free of charge*
	by UniCredit mBanking	0,698 %, max. HUF 27430 [4]/ in case of fulfillment of activity criteria[29]: monthly the first 2 transaction is free of charges[31] , further transactions: 0,698 %, max. HUF 27430 [4]	Free of charge*
	by Telephone Bank	0,698 %, max. HUF 27430 [4]	Free of charge*
	by original bank form	1,149 %, min. HUF 1450 max. HUF 45391	0,807 %, min. HUF 1270 max. HUF 34564*
	by non-original form[7]	1,596 %, min. HUF 2687	1,066 %, min. HUF 2687*
Commission inter bank payment orders[8]	**by SpectraNet Internet Banking**	0,698 %, max. HUF 27430 [4]/ in case of fulfillment of activity criteria[29]: monthly the first 2 transaction is free of charges[31] , further transactions: 0,698 %, max. HUF 27430 [4]	Free of charge*
	by eBanking	0,698 %, max. HUF 27430 [4]/ in case of fulfillment of activity criteria[29]: monthly the first 2 transaction is free of charges[31] , further transactions: 0,698 %, max. HUF 27430 [4]	Free of charge*
	by UniCredit mBanking	0,698 %,max. 27430 [4]/ in case of fulfillment of activity criteria[29]: monthly the first 2 transaction is free of charges[31] , further transactions: 0,698 %, max. HUF 27430 [4]	Free of charge*
	by Telephone Bank	0,698 %,max. HUF 27430 [4]	Free of charge*
Commission inter bank payment orders[8]	**by original bank form**	1,371 %, min. HUF 1737, max. HUF 51676	1,031 %, min. HUF 1737, max. HUF 39129*
	by non-original form[7]	1,596 %, min. HUF 2687	1,253 %, min. HUF 2687*
	EFER transfers	0,642 %, min. HUF 400, max. HUF 16575	0,48 %, min. HUF 400, max. HUF 15492*
	VIBER transfers	1,414 %, min. HUF 15727, max. HUF 173950	1,251 %, min. HUF 15727, max. HUF 163123*
Cash deposit fee on UniCredit ATM in Hungary		Free of charge[9]	Free of charge[9]
Cash withdrawal	**First withdrawal each month is free of charge** **On domestic UniCredit ATM or**	Further withdrawals: 0,861 %,min.HUF 371 [10-11]	Free of charge[12]
	On domestic UniCredit ATM using mCash service	Further withdrawals: 1,478 %, min. HUF 424 [10-11]	Free of charge[12]
	On other domestic ATM	First withdrawal each month is free of charge Further withdrawals: 1,524 %, + HUF 839 min. HUF 1125 [10-11]	Free of charge[12]
	At branch cashier from HUF account (HUF from HUF account)	2,903 %, min. HUF 2061 max. HUF 89795	2,072 %, min. HUF 1790 max. HUF 35916

		Partner Aktív Plusz Package* Can not be opened from 19.01.2024	Partner Ikon Plusz Package* Not available from 26.05.2026.
Cash withdrawal	**At branch cashier from HUF account (FCY from HUF account)**	1,46 %, max. HUF 89795 (at buy/sell rates of exchange)	0,833 %, max. HUF 10773 (at buy/sell rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation[13]	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 13.*	
Issuer fee/Membership fee[14] of Mastercard Unembossed bankcard (not available from 1st January 2021)		HUF 2162 [15]/ HUF 5710 [15]	HUF 2162 [15]/ HUF 5017 [15]
Issuer fee/Membership fee[14] of Mastercard Unembossed supplementary card (not available from 1st January 2021)		HUF 4326 [15]/ HUF 5710 [15]	Free of charge[15]/Free of charge[15]
Issuer fee/Membership fee[14] of Mastercard Standard / Visa Classic17 bankcard (Visa Classic not available from 1st January 2021)		Free of charge / HUF 11253 [16-18]	Free of charge / HUF 9695 [16-18]
Issuer fee/Membership fee[14] of Mastercard Gold and VISA Gold[17] bankcard (Visa Gold not available from 1st January 2021)		HUF 31171 [19]/ HUF 36365 [19]	HUF 15583 [19]/ HUF 36365 [19]
Purchase commission		Free of charge	Free of charge
SMS notification on credit transactions on bank account		According to effective Electronic Banking List of Conditions[20]	According to effective Electronic Banking List of Conditions[20]

	Partner Aktív Plusz Package* Can not be opened from 19.01.2024	Partner Ikon Plusz Package* Not available from 26.05.2026.
SMS notification on debit transactions on bank account	According to effective Electronic Banking List of Conditions	According to effective Electronic Banking List of Conditions
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions	According to effective Electronic Banking List of Conditions
SpectraNet Internet Banking entry fee	Free of charge[22]	Free of charge[22]
eBanking entry fee	Free of charge[22]	Free of charge[22]
UniCredit mBanking entry fee	Free of charge[22]	Free of charge[22]
SpectraNet Internet Banking service fee	Free of charge[23]	Free of charge[33]/HUF 217 / month
eBanking service fee	Free of charge[38]	Free of charge[20]/HUF 217 / month[37]
UniCredit mBanking service fee	Free of charge[23]	Free of charge[23]

Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders

In-bank EURO payment orders[8]	by mBanking	0,698 %, max. HUF 27430 [4]	Free of charge*
	by eBanking	0,698 %, max. HUF 27430 [4]	Free of charge*
	by Telephone Bank	0,698 %, max. HUF 27430 [4]	Free of charge*
	by original bank form	1,149 %, min. HUF 1450 , max. HUF 45391	0,807 %, min. HUF 1270, max. HUF 34564*
	by non-original form[7]	1,596 %, min. HUF 2687	1,253 %, min. HUF 2687*
Bank-to-bank SEPA payment orders[8]	by mBanking	0,698 %,max. HUF 27430 [4]	Free of charge*
	by eBanking	0,698 %,max. HUF 27430 [4]	Free of charge*
	by Telephone Bank	0,698 %,max. HUF 27430 [4]	Free of charge*
	by original bank form	1,371 %,min. HUF 1737 ,max. HUF 51676	1,031 %,min. HUF 1737 ,max. HUF 40850*
	by non-original form[7]	1,596 %,min. HUF 2687	1,253 %,min. HUF 2687*
	urgent EUR payment orders	1,18 %,min. HUF 1456 ,max. HUF 173950 [21]	1,017 %,min. HUF 1456 ,max. HUF 163123 [21]*
Bank-to-bank and in-bank EURO Standing Orders		0,698 %,max. HUF 27430 [28]	Free of charge*

II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS

	Partner Aktív Plusz Package* Can not be opened from 19.01.2024	Partner Ikon Plusz Package*
Account opening fee	Free of charge	Free of charge
Account-handling fee	HUF 748 /month/account[2-24]	HUF 748 /month/account[2-24]
Booking entry fee	Free of charge[25]	Free of charge[25]
FCY credit entries to FCY accounts	Free of charge[26]	Free of charge[26]

FCY debit items (non-EUR FCY within EEA and FCY outside EEA)

Orders[9]	Intrabank orders	0,801 %,min. EUR 8,92	max. 800 EUR	0,801 %,min. EUR 8,92	max. 800 EUR
	by eBanking and Telephone Bank				
	Interbank orders	0,801 %,min. EUR 10,62	max. 800 EUR	0,801 %,min. EUR 10,62	max. 800 EUR
	by eBanking and Telephone Bank				

FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)

In-bank EURO payment orders[8]	by eBanking, mBanking and Telephone Bank	0,698 %, max HUF 27430
Bank-to-bank SEPA payment orders[8]	by eBanking, mBanking and Telephone Bank	0,698 %, max HUF 27430
Bank-to-bank and in-bank EURO Standing Orders		0,698 %, max HUF 27430

In case of fees and regular (non-promotional) fees not included in the present Special Conditions, the effective fees of Bónusz account package (related to Partner Aktív Plusz Package) and of Ikon account packages (related to Partner Ikon Plusz Package) indicated in UniCredit Bank's List of Conditions for Private Customers of the Bank shall be applied.

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.

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.

III. UNICREDIT OVERDRAFT FOR PRIVATE CUSTOMERS WITH UNICREDIT PARTNER AKTÍV PLUSZ AND UNICREDIT PARTNER IKON PLUSZ PACKAGE

1. UNICREDIT OVERDRAFT FOR PRIVATE CUSTOMERS WITH UNICREDIT PARTNER AKTÍV PLUSZ AND UNICREDIT PARTNER IKON PLUSZ PACKAGE

Type of loan	Overdraft
Credit limit	Minimum HUF 200.000
Interest rate (yearly)	26,16 %
Handling fee (yearly)[34]	1% of the credit line, min. HUF 2900
Annual percentage rate (APR) – standard[35]	33,03 %

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement "Hirdetmény – Ingatlan fedezet nélküli hitelek" of the Bank

A representative example:
When applying for an overdraft facility of HUF 375 000 related to Partner Aktív Plusz package, with a term of 1 year, the standard interest rate is **26,16%**, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately, and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is **33,03%**. Amount of instalment: HUF **9 027** which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF **483 324**; the total cost of the loan is HUF **108 324**, which includes the HUF **852** of account handling fee beside interest.

2. In case of overdraft applied related to Partner Ikon Plusz package

Type of loan	Overdraft
Credit limit	Minimum HUF 200.000
Interest rate (yearly)	26,16 %
Handling fee (yearly[34]	1% of the credit line, min. HUF 2900
Annual percentage rate (APR) – standard[35]	36,42 %

Fees not included in the present Special Conditions and the non-promotional fees shall be applied as indicated in announcement "Hirdetmény – Ingatlan fedezet nélküli hitelek" of the Bank

A representative example:
When applying for an overdraft facility of HUF 375 000 related to Partner Ikon Plusz package, with a term of 1 year, the standard interest rate is 26,16%, and it is variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately, and the crediting defined during the term will be completed, then the portion available from the credit line will be withdrawn each time, in this case the APR is 36,42 %Amount of instalment: HUF 9 832 which is the monthlyinterest rate calculated for the utilisation of the total credit line. For a loan contracted according to the conditions given herein, the total amount repayable by the client is HUF 492 984, the total cost of the loan is HUF 117 984, which includes the HUF 1 657 of account handling fee beside interest.

In case of fees and regular (non-promotional) fees not included in the present Special Conditions, the effective fees of Bónusz account package (related to Partner Aktív Plusz Package) and of Ikon account packages (related to Partner Ikon Plusz Package) indicated in UniCredit Bank's List of Conditions for Private Customers of the Bank shall be applied.

* Booking entry fee will be charged in addition to the indicated fee.

** The promotion is valid until 28.02.2027.

[1] The normal account handling fee of Partner Aktív Plusz Package is HUF 889 /month/account. This amount is to be debited on the client's account every month. The full amount of the account handling fee is credited promotionally on the account if minimum HUF 120 000 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). HUF 347 is credited promotionally on the account if less than HUF 120 000 but at least 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). If the credit conditions are not met, no refund will not be applied. The promotion is valid until . In the promotional** period, 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. . In case of Online Partner Aktív Plusz account opening the handling fee discount cannot be applied.

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

[3] The normal monthly account handling fee of Partner Ikon Plusz account package is HUF 6923 , that is debited on the account every month, except if the Account Holder has an overdraft, facility in the given calendar month, and the overdraft agreement entered into force before that month – but not later than 16.05.2019 –, and it is still effective, then HUF 1729 is charged to the account as account maintenance fee. The promotion** is only provided by the Bank only those clients who opened or changed the account before 19.11.2018.

i) If the Account Holder fulfills one of the following requirements, then HUF 3463 will be credited to the account in the following month, as a promotion** :

- at least HUF 200 000 has been credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not onsidered as Bank transfer),

- or has an overall savings***, held at our bank, in the daily closing average amount of at least HUF 5 000 000

ii) If the Account Holder fulfills both of the following two requirements, then HUF 5193 will be credited to the account in the following month, as a promotion, the promotion** is only provided by the Bank only those clients who opened or changed the account before 19.11.2018.

- at least HUF 300 000 has been credited – via Bank transfer – to the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer),

- Account Holder has a loan of the following loan products: overdraft, credit card or mortgage loan, hence before the given calendar month a contract of any loan products listed above has entered into force – but not later than 16.05.2019 – and it is still in force

As a promotion** , the full account handling fee will be refunded in the following month, if the Account Holder's average daily closing balance of savings*** in the value at least HUF 30 000 000 in the actual month.

*** When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits — with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day — as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day.

[4] The rates indicated above are provided by the Bank as a promotional** offer.

[5] The booking entry fee is charged for each transaction debited to the bank account in addition to the fee for the given transaction. The Bank waives the booking entry fee for cash withdrawal transactions (branch and ATM) as a promotional** measure. As promotion** the Bank will not charge the fee above.

[6] 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

[7] 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.

[8] 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).

[9] Free of charge (normal fee: 0,29 %, not charged by the Bank during the promotion** period. Service is available on appropriate UniCredit ATMs.

[10] As a promotion** the Bank will waive the right to charge the fee indicated above for the transaction numbers specified if transaction is initiated with debit card or mCash. In case of transaction initiated with debit card fees in excess of preferential transactions shall be subject to terms and conditions specified in the List of Terms and Conditions for Debit Cards. In case of transaction initiated with mCash for any further number of pieces the charges for the Bónusz Bank Account included in UniCredit Bank's List of Retail Conditions shall apply. When determining the ATM transactions (initiated with debit card or mCash service) within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place.

[11] In case the Client is entitled in a given month to the free of charge cash withdrawal, the ATM discount set in the account package is not provided for the account which is submitted in the valid statement (details in footnote nr 13).

[12] The above fee is charged by the Bank as promotion**. The normal fee for cash withdrawal on UniCredit ATM in Hungary is 0,861 %, min. HUF 371 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold and VISA Gold bankcards, and 0,501 % min. HUF 171 in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 1,478 %,min. HUF 424 . The normal fee for cash withdrawal on other ATM in Hungary is 1,524 %+ HUF 839 min. HUF 1125 in case of using Maestro, Mastercard Standard, VISA Classic, Mastercard Gold, VISA Gold bankcards, and 1,041 %+ HUF 710 min. HUF 803 in case of using Premium Banking Embossed Mastercard bankcard.

[13] 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.

[14] Charged one time per year subsequently.

[15] The fee indicated above is a promotional** offer of the Bank. The normal Mastercard Unembossed card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients. The special offer can be qualified for only the first Mastercard Unembossed supplementary card.

[16] Card membership fee of first year related to main Mastercard standard – as promotional** offer – will not be charged. Promotion is valid in case of cards applied until 2026.06.30 . Fee calculation method: the 0,144 % of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion** period.

[17] VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation. The fee is automatically included in the debited transaction amount.

[18] The fee indicated above is a promotional** offer of the Bank. The normal Mastercard Standard PayPass and VISA Classic card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

[19] The fee indicated above is a promotional** offer of the Bank. The normal Mastercard Gold PayPass and VISA Gold card issuer fee is included in the effective Debit Bankcard List of Conditions for Private Clients.

[20] If in the current month the Account Holder has one of the following credit products with the Bank: overdraft facility, credit card, mortgage loan, i.e. in the case of any of the above credit products, the credit agreement entered into force prior to the current month and is in force, the Bank will provide the service free of charge on a promotional** basis. The normal monthly service fee for eBanking is HUF 290 per month for SMS access, while the monthly service fee for eBanking is HUF 217 per month for Token and mToken access, which fees are waived by the Bank on a promotional** basis, and is only available for accounts opened before 01.10.2019. For accounts opened electronically, the eBanking service is free of charge.

[21] The above fee is charged by the Bank as promotion**. The normal fee is 1,18 %,min. HUF 15727 max. HUF 271386

[22] Normal fee: HUF 2914 it is not charged by the Bank during the promotion** period.

[23] Normal fee: HUF 217 / month it is not charged by the Bank during the promotion** period.

[24] Calculation of charges: 0,012 % of the monthly amounts credited and debited on the bank account but minimum the amount indicated above. As a special offer** the Bank will not charge the minimum amount indicated above.

[25] The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 22 . As promotion** the Bank will not charge the fee above.

[26] Fee of booking is 858 HUF which will not be charged as a promotion**.

[27] Free of charge is a promotional** offer of the Bank. Normal fee is 0,698 %, min. HUF 83 , max. HUF 21599 .

[28] Free of charge is a promotional** offer of the Bank. Normal fee is 0,698 %, min. HUF 156 , max. HUF 27430 .

[29] "Activity criteria": the Bank provides further discount related to Partner Aktív Plusz account package, if Account Holder fulfills the following requirement ("Activity criteria"):

- applies for a credit card (issued by the Bank before 15.11.2018) as private customer and uses this credit card actively as defined by the Bank ("active card usage"): "Active card usage" is defined by the Bank as an activity, when minimum HUF 150.000 of card transactions is debited on the credit card account in every period of 6 settlement cycles after signing credit card contract, or if the signing of the bank account contract (or modification) regarding Partner Aktív Plusz package is done at a later date, then after it. In case of transactions not initiated in HUF the converted HUF amount debited on the credit card account shall be counted.

If Account Holder fulfills the requirements described above ("activity criteria"), then the Bank provides special conditions - detailed in this List of conditions - from the calendar month following the 6. settlement period after signing credit card contract and the Bank provides these special conditions at least for 6 calendar months. The Bank looks over the fulfillment of active card usage at the end of every 6. settlement period, and if the requirements are not fulfilled, in such case Account Holder shall not be entitled to these special conditions in the following 6 calendar months, and fees not linked to activity criteria indicated in this List of Conditions shall be applied.

[30] If Account Holder fulfils criteria describe in section 29 above, in such cases Bank executes the first two standing orders in the given calendar month promotionally** free of charge, and in case of other transactions the Bank does not charge minimum fee. and is only available for those accounts which are , opened by the customer before 15.11.2018. The order of transactions is defined based on the booking dates in the given calendar month. Normal fee is 0,698 %,maximum HUF 27430 .

[31] If Account Holder fulfils criteria describe in section 29 above, in such cases Bank executes the first two transfer orders in the given calendar month promotionally** free of charge, and in case of other transactions the fee is 0,698 %, max. HUF 27430 . The promotion is only available for those accounts which are opened by the customer before 15.11.2018. The order of transactions is defined based on the booking dates in the given calendar month.

[32] The fee indicated above is a promotional** offer of the Bank. Non-promotional issuer fee of Mastercard Unembossed bankcard is disclosed in „Bank Card List of Conditions – For Private Clients".

[33] If Account Holder has a loan of one of the following loan products: overdraft, credit card or mortgage loan, hence before the given calendar month a contract of any loan products listed above has entered into force and it is still in force, then service is provided by the Bank promotionally** free of charges in the given calendar month. Normal fee is HUF 217 per month.

[34] The Bank expects from the first annual management fee on a discounted basis. The action is valid until 2023.06.30.

[35] Annual percentage rate (APR) is the total cost of the credit (repayments and fees) to the Debtor expressed as an annual percentage of the total amount of credit. The total cost of the credit to the Debtor means all the costs, which the consumer is required to pay in connection with the credit agreement and which shall be taken into account when calculating the APR according to a separate regulation.
The APR has been defined assuming compliance with the current conditions, the effective legislation -Government Decree No. 83/2010. (III.25.) on the determination, calculation and publication of the annual percentage rate. The level of the APR may be modified if the conditions change. It does not reflect the loan's interest rate risk with regard to loans with variable interest rates.

[37] Normal fee of the eBanking in case of SMS entry: HUF 290 / month. Normal fee of the eBanking in case of token and mToken entry: HUF 217 / month.

[38] Normal fee of the eBanking in case of SMS entry: HUF 290 / month it is not charged by the Bank during the promotion** period and the normal fee of the eBanking in case of token and mToken entry: HUF 217 / month. eBanking service is free of charge in case of accounts, which are opened electronically.

[39] 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.

[40] 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.

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

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