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 marketed HUF bank account contracts included in this List of Conditions may also be concluded electronically, within the framework of distance selling, in accordance with Section I. 6 of the Retail Business Rules.

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

The Partner Aktív Nulla Package is available for those natural persons (as private clients) who:

a) Those who, at the time of applying for the bank account package, as well as when concluding the contract for the bank account package, have an employment relationship or other legal relationship stipulated in the Cooperation Agreement (hereafter collectively: Legal relationship) with an organization that is included in these Special Conditions with UniCredit Bank Hungary Zrt. ("UniCredit Bank") have a valid Cooperation Agreement regarding products and conditions, 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.

b) Those who apply for the Partner Aktív Nulla Package via the link sent by a Strategic Intermediary (OVB Vermögensberatung Ltd. or, after 31.01.2024 Bankmonitor Partner Ltd. or after 30.06.2024 OC Pénzügyek Hitelközvetítő Ltd., Open House Ltd., Benks Ltd., or after 13.01.2025. Credipass ltd. independent intermediary, or after 2026.02.01 GV Hitelközpont Ltd. and GRANTIS BankSelect Ltd., or after 01.07.2026 Money Network Ltd.) through the Bank's online account opening platform, and 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. On the day of initiating the online account opening, they do not have a pending retail loan application at UniCredit Bank and are not customers of UniCredit Bank (they are not listed as co-debtors and also do not have a co-card with the bank).

c) UniCredit Bank 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. active and passive employees and retired employees, 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;

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, employees covered by Act LII of 2023 on the new career path for teachers, and persons employed by companies in majority state or local government ownership employed in a legal relationship aimed at work, 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;

e) Those who, at the time of applying for a bank account product 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 and upon the conclusion of the contract on the bank account/bank account package are in an employment contract, 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 of rights.

f) Under a special promotion until 31st of December 2026, those are entitled to the preferential terms and conditions offered under the Partner Aktív Nulla Package who are contracted customers of Allianz Hungária Biztosító Zrt and Generali Biztosító Zrt. and present the information letter sent by Allianz Hungária Biztosító Zrt. starting from 23.02.2022. or by Generali Biztosító Zrt. starting from 01.09.2022. on this promotion to the names of customers intending to open an account when they open the bank account and open a Partner Aktív Nulla Package through the Bank's online account opening platform or any of the Bank's branches 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) 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., 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; (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 Februar 2027.

h) 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.

i) 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.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. The Bank provides the special conditions defined in this list of conditions for 2 years from the date of account opening. After 2 years from the first day of the month following the day of opening the account, the account package will be changed to the "Partner Relax" account package and the conditions contained in the UniCredit "Special conditions for the Partner Relax package" document will apply. The Bank will notify customers of changes to the conditions. The Bank may deviate from the 2- year period according to this point in favor of the customer, and is entitled to extend it upon notification to the customer.

3. Once a year, the Bank increases each fee indicated in its condition lists by the annual average consumer price index published by the Central Statistical Office (KSH) for the year prior to the publication of the relevant condition list, from which increase the Bank may deviate in a favorable direction for the customer .

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

Monthly account-handling fee		0 HUF/month/bank account[1]
Account opening and closing fee		HUF 0
Default Statement		Postal or Electronic
Booking entry fee		Free of charge**
Credit entries in HUF (to HUF accounts)		Free of charge
Direct debit		Free of charge
Standing (intra and interbank) orders (except the standing orders between the client's own accounts at the Bank)		Free of charge
Fees for immediate transfer orders initiated using the unified data entry solution		
Immediate transfer initiated using a QR code		Free of charge[18]
Immediate transfer initiated using deep linking		Free of charge[18]
Immediate transfer initiated using NFC		Free of charge[18]
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[19]
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[19]
Submission of a payment request addressed to an in-bank payer as a Beneficiary		Free of charge[20]
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary		Free of charge[20]
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels		Free of charge[21]
In-bank standing orders of HUF transfer between client's own accounts[2]		Free of charge
Commission in-bank in HUF payment orders[3]	**Transfer orders between the accounts of the same Client[2]**	Free of charge
	by UniCredit mBanking	Free of charge
	by UniCredit eBanking	0,352 %, max. HUF 11760
	by Telephone Banking	0,448 %, min. HUF 295 max. HUF 15337
	by original bank form	1,07 %, min. HUF 1574 max. HUF 37733
	by non-original form	1,325 %, max. HUF 2483
Commission bank-to-bank in HUF payment orders[3]	**by UniCredit mBanking**	Free of charge
	by UniCredit eBanking	0,352 %, max. HUF 11760
	by Telephone Banking	0,448 %, min. HUF 295 max. HUF 15337
	by original bank form	1,07 %, min. HUF 1574 max. HUF 37733
	by non-original form	1,325 %, min. HUF 2483
	VIBER transfer	1,157 %, min. HUF 14528 max. HUF 150675
	EFER transfer	0,444 %, min. HUF 371 max. HUF 14311
	Canceling a domestic HUF 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**	0,352 %, max. HUF 11760
	by UniCredit mBanking	Free of charge
	by Telephone Banking	0,448 %, min. HUF 295 max. HUF 15337
	by original bank form	1,07 %, min. HUF 1574 max. HUF 37733
	by non-original form[4]	1,325 %, max. HUF 2483
Bank-to-bank SEPA payment orders [3]	**by UniCredit eBanking**	0,352 %, max. HUF 11760
	by UniCredit mBanking	Free of charge
	by Telephone Banking	0,448 %, min. HUF 295 max. HUF 15337
	by original bank form	1,07 %, min. HUF 1574 max. HUF 37733
	by non-original form[4]	1,325 %, max. HUF 2483
	Urgent EUR payment orders	0,941 %, min. HUF 1346 max. HUF 150675 [16]
Bank-to-bank and in-bank EURO Standing Orders		Free of charge
Transfer orders with missing data/errors[5]		EUR 10,77
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 10,77
Cash withdrawal from branch cash desk (forint payment from HUF account)		2,382 %, min. HUF 1905 , max. HUF 82943
Cash withdrawal from a branch cash desk (currency payment from a HUF account)		1,05 %, max. HUF 82943
Cash withdrawal from UniCredit's domestic ATM machine		First cash withdrawal of the month is free of charge[17], any further 1,066 %, min. HUF 393
Cash withdrawal from UniCredit's domestic ATM machine by mCash service		1,066 %, min. HUF 393
Cash withdrawal from UniCredit's domestic ATM in case of Premium Banking Embossed Mastercard bank card		According to the Bank Card List of Conditions – For Private Clients
Cash withdrawal from other ATM in Hungary		First cash withdrawal of the month is free of charge [17], any further 1,775 %,+ HUF 892 , min. HUF 1190
Cash withdrawal from other domestic ATMs in case of Premium Banking Embossed Mastercard bank card		According to the Bank Card List of Conditions – For Private Clients
Cash withdrawal fee at foreign UniCredit ATMs for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawals were made outside the EEA)		2,653 % + EUR 4,96

Cash withdrawal fee at a foreign UniCredit ATM for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal took place within the EEA)	1,066 %, min. HUF 393	
Cash withdrawal fee at other foreign ATMs for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was made outside the EEA)	2,737 % + EUR 6,95	
Cash withdrawal fee at other foreign ATMs for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal took place within the EEA)	1,775 %,+ HUF 892 , min. HUF 1190 HUF	
Cash withdrawal fee at a POS terminal in another bank or post office in the country for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards	1,507 %,+ HUF 675 , min. HUF 1173 HUF	
Cash withdrawal fee at a foreign POS terminal for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal was not made within the EEA)	2,733 % + EUR 9,54	
Cash withdrawal fee at a foreign POS terminal for Mastercard Unembossed, Mastercard Standard, Visa Classic, Mastercard Gold, Visa Gold bank cards (cash withdrawal took place within the EEA)	1,507 %,+ HUF 675 , min. HUF 1173 HUF	
Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation[9]	According to the Bank Card List of Conditions – For Private Clients	
Purchase commission	According to the Bank Card List of Conditions – For Private Clients	
Mastercard Standard bank card first main card Issuer fee [6]	Free of charge	
Mastercard Standard bank card first main card Membership fee in the first year[6]	The same as the fee announced in the Bank Card List of Conditions – For Private Clients, the Bank will credit it within 30 calendar days.	
Mastercard Standard bank card first main card Membership fee in the second year	50% of the current annual membership fee The credit will be made within 30 calendar days of the debit.	
Mastercard Standard bank card Supplementary card Issuing fee / Membership fee	HUF 7832 / HUF 10395	
Mastercard Gold bank card Main card and Supplementary card Issuer/Membership fee	HUF 28793 / HUF 33591	
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	HUF 10000000 /day	
Authentication with mToken	HUF 20000000 /day	
mCash transaction limit	HUF 150000 /transaction	
mCash Daily limit	HUF 150000 /day	
Secondary identifier assignment[10], modification[10], confirmation[11], deletion[12]		
In Branch	HUF 2693	
by UniCredit eBanking or in Giro message, or by UniCredit mBanking	Free of charge* (the normal fee is HUF 1145 which the Bank does not charge as a promotional fee.*)	
Change of Account packages		
To an account with higher handling fee	HUF 1346	
To an account with lower handling fee	HUF 4039	
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending 1 account statement per month is free of charge[13]	
Credit entries (HUF)		
Credit entries to HUF accounts	Free of charge	
Credit entries to HUF accounts in GIRO cheque	In accordance with the conditions detailed in Annex No. 7.	
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge)[14]	HUF 672 /item	
Debit items (HUF)		
Postal payment order by paper form	In accordance with the conditions detailed in Annex No. 7. + HUF 67 /voucher	
Postal payment orders by eBanking	In accordance with the conditions detailed in Annex No. 7. + HUF 67 /voucher	
Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)		
Transfer orders with missing data/errors[5]	EUR 10,77	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR 10,77	
Commission on bank-tobank payment orders[3,15]		
by eBanking, UniCredit Mobile application and Telephone Banking	0,726 %, min. EUR 8,24	max. EUR 800
by original bank form	0,785 %, min. EUR 16,47	max. EUR 800
by not original bank form or by special processing[6]	0,954 %, min. EUR 24,83	max. EUR 800
Bank-to-bank Standing Orders	0,726 %, min. EUR 8,24	max. EUR 800
Commission on in-bank payment orders[3]		
by eBanking, UniCredit Mobile application and Telephone Banking	0,632 %, min. EUR 8,24	max. EUR 800
by original bank form	0,793 %, min. EUR 16,54	max. EUR 800
by not original bank form or by special processing[6]	0,887 %, min. EUR 24,83	max. EUR 800

In-bank Standing Orders	0,632 %, min. EUR 8,24 max. EUR 800
UniCredit eBanking service monthly fee[7]	Free of charge
UniCredit mBanking service monthly fee [8]	Free of charge

The fees for transfers in the name of the customer, initiated by the customer against the bank account included in this list of conditions, but submitted via a payment service provider (third party service provider (TPP)) that provides payment initiation services, correspond to the transfer fees for the given account package via mBanking.

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 promotion is valid until 28.02.2027.

** The Accounting item fee is charged for each transaction debited to the bank account in addition to the fee for the given transaction.* The normal fee is 0,134 % of the transaction amount and a maximum of HUF 8079 .

[1] The standard monthly account-handling fee for the account package is HUF 1569 /month/bank account. The closing fee for the account package for the given month is always charged to the customer's bank account. If in the relevant month at least the amount of the current net minimum wage (currently: HUF 214600) is credited to the account via transfer (which does not include transfers between own accounts), the full amount of the foreclosure fee will be credited to the bank account. If the crediting condition above is not met, the closing fee will not be credited. With respect to the account package, the Bank does not check the fulfillment of the above credit conditions in the month of opening the account and in the following month, and does not charge the monthly closing fee for the account in these two months

[2] The Bank does not charge a commission for the Customer's transfer orders between his/her own accounts with the Bank - in the absence of different provisions for individual bank accounts/savings accounts

[3]A transfer is also the fulfillment/partial fulfillment of the official transfer, the transfer order, and the collection order (collection based on a letter of authorization, collection by bill of exchange), after which the Bank charges a fee depending on the way the order was submitted (electronic or paper-based order submitted using a non-original form) up.

[4] In this List of Conditions, orders submitted after the cut-off time*** which the Bank considers to be the same day, are not interpreted as transfer orders with an original form; as well as orders whose costs are borne by the beneficiary

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

[5] It will be charged in the case of incorrectly entered Bank ID-IBAN account number-SWIFT/BIC code.

[6] In case of requesting an additional main card, the fees can be found in the Bank Card List of Conditions – For Private Clients.

[8] The standard fee is HUF 201 per month, which the Bank does not charge if the customer successfully logs in to the UniCredit mBanking service at least once in a given calendar month.

[9] 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 Cashback 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.

[10] General Business Conditions III.1.51/B.1. according to point

[11] General Business Conditions III.1.51/B.11. according to point

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

[13] Postage of statements and other items sent after the 1 free monthly account statement has been sent by post will be charged in accordance with the conditions detailed in Appendix No. 7.

[14] HUF transfers received in international money circulation are also considered items received in foreign currency.

[15] In the case of transactions initiated as a SEPA transfer and in the case of transactions booked as a SEPA direct debit, the applicable non-bank foreign currency transfer fee will be charged.

[16] The above fee is provided by the Bank on a promotional* basis. The standard fee is 0,941%, min. HUF 14528, max. HUF 150675.

[17] In case of the ATM transactions (initiated with debit card or mCash service) the date is relevant when the transaction is booked at the bank account, i.e. the transaction is counted to the month when the actual booking is happend.

[18] 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.

[19] 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.

[20] The normal fee is HUF 60 . As a promotion* the Bank will not charge this fee.

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