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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.

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

1. Regarding fees not included in this Special Conditions the effective fees of Bónusz account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.
2. Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the custumer.

3. If the Account Holder receives a promotional gift or one-time refund previously advertised in connection with the opening of this bank account and closes the bank account within the period specified in the announcement, the Bank may charge a penalty equal to the value of the gift or one-time refund to the bank account.

Monthly account handling fee		0 HUF/month/bank account[1]
Account opening and closing fee		0 HUF
Default Statement		Postal or Electronic
Booking entry fee		Free of charge*
Credit entries in HUF (to HUF accounts)		Free of charge
Direct debit		0,45%, max. HUF 29910
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)		0,45%, max. HUF 29910
In-bank standing orders of HUF transfer between client's own accounts[2]		Free of charge
Fees for immediate transfer orders initiated using the unified data entry solution		
Immediate transfer initiated using a QR code		Free of charge[16]
Immediate transfer initiated using deep linking		Free of charge[16]
Immediate transfer initiated using NFC		Free of charge[16]
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[17]
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[17]
Submission of a payment request addressed to an in-bank payer as a Beneficiary		Free of charge[18]
Submission of a payment request addressed to a bank-to-bank payer as a Benefic		Free of charge[18]
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels		Free of charge[19]
Commission on in-bank payment orders in HUF [3]	**Transfer orders between the accounts of the same Client[2]**	Free of charge
	by UniCredit Mobil application	0,45%, max. HUF 29910
	by eBanking	0,45%, max. HUF 29910
	by Telefonbank	0,647%, min. HUF 318, max. HUF 42642
	by original bank form	1,459%, min. HUF 1703, max. HUF 51676
	by non-original form	1,596%, min. HUF 2687

Commission on bank-to-bank payment orders in HUF[3]	by UniCredit Mobil application	0,45%, max. HUF 29910
	by eBanking	0,45%, max. HUF 29910
	by Telefonbank	0,647%, min. HUF 318, max. HUF 42642
	by original bank form	1,459%, min. HUF 1703, max. HUF 51676
	by non-original form	1,596%, min. HUF 2687
	VIBER transfers	1,414%, min. HUF 15727, max. HUF 173950
	EFER transfers	0,642%, min. HUF 400, max. HUF 26319
Cancellation fee of HUF domestic transfer order		Free of charge

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

In-bank EURO payment orders[3]	by UniCredit eBanking	0,45%, max. HUF 29910
	by UniCredit mBanking	0,45%, max. HUF 29910
	by Telefonbank	0,647%, min. HUF 318, max. HUF 42642
	by original bank form	1,32%, min. HUF 1703, max. HUF 51676
	by non-original form[4]	1,596%, min. HUF 2687
Bank-to-bank SEPA payment orders[3]	by UniCredit eBanking	0,45%, max. HUF 29910
	by UniCredit mBanking	0,45%, max. HUF 29910
	by Telefonbank	0,647%, min. HUF 318, max. HUF 42642
	by original bank form	1,32%, min. HUF 1703, max. HUF 51676
	by non-original form[4]	1,596%, min. HUF 2687
	Urgent EUR payment orders	1,18%, min. HUF 3678, max. HUF 173950[15]
Bank-to-bank and in-bank EURO Standing Orders		0,45%, max. HUF 19084
Transfer orders with missing data/errors[5]		EUR 11,48
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 11,48
Cash withdrawal at branch cashier from HUF account (HUF from HUF account)		2,903%, min. HUF 2061, max. HUF 89795
Cash withdrawal at branch cashier from HUF account (FCY from HUF account)		1,46%, max. HUF 89795
Cash withdrawal on domestic UniCredit ATM		1,478%, min. HUF 424
Cash withdrawal on domestic UniCredit ATM using mCash service		1,478%, min. HUF 424
Cash withdrawal on domestic UniCredit ATM with Premium Banking Embossed Mastercard bank card		According to the Bank Card List of Conditions – For Private Clients
Cash withdrawal on other domestic ATM		2,245% + HUF 965, min. HUF 1288
Cash withdrawal on other domestic ATM with Premium Banking Embossed Mastercard bank card		According to the Bank Card List of Conditions – For Private Clients
Cash withdrawal on UniCredit ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated outside EEA)		3,196% + EUR 5,36
Cash withdrawal on UniCredit ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated inside EEA)		1,478%, min. HUF 424
Cash withdrawal on other ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated outside EEA)		3,287% + EUR 7,51

Cash withdrawal on other ATM abroad with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated inside EEA)	2,245% + HUF 965, min. HUF 1012
Cash withdrawal on POS terminal in other domestic bank or post office with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card	1,955% + HUF 729, min. HUF 1079
Cash withdrawal on POS terminal in other foreign bank with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated outside EEA)	3,283% + EUR 10,32
Cash withdrawal on POS terminal in other foreign bank with Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank card (cash withdrawal was initiated inside EEA)	1,955% + HUF 729, min. HUF 1079
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation[8]	According to the Bank Card List of Conditions – For Private Clients
Purchase commission	According to the Bank Card List of Conditions – For Private Clients
Issuer fee/Membership fee of Mastercard Standard bankcard (main card and supplementary card)	HUF 4239 / HUF 5576
Issuer fee/Membership fee of Mastercard Gold bankcard (main card and supplementary card)	HUF 31171 / HUF 36365
SMS notification on credit transactions on bank account	According to effective Electronic Banking List of Conditions – For Private Clients
SMS notification on debit transactions on bank account	According to effective Electronic Banking List of Conditions – For Private Clients
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions	According to effective Electronic Banking List of Conditions – For Private Clients
eBanking and UniCredit mBanking Daily maximum limit amount in case of:	
Authentication with password sent in SMS text message	10000000HUF/day
Authentication with mToken	20000000HUF/day
mCash transaction limit	150000HUF / transaction
mCash daily limit	150000HUF/day
Secondary identifyer assignment[9], modification[9], confirmation[10], deletion[11]	
in Branch	HUF 2914
by UniCredit eBanking or in Giro message and by UniCredit mBanking	Free of charge*** (The normal fee is HUF 1456 . It is not charged by Bank during the promotion*** period.)
Change of account packages	
to an account with higher handling fee	HUF 1456
to an account with lower handling fee	HUF 4372
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges[12]
Credit entries (in HUF)	
Credit entries to HUF accounts	Free of charge
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 promotionally free of charge)[13]	HUF 726 /item
Debit items (HUF)	
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7.+ HUF 72 /payment order

Postal payment orders by eBanking	According to the conditions detailed in Addendum No. 7.+ HUF 72 /payment order
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)	
Transfer orders with missing data/errors[5]	EUR 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 11,65
Commission on bank-to-bank payment orders[3-14]	
by UniCredit eBanking, UniCredit mBanking and by Telefonbank	0,947%, min. EUR 8,91 max. EUR 800
by original bank form	1,011%, min. EUR 17,9 max. EUR 800
by not original bank form or by special processing[5]	1,194%, min. EUR 26,87 max. EUR 800
Bank-to-bank Standing Orders	0,947%, min. EUR 8,91 max. EUR 800
Commission on in-bank payment orders[3]	
by UniCredit eBanking, UniCredit mBanking and by Telefonbank	0,845%, min. EUR 8,91 max. EUR 800
by original bank form	1,019%, min. EUR 17,9 max. EUR 800
by not original bank form or by special processing[5]	1,122%, min. EUR 26,87 max. EUR 800
Bank-to-bank Standing Orders	0,845%, min. EUR 8,91 max. EUR 800
UniCredit eBanking monthly fee[6]	Free of charge
UniCredit mBanking monthly fee[7]	Free of charge

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.

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 booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is0,144% of the transaction max. HUF 8745. As promotion*** the Bank will not charge the fee above.

**Cut-off time: deadline for accepting orders. The time until which the Bank accepts the order as that day.

*** The promotion is valid until 28.02.2027.

[1] The normal monthly account handling fee of Partner Relax account package is HUF 3690/ month / bank account. The account handling fee is debited on the account every month. As a promotion, the full account handling fee will be refunded on to the account in the following month, if the Account Holder has credited at least the amount of the current minimum wage in the subject month – via Bank transfer, no transfers between the own account at the Bank will be considered – onto the account. If the credit conditions are not met, no refund will not be applied. 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.

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

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

[4] 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.

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

[6] Normal fee of the eBanking in case of SMS entry: HUF 217 / HUF 290 month in the case of authentication based on a Token / password sent via SMS, which the Bank does not charge, if the customer successfully logs in at least once in a given calendar month to eBanking service.

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

[8] 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.

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

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

[11] According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13

[12] 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.

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

[14] 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 transfer fee shall be applied.

[15] The fee indicated above is a promotional offer*** of the Bank. . The normal fee is 1,017%, min. HUF 15727, max. HUF 163123.

[16] 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.

[17] 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.

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

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