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 VDCS TOP account package is available:

a) For a company group's[1] employees[2] if at least 1500 employees of the group open an account with the bank within 1.5 years if the group agrees that the number of employees with an account at the bank will not be lower than 1500; 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 September 2021 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) For 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) For 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.

This List of Conditions and Announcement has been supplemented effective from 21 October 2013 with information concerning the costs, fees and commissions of certain debit card, credit card, electronic, HUF transfer and foreign currency transfer services related to VDCS TOP account packages but earlier regulated in the Retail Conditions List. As a result of this amendment, this List of Conditions and Announcement will also extend to such costs, fees and commissions related to VDCS TOP account packages from the date specified above.

1. As for the charges, fees and commissions pertaining to the VDCS (Company Employees)[3] TOP Account Package services not listed in this document, the conditions of the Bonus Account Package in the effective Retail Condition List – Not available account packages will apply; in the case of the Partner Aktív TOP account package, the conditions of the UniCredit Partner Bonus account package as effective will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Retail Conditions.
2. In the case of Retail Credit Card conditions, the special conditions set out in Section III of the document "List of Conditions for Retail Credit Card Holders" as well as the general conditions set out in Section I thereof shall apply.
3. The discounts and benefits specified in this List of Conditions may not be combined with any other discounts or benefits offered under a promotion.
4. The Bank will carry out **orders requiring conversion** with the following exchange rates [4] :
   a) Cash desk conversion transactions will be carried out at a buying rate of medium rate -1,145% and at a selling rate of medium rate +1,145%
   b) Conversion transactions between accounts will be carried out at a buying rate of medium rate - 1,145% and at a selling rate of medium rate +1,145%.
   c) Conversion transactions with debit cards will be carried out at a buying rate of medium rate - 1,145% and at a selling rate of medium rate +1,145%

   For the purposes of applying the exchange rates set out in point 4 above, the client may submit each conversion order in the following ways, depending on the currency of the bank account concerned and of the order, the type of transaction and its channel.

Currency type of the account to be debited	Definition of the transaction	Currency type of the transfer	Type of the transfer	eBanking	mBanking
HUF	HUF transfer from VDCS TOP HUF account to own VDCS foreign currency account, either in an amount above HUF 20 million or submitted in advance with a date.	HUF	Transfer between customer's own accounts	Payment Orders/Transfer initiation	Transfer between customer's own accounts/ Transfer with currency conversion
HUF	Foreign currency transfer from VDCS TOP HUF account to own foreign currency account.	Foreign currency	Transfer between customer's own accounts	Payment Orders/Transfer initiation	Transfer between customer's own accounts/ Transfer with currency conversion EUR
HUF	Foreign currency transfer from a VDCS TOP HUF account to a foreign currency account.	Foreign currency	In-bank transfer to another customer's account	Payment Orders/Transfer initiation	N/A
HUF	Foreign currency transfer and SEPA transfer from VDCS TOP HUF account.	Foreign currency	Bank-to-bank transfer	Payment Orders/Transfer initiation	SEPA transfer initiation
Foreign currency	HUF transfer from VDCS TOP foreign currency account.	HUF	Transfer between customer's own accounts	Payment Orders/Transfer initiation	Transfer between customer's own accounts/ Transfer with currency conversion
Foreign currency	Foreign currency transfer in another currency from a VDCS TOP foreign currency account.	Foreign currency	Transfer between customer's own accounts	Payment Orders/Transfer initiation	N/A
Foreign currency	HUF transfer from VDCS TOP foreign currency account.	HUF	In-bank transfer to another customer's account	Payment Orders/Transfer initiation	N/A
Foreign currency	Foreign currency transfer in another currency from a VDCS TOP foreign currency account.	Foreign currency	In-bank transfer to another customer's account	Payment Orders/Transfer initiation	N/A
Foreign currency	HUF transfer (both domestic and foreign) from VDCS TOP foreign currency account.	HUF	Bank-to-bank transfer	Payment Orders/Transfer initiation	N/A
Foreign currency	Foreign currency transfer in another currency and not from EUR account SEPA transfer from VDCS TOP foreign currency account.	Foreign currency	Bank-to-bank transfer	Payment Orders/Transfer initiation	N/A

5. 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.

6. Premium Banking products** are available to customers with a VDCS TOP account package* or a Partner Aktív TOP account package even if the customers do not have a Premium Banking customer status[5].

*** PMB deposits can be tide up in cases only if the customer meets the requirements of Premium Banking status. The requirements of Premium Banking status are described in „List of Conditions and Announcement – Special Conditions for Customers with Premium Banking and Top Affluent Status"**
**** The VDCS account conditions applied for before the effective date of this Announcement will be referred to as "VDCS TOP account package" in the future.**

I. HUF turnover and certain individual and standard fees related to the HUF account management applicable to VDCS TOP accounts

	VDCS TOP* account package Not available from 01/03/2013+BG60:CF89+BG60:CF87	Partner Aktív TOP account package The Partner Bónusz TOP package can be use as Partner Aktiv TOP from 01.08.2019 without any modification in the terms and conditions
Base account	Bónusz account package	Partner Bónusz account package
Monthly account-handling fee	HUF 710 + HUF 144 /month for the primary account[6]	Free of charge [7]
Opening/closing an account	Free of charge	Free of charge
Monthly closing fee for the secondary and additional H	Free of charge	Free of charge [7]
Booking entry fee	Free of charge	Free of charge [8]
Postal costs (charged for each statement and other postal items to the Customer)	Free of charge	Free of charge [8]
Replacement bank statements, fees of account balance certificates and other certificates related to the account management	HUF 726 /statement	HUF 726 /statement[6]
HUF amounts credited to HUF account	Free of charge	Free of charge
Direct debit transactions	Free of charge [9]	Free of charge [9]
In-bank or bank-to-bank standing orders from HUF account to another customer's account	Free of charge [10]	Free of charge [10]
In-bank standing order of HUF transfer between customer's own accounts	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[47]	Free of charge[47]
Immediate transfer initiated using deep linking	Free of charge[47]	Free of charge[47]
Immediate transfer initiated using NFC	Free of charge[47]	Free of charge[47]
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[48]	The same as the fee of a single in-bank transfer launched with UniCredit eBanking,mBanking[48]
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[48]	The same as the fee of a single in-bank transfer launched with UniCredit eBanking,mBanking[48]
Submission of a payment request addressed to an in-bank payer as a Beneficiary	free of charge[49]	free of charge[49]
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	free of charge[49]	free of charge[49]
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	free of charge[50]	free of charge[50]
Issuer / membership fee of Mastercard Unembossed bankcards (not available from 1st January 2021)	HUF 4326[12] / HUF 5710[12]	Free of charge [11]
Issuer / membership fee of Mastercard Unembossed supplementary bankcards (not available from 1st January 2021)	HUF 4326[12]/ HUF 5710[12]	Free of charge [11]
Issuer / membership fee of Mastercard Standard, and VISA Classic[k1] bankcards (Visa Classic not available from 1st January 2021)	Free of charge	50 % discount [11]/ HUF 3945 [11]
Issuer / membership fee of Mastercard Standard, and VISA Classic[k1] secondary cards (Visa Classic not available from 1st January 2021)	HUF 3113[12]/ HUF 3113[12]	HUF 8478[12]/ HUF 11253 [12]
Issuer / membership fee of Mastercard Gold and VISA Gold[k1] bankcards (Visa Gold not available from 1st January 2021)	HUF 8638[12]/ HUF 8638[12]	HUF 17296[11]/ HUF 17296 [11]
Issuer/membership fee of the Premium Banking Embossed Mastercard [k] card (not available from 1st January 2021)	Free of charge/ HUF 10369 [12]	Free of charge/ HUF 10369 [12]
Issuer/membership fee of the Premium Banking Embossed Mastercard secondary card (not available from 1st January 2021)	Free of charge/ HUF 10369 [12]	Free of charge/ HUF 10369 [12]
Card barring fee (includes the fee of a replacement card)	Free of charge	Free of charge

Replacement fee for Mastercard Unembossed card in Hungary (not available from 1st January 2021)		HUF 726	HUF 726
Replacement of Mastercard Standard, VISA Classic[k][1], Mastercard Gold, VISA Gold[k][1] and Premium Banking Embossed Mastercard cards (VISA Classic, VISA Gold and Premium Banking Embossed Mastercard not available from 1st January 2021)		HUF 1747	HUF 1747
Modification of PIN code		HUF 290[25]	HUF 290[25]
Regeneration of PIN code		HUF 508	HUF 508
Fee for balance enquiry		HUF 50[26]	HUF 50[26]
Emergency card issuance		5 banking days	5 banking days
Single transfer within the bank[35]	**Transfer between the customer's own accounts at the bank**	Free of charge	Free of charge
	With SpectraNet Internet Banking	0,647 %, min. HUF 65 , max. HUF 27430 [13]	0,647 %, max. HUF 27430 [13]
	by eBanking	0,647 %, min. HUF 65 , max. HUF 27430 [13]	0,647 %, max. HUF 27430 [13]
	by UniCredit mBanking	0,647 %, min. HUF 65 , max. HUF 27430 [13]	0,647 %, max. HUF 27430 [13]
	With Telephone Banking	0,647 %, min. HUF 281 , max. HUF 27430	0,647 %, max. HUF 27430 [13]
	If an original form is used	0,754 %, min. HUF 588 , max. HUF 34614	1,095 %, min. HUF 1413 , max. HUF 45391
	If a document other than the original form is used [36]	0,698 %, min. HUF 1431	1,596 %, min. HUF 2687
Single transfer outside the Bank[35]	**With SpectraNet Internet Internet Banking**	0,647 %, min. HUF 82 , max. HUF 27430 [13]	0,647 %, max. HUF 27430 [14]
	by eBanking	0,647 %, min. HUF 82 , max. HUF 27430 [13]	0,647 %, max. HUF 27430 [14]
	by UniCredit mBanking	0,647 %, min. HUF 82 , max. HUF 27430 [13]	0,647 %, max. HUF 27430 [14]
	With Telephone Banking	0,647 %, min. HUF 318 , max. HUF 27430	0,698 %, min. HUF 391, max. HUF 27430
	If an original form is used	1,004 %, min. HUF 588 , max. HUF 36408	1,32 %, min. HUF 1685, max. HUF 51676
	With non-original bank form [36]	0,788 %, min. HUF 1431	1,596 %, min. HUF 2687
	EFER transfers	0,647 %, min. HUF 400 , max. HUF 26319	0,647 %, min. HUF 400, max. HUF 26319
	VIBER transfer	HUF 1571	1,414 %, min. HUF 15727, max. HUF 173950 [38]
From branch office cash desk (HUF payment from HUF account)		2,903 %, min. 2061 HUF, max. 89795 HUF	2,903 %, min. HUF 2061 , max. HUF 89795
From branch office cash desk (Foreign currencypayment from HUF account)		1,46 %, max. 89795 HUF (buying rate: medium rate -1,145%, selling rate: medium rate +1,145%)	1,46 %, max. 89795 HUF (buying rate: medium rate -1,145%, selling rate: medium rate +1,145%)
From branch office cash desk (Foreign currency payment from HUF account)[27]		Free of charge (fee calculation: the standard charge is 0,29 % of the amounts paid in, which will not be charged by the Bank as a special offer*****)	
Fee of cash deposit through domestic UniCredit ATMs[33]		Monthly the first 2 HUF cash withdrawal transaction is free of charge up to 300.000 HUF (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 33)	
Transactions carried out with Mastercard Unembossed, Mastercard Standard, VISA Classic, Mastercard Gold, and VISA Gold cards (Mastercard Unembossed, Visa Classic, Visa Gold not available from 1st January 2021)			
Cash withdrawal From a UniCredit ATM in Hungary		1,478 % min. HUF 362	The first 2 each month from the bank's own ATM free of charge[18-34] (further withdrawals: 1,478 %, min. HUF 424)
Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary		1,955 % + HUF 729 , min HUF 1269	1,955 % + HUF 729 , min HUF 1269
Fee for cash withdrawal abroad from UniCredit ATMs (cash withdrawal was initiated outside EEA)		3,196 %+ EUR 5,36	3,196 %+ EUR 5,36
Fee for cash withdrawal abroad from UniCredit ATMs (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019		1,478 %,min. HUF 424	1,478 %,min. HUF 424
Fee for cash withdrawal abroad from non UniCredit ATMs (cash withdrawal was initiated outside EEA)		3,29 %+ EUR 7,51	3,29 %+ EUR 7,51

Fee for cash withdrawal abroad from non UniCredit ATMs (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	2,245 % + HUF 965 , min. HUF 1288	2,245 % + HUF 965 , min. HUF 1288
Fee for cash withdrawal abroad from POS terminals (cash withdrawal was initiated outside EEA)	3,287 %+ EUR 10,32	3,287 %+ EUR 10,32
Fee for cash withdrawal abroad from POS terminals (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	1,955 % + HUF 729 , min. HUF 1269	1,955 % + HUF 729 , min. HUF 1269
Commission upon purchase	Free of charge	
Transactions carried out with Premium Banking Embossed Mastercard cards (not available from 1st January 2021)		
Cash withdrawal From a UniCredit ATM in Hungary	0,501 %,min. HUF 171	The first 2 each month from the bank's own ATM free of charge[18-34] (further withdrawals: 0,501 %, min. HUF 171)
Cash withdrawal from an ATM of a different label in Hungary	1,041 % + HUF 710 , min. HUF 803	1,041 % + HUF 710 , min. HUF 803
Fee of cash withdrawal from POS terminal at other banks or post offices in Hungary	0,948 % + HUF 624 , min. HUF 927	0,948 % + HUF 624 , min. HUF 927
Fee for cash withdrawal abroad from UniCredit ATMs (cash withdrawal was initiated outside EEA)	2,119 %+ EUR 5,8	2,119 %+ EUR 5,8
Fee for cash withdrawal abroad from UniCredit ATMs (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	0,501 %,min. HUF 171	0,501 %,min. HUF 171
Fee for cash withdrawal abroad from non UniCredit ATMs (cash withdrawal was initiated outside EEA)	2,119 %+ EUR 5,8	2,119 %+ EUR 5,8
Fee for cash withdrawal abroad from non UniCredit ATMs (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	1,041 % + HUF 710 , min. HUF 803	1,041 % + HUF 710 , min. HUF 803
Fee for cash withdrawal abroad from POS terminals (cash withdrawal was initiated outside EEA)	2,119 %+ EUR 8,94	2,119 %+ EUR 8,94
Fee for cash withdrawal abroad from POS terminals (cash withdrawal was initiated inside the EEA) Condition is effective from 10th December 2019	0,948 % + HUF 624 , min. HUF 927	0,948 % + HUF 624 , min. HUF 927
Commission upon purchase	Free of charge	

**** If switched to an VDCS TOP Primary Account Partner Aktív Top account package, a package switch of the sub-accounts managed under the primary account is also required toa Partner Aktív Top account*

Foreign currency operations of VDCS TOP HUF bank accounts From the 13th July 2018 cheque services are provided only for those clients who have "Private Banking" client status.

		VDCS TOP account package	Partner Aktív TOP account package
Crediting of transfer made in a foreign currency to a HUF account		Free of charge	Free of charge
Cash desk transactions	**Deposit in the currency of the account**	Free of charge	Free of charge
	Deposit in foreign currency[15]	at a buying rate of medium rate -1,145% and at a selling rate of medium rate +1,145%	
	Payout in a currency different from the currency of the account[15]	1,357 %,max.HUF 80533 at a buying rate of medium rate - 1,145% and at a selling rate of medium rate +1,145%	
Commission on bank-to-bank payment orders [35] - Debit items (in foreign currency from HUF account)			
by SpectraNet Internet Banking / eBanking and Telephone Bank		0,947 %,min. EUR 8,92	0,947 %,min. EUR 8,92 max EUR
If an original form is used		1,122 %,min. EUR 17,9	1,122 %,min. EUR 17,9 max EUR
If a document other than the original form is used [37]		1,194 %,min. EUR 26,88	1,194 %,min. EUR 26,88 max EUR

Commission on in-bank payment orders [35] - Debit items (in foreign currency from HUF account)		
by SpectraNet Internet Banking / eBanking and Telephone Bank	0,845 %,min. EUR 8,92 max EUR 800	0,845 %,min. EUR 8,92 max EUR 800
If an original form is used	1,019 %,min. EUR 17,9 max EUR 800	1,019 %,min. EUR 17,9 max EUR 800
If a document other than the original form is used [36]	1,122 %,min. EUR 26,88 max EUR 800	1,122 %,min. EUR 26,88 max EUR 800
Bank-to-bank Standing Orders	0,947 %,min. EUR 8,92 max EUR 800	0,947 %,min. EUR 8,92 max EUR 800
In-bank Standing Orders	0,845 %,min. EUR 8,92 max EUR 800	0,845 %,min. EUR 8,92 max EUR 800
Foreign currency transfer orders with missing data [28]	EUR 11,65[29]	EUR 11,65[29]
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[29]	EUR 11,65[29]

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

		VDCS TOP account package	Partner Aktív TOP account package
In-bank EURO payment orders [35]	**by mBanking**	0,647 %, min. HUF 65 , max. HUF 27430 [13]	0,647 %, max. HUF 27430 [13]
	by eBanking	0,647 %, min. HUF 65 , max. HUF 27430 [13]	0,647 %, max. HUF 27430 [13]
	by Telephone Bank	0,647 %, min. HUF 281 , max. HUF 27430	0,647 %, max. HUF 27430 [13]
	by original bank form	0,917 %, min. HUF 588 , max. HUF 34614	1,095 %, min. HUF 1413 , max. HUF 45391
	by non-original form [36]	0,698 %, min. HUF 1431	1,596 %, min. HUF 2687
Bank-to-bank SEPA payment orders [35]	**by mBanking**	0,647 %, min. HUF 82 , max. HUF 27430 [14]	0,647 %, max. HUF 27430 [14]
	by eBanking	0,647 %, min. HUF 82 , max. HUF 27430 [14]	0,647 %, max. HUF 27430 [14]
	by Telephone Bank	0,647 %, min. HUF 318 , max. HUF 27430	0,698 %, min. HUF 391 , max. HUF 27430
	by original bank form	1,004 %, min. HUF 594 , max. HUF 36408	1,32 %, min. HUF 1685 , max. HUF 51676
	by non-original form [36]	0,788 %, min. HUF 1431	1,596 %, min. HUF 2687
	urgent EUR payment orders	HUF 1571	1,18 %, min. HUF 1456 , max. HUF 173950 [43]
Bank-to-bank and in-bank EURO Standing Orders		Free of charge[10]	Free of charge[10]
Transfer orders with missing data/errors [28]		EUR 11,65[29]	
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[29]	

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

Foreign currency accounts – fees of account management and orders

	VDCS TOP and Partner Aktív TOP account packages
Monthly account-handling fee	Free of charge[8]
Opening/closing an account	Free of charge[8]
Booking entry fee	Free of charge[8]
Postal costs (charged for each statement and other postal items to the Customer)	Free of charge[8]
Replacement bank statements	HUF 726 /statement[6]
Account balance certificates and other certificates related to account management	HUF 726 /statement[6]
Crediting in foreign currency Accounting for items received in foreign currency	Free of charge[8]

Debit items		
FCY Debit Transfers (non-EUR FCY within EEA and FCY outside EEA)		
Commission on bank-to-bank payment orders[35]	by SpectraNet Internet Banking / eBanking and Telephone Bank	0,801 %, min. EUR 10,62 max EUR 800
	If an original form is used	1,122 %, min. EUR 17,9 max EUR 800
	Not on original banking forms or with exceptional processing [36]	1,194 %, min. EUR 26,88 max EUR 800
Commission on in-bank payment orders[35]	by SpectraNet Internet Banking / eBanking and Telephone Bank	0,801 %, min. EUR 8,92 max EUR 800
	If an original form is used	1,019 %, min. EUR 17,9 max EUR 800
	Not on original banking forms or with exceptional processing [36]	1,122 %, min. EUR 26,88 max EUR 800
Bank-to-bank standing orders		0,845 %, min. EUR 8,92 max EUR 800
In-bank Standing Orders		0,845 %, min. EUR 8,92 max EUR 800
FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)		
In-bank EURO payment orders [35]	**by eBanking, mBanking and SpectraNet Internet Banking**	0,647 %, max. HUF 17686 [13]
	by Telephone Bank	0,647 %, max. HUF 17686 [13]
	by original bank form	1,095 %, min. HUF 1413 , max. HUF 45391
	by non-original form [36]	1,596 %, min. HUF 2687
Bank-to-bank SEPA payment orders [35]	**by eBanking, mBanking and SpectraNet Internet Banking**	0,647 %, max. HUF 17686 [14]
	by Telephone Bank	0,647 %, max. HUF 17686 [14]
	by original bank form	1,32 %, min. HUF 1703 , max. HUF 51676
	by non-original form [36]	1,596 %, min. HUF 2687
EUR in-bank and bank-to-bank Standing Orders		Free of charge [10]
Foreign currency transfer orders with missing data [28]		EUR 11,65[29]
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[29]
Urgent foreign currency transfer and foreign currency transfers between own accounts through the Home Banking and SpectraNet Internet Banking / Mobile Banking systems (HUF, EUR, USD)		1,18 %, min. EUR 46,63
Urgent EUR payment orders		1,18 %, min. HUF 1456 , max. HUF 173950 [43]
HUF Debit Transfers on FCY accounts		
Commission on bank-to-bank payment orders[35]	by SpectraNet Internet Banking / eBanking and Telephone Bank	0,947 %, min. HUF 265 max. EUR 800
	If an original form is used	1,122 %, min. HUF 444 max. EUR 800
	Not on original banking forms or with exceptional processing [36]	1,194 %, min. HUF 1434 max. EUR 800
Commission on in-bank payment orders[35]	by SpectraNet Internet Banking / eBanking and Telephone Bank	0,845 %, min. HUF 265 max. EUR 800
	If an original form is used	1,019 %, min. HUF 444 max. EUR 800
	Not on original banking forms or with exceptional processing [36]	1,122 %, min. HUF 1434 max. EUR 800
Cash out in the currency of the account	2,072 %, min. EUR 3,77	
Payout in a currency different from the currency of the account[15]	1,357 %,max.HUF 80533 at a buying rate of medium rate -1,145% and at a selling rate of medium rate +1,145%	

II. Fees of other services for VDCS TOP HUF and foreign currency bank accounts

		VDCS TOP account package	Partner Aktív TOP account package
Cheque transactions[39]	**Receipt of cheque for collection**	foreign banking costs will be charged	foreign banking costs will be charged
	Redemption of cheque in UniCredit branch offices	Free of charge[8]	Free of charge[8]
	Cheque collection	Free of charge[8]	Free of charge[8]
Security account management	**Account handling fee**	Free of charge[17]	Free of charge[17]
	UniCredit Bank share (ISIN: IT0004781412) sale	0,5 %/transaction	0,5 %/transaction
	Shares	0,5 %/transaction	0,5 %/transaction
	Government securities trading from own account[16]	Free of charge[17]	Free of charge[17]
	Securities transfer, internal security reclassification	HUF 2000 /transaction	HUF 2000 /transaction
Custody fee		0,11 %/year,min.HUF 870 /quarter[19-37]	0,11 %/year,min.HUF 870 /quarter[19-37]

Fees of related SMS services

SMS services related to bank accounts	
Notification on bank account credits** (excluding fee credits, and including only credits in connection with the final expiry of term deposits from interest-type credits)**	according to Electronic Banking List of Conditions[17] in the case of Partner Aktív TOP account package
Notifications on bank account debits** (They include only debits from credit repayments from among fee and interest-type debits)**	according to Electronic Banking List of Conditions[17]
Notification on group collections received	according to Electronic Banking List of Conditions[17]
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	according to Electronic Banking List of Conditions[17]
Notifications on the actual debiting of debit card transactions**	according to Electronic Banking List of Conditions[17]
Balance notifications	
Sending of the usable balance of the bank account on banking days	according to Electronic Banking List of Conditions[17]
Sending of the usable balance of the account once a week, on the first banking day of the week	according to Electronic Banking List of Conditions[17]
Sending of the usable aggregate balance of the account on the banking day when there is a change in comparison to the previous banking day	according to Electronic Banking List of Conditions[17]
SMS services related to debit cards	
Notifications on successful, unsuccessful and cancelled purchases with debit cards ****	according to Electronic Banking List of Conditions[17]
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card**	according to Electronic Banking List of Conditions[17]
Notifications on the limit modifications in connection with the debit card	according to Electronic Banking List of Conditions[17]
Balance notifications	
Sending of the usable aggregate balance of the accounts for the given debit card on banking days	according to Electronic Banking List of Conditions[17]
Sending of the usable aggregate balance of the accounts for the given debit card once a week, on the first banking day of the week	according to Electronic Banking List of Conditions[17]
Sending of the usable aggregate balance of the accounts for the given debit card on the banking day when there is a change in comparison to the previous banking day	according to Electronic Banking List of Conditions[17]
SMS services related to credit cards	
Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with credit cards ****	according to Electronic Banking List of Conditions[17]
Notification on daily closing balances/amount of debt (The Bank will only send such notifications if the balance has changed since the previous business day. The daily closing balance does not include already authorised but not yet recorded transactions.)	according to Electronic Banking List of Conditions[17]
Notification on the charging of fees and interests	according to Electronic Banking List of Conditions[17]
Notification on bank statements: on the full amount of debt (closing balance on the recording date), minimum payable amount and the payment deadline. (It is only sent out on the first banking day after the recording date.)	according to Electronic Banking List of Conditions[17]
Spectranet Internet Banking, Mobile Banking and UniCredit Mobile application	
The SMS fee for identification based on password sent by SMS	according to Electronic Banking List of Conditions[17]

**** In addition to the details of transactions, the current account balance will also be sent

Fees for related services	
eBanking entry fee	Free of charge[46]
UniCredit mBanking entry fee	Free of charge[46]
eBanking service fee	Free of charge[44]/HUF 217 /month[44]/HUF 290 /month[44]
UniCredit mBanking service fee	Free of charge[45]/HUF 217 /month[45]

III. Interest payable on demand

		VDCS TOP account package	Partner Aktív TOP account package
Annual interest rate	**Interest rate of HUF bank account**	0,01% EBKM (Unified Deposit Rate Index): 0,01%	0,01% EBKM (Unified Deposit Rate Index): 0,01%
	Interest rate of foreign currency account	0,01% EBKM (Unified Deposit Rate Index): 0,01%	0,01% EBKM (Unified Deposit Rate Index): 0,01%
	Interest rate of the overdraft facility	effective base rate of the central bank +5% **(APR: 14,07%)**	
	with a joint and several guarantor	effective base rate of the central bank +5% (APR: 15,17%)	
	without a joint and several guarantor	effective rate according to the announcement -4% (APR: 29,06%)	
	Annual handling fee of overdraft facility	Free of charge	Free of charge
	Special credit rate	Overdraft facility interest rate + default interest (6%)	
	Interest settlement	Monthly	Monthly

Fees for procedures initiated for expired claims in the case of contracts concluded from 02.01.2024

The Bank - Consumer Business Regulations, which are an inseparable part of the contract I.5.1. on the basis of point - collection of the overdue claim in the course of the procedure initiated for the purpose of For Customer/Debtor.

Name of fee and cost to be paid	Its extent	Due date
In the normal way (not registered mail postal letter sent as consignment) fee	According to the postal tariff in force at all times; currently HUF 217	When sending out the letter
Registered mail fee	According to the postal tariff in force at all times; currently HUF 782	When sending out the letter
With electronic proof of delivery fee for a sent postal letter	According to the postal tariff in force at all times; currently HUF 1192	When sending out the letter
By an external call center charges for initiated calls	According to the postal tariff in force at all times; currently HUF 1185	Per phone call, if successfully identifying the Customer it happens
External receivables management financial business management cost/commission	Paid to the authorized external claims manager cost/commission was established between the Bank and the receivables manager According to agreement	External claims management at the end of the activity

VI. Loan conditions and services of VDCS TOP and Partner Aktív TOP account packages

Loan conditions

Conditions of equal principal repayment loans

(in the case of housing or multi-purpose mortgage loans disbursed up until 31/01/2009, or in the case of multipurpose loans not secured by a mortgage and disbursed up until 15 July 2007)

Currency:	HUF/EUR/CHF
Credit interest rate:	BUBOR/10%
Frequency of repayment:	monthly/quarterly/annual
Method of repayment:	equal principal repayment
Interest payment:	monthly/quarterly
Term:	2 to 30 years
Disbursement commission:	0,5%
Annual handling fee:	0%

Conditions of annuity loans:

I. UniCredit Personal Loan (HUF) - Application received till 10.07.2015		Annual Percentage Rate (APR):
Credit interest	Credit interest as indicated in the Announcement -1%	24,35 %
II. UniCredit Multi-Purpose Mortgage Loans (HUF) (except Stabil Kamat loan)		
Credit interest	Credit interest as indicated in the Announcement -1.50%	9,79 %-13,11 %
III. UniCredit Housing Loan – at a market interest rate (HUF) (except Stabil Kamat and Consumer Friendly loans)		
Credit interest	Credit interest as indicated in the Announcement – 1.25%	7,27 %

Other services

Fees of collateral accounts in connection with mortgage loans		
Debit items (HUF)		
Single transfer outside the Bank	If a document other than the original form is used	From 01.07.2026 to 30.06.2027, or until withdrawn, free of charge on a promotion*

* From 01.07.2026 to 30.06.2027., or until revocation, the Bank does not charge a transfer fee the loan amount from account. The fees for transfers from the account are included in the effective announcement "List of Conditions for Private Individuals - Fees of other services".

Free-of-charge early repayment of market-rate mortgage loans

In addition to the free-of-charge early repayment options specified in Section IV.4 of the Mortgage Loan Announcement applicable to loans disbursed to private individuals by UniCredit Bank Hungary Zrt., the Bank will provide to VDCS TOP Account Package customers a free-of-charge early repayment opportunity twice during the term of the loan.

Special offers of fee reimbursement

The fees for the statement of mortgage lending value, the unilateral statement of recognizing a debt issued under the loan and mortgage agreements, and 2 certified notarial copies (notarial deeds) must be paid on the spot at the time when the relevant document is issued. The Bank will credit the fee for the statement of the Mortgage Lending Value for one residential property and the fee of the notarial deed (till 31 July 2019 in case of applicated[40] loans the Bank will credit the whole fee of notarial deed, after 01 August 2019 applicated loans[40] the bank credit maximum 50.000 HUF fee of the notarial deed) to the customer's bank account specified in the Loan Agreement within 90 days following the disbursement upon demonstration of the invoice issued for the name of the customer. The condition for the reimbursement of the fee for the statement of Mortgage Lending Value is that the invoice for the preparation of value estimation: exact address and lot number of the property must be indicated on the invoice. The condition for the reimbursement of the notarial deed's fee is that the invoice for the preparation of the fee can be issued to the name of the customer The invoice must also show the number of the notarial deed (case number) and the registration number of the loan. If the contract is amended for any reason, the bank will not reimburse the customer for the costs of preparing a notarial deed. This promotional offer is valid until cancellation.

Definition of the Annual Percentage Rate (APR):

The Annual Percentage Rate (APR) is determined on the basis of the current conditions (in the case of a promotion, even for the period the promotion applies to, the regular interest published by the bank for the given loan type at the time of the publication) and in compliance with the effective legal regulations, i.e. Government Decree No. 83/2010 (III.25) on the definition, calculation and announcement of the Annual Percentage Rate. The APR can be modified if conditions change. The APR does not reflect the interest rate risk of the loan.

Overdraft

A representative example (without joint and several guarantee*): In the event of applying for a HUF 375,000 overdraft for a 1 year term the initial normal interest rate of the loan is 26.78%, variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting specified during the term will be completed, then the portion available from the credit line will be withdrawn each time; in this case, the annual percentage rate (APR) is 33,85%. Instalment amount: HUF 9 223 which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan applied for subject to the conditions specified here, the total amount repayable by the consumer is HUF 485 673 ; the total cost of the loan is: HUF 110 673 (which contains only the transaction interest and HUF 854 account handling fee).

A representative example (if a joint and several guarantee is offered*): In the event of applying for a HUF 375,000 overdraft for a 1 year term the initial normal interest rate of the loan is ***10,50%*** , variable. This calculation was prepared assuming that the total credit line will be withdrawn immediately and the crediting specified during the term will be completed, then the portion available from the credit line will be withdrawn each time; in this case, the annual percentage rate (APR) is ***14,07%*** . Instalment amount: ***HUF 4 135*** , which is the monthly interest rate calculated for the utilisation of the total credit line. For a loan applied for subject to the conditions specified here, the total amount repayable by the consumer is ***HUF 424 623*** ; the total cost of the loan is: ***HUF 49 623*** (which contains only the transaction interest and ***HUF*** 854 account handling fee).

[k1] 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.

***** The promotion is valid until 28.02.2027.

[1] A company group is defined as a company that has a VDCS Cooperation Agreement in place with UniCredit Bank Hungary, a company that has a majority ownership in this company, any other companies in which the company that is party to the Cooperation Agreement has a direct majority ownership, and those companies who are in the majority ownership directly or indirectly of the same company that has a direct or indirect majority shareholding in the company that is party to the Cooperation Agreement.

[2] Including employees whose probation period has not expired yet.

[3] VDCS is a Hungarian acronym for Company Employees Package.

[4] If the amount to be converted reaches EUR 10,000 or an equivalent amount in a different foreign currency, the conversion will be carried out when the necessary spot agreement has been signed ("Framework agreement for spot foreign exchange conversion") and through UniCredit Bank Treasury Sales; the margin applied will be HUF 0.5 (HUF 0.2 if the amount exceeds EUR 100,000). In the course of a foreign exchange sport conversion transaction described above, the amount to be converted must be available on the current account as described in the framework agreement, and if it relates to the drawdown of a loan, UniCredit Bank RM's permit must also be presented.

In the case of UniCredit Bank Hungary Zrt.'s employees, the conversion discounts specified in this VDCS TOP List of Conditions will only be available for the customers (i.e. the employees). This means that the employee will only be able to use them for his or her own benefit or for the benefit of a close relative and may not assign them to a third party or may not initiate a conversion order under discount terms for the funds of a third party.

[5] The criteria of a Premium Banking customer status are specified in the document entitled " List of Conditions and Announcement – Special Conditions for Customers with Premium Banking and Top Affluent Status".

[6] Fee calculation method: 0,012 % of the monthly amounts credited and debited to the bank account but minimum the amount indicated above. As a promotional offer*****, the Bank will not charge the amount exceeding the minimum amount indicated above. The basic monthly closing fee will be charged for each month started.

[7] The closing fee of the Partner Aktív TOP account package is HUF 889 /month/account. The closing fee of the Partner Aktív TOP account package is charged to the customer's account for a given month in all occasions but it is credited to the account as part of our promotional offer in the next month provided a minimum amount of HUF 75,000 is credited to the account as a result of transfers in the next month (transfers between accounts held by the same person will be disregarded). In the event that the crediting criterion stated above is not met met, no barring fee will be credited. This promotional offer is valid until

Within the framework of the promotional offer*****, the Bank will not check whether the crediting related criteria specified above are met in connection with the Partner Aktív TOP account package in the month the account is opened and in the following month; also, in these two months, the Bank will not charge a monthly closing fee.

[8] A bookkeeping entry fee will be charged on every transaction booked to the bank account in addition to the fee of the given transaction. The standard fee is 0,139 % of the transaction amount but maximum HUF 8745 .

The rates indicated above are provided by the Bank as a promotional offer***** until The regular rates after the promotion period are included in UniCredit Bank's List of Retail Conditions

[9] The standard fee is 0,698 %, min. HUF 83 ,max. HUF 27430 , which will not be charged by the Bank as a special offer*****.

[10] The standard fee is 0,698 %, min. HUF 156 ,max. HUF 27430 , which will not be charged by the Bank as a special offer*****.

[11]The standard fee is as indicated in Debit Card List of Conditions

The promotion***** on primary cards may only be used for one primary card.

The promotion***** on secondary cards may only be used for one secondary card

[12] Method of fee calculation: 0,144 % of the overall amount of successful purchases booked during the 12-month period preceding the due date, or the specified minimum amount. As a promotional offer*****, the Bank will not charge the amount exceeding the minimum amount indicated above.

[13] The standard fee of the transaction: 0,698 %, min. HUF 264 ,max. HUF 27430. As part of the promotion*****, the Bank will charge the discount minimum fee stated in the List of Conditions instead of the regular minimum fee.

[14] The standard fee of the transaction: 0,698 %, min. HUF 391 ,max. HUF 27430. As part of the promotion*****, the Bank will charge the discount minimum fee stated in the List of Conditions instead of the regular minimum fee.

[15] Conversion may only be carried out through a debit/credit to an account.

[16] It is only possible through Telephone Banking services.

[17] The rates indicated above are included in the Electronic Banking List of Conditions – For Private Clients

[18] The rates indicated above are provided by the Bank as a promotional offer*****. The number of free-of-charge transactions should be understood as a total number in case of transaction initiated with debit card or mCash service.

The standard (non-promotional) cash withdrawal fee (in case of transaction initiated with debit card) from domestic UniCredit ATMs with Maestro or Mastercard Unembossed , Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards: 1,478 %, min. HUF 424 , in the case of Premium Banking Embossed Mastercard cards, 0,501 %, min. HUF 171 ; the fee of regular cash withdrawal from non-UniCredit ATMs is 2,245 %+ HUF 965 , min HUF 1288 for Maestro or Mastercard Unembossed , Mastercard Standard, and VISA Classic, Mastercard Gold, and VISA Gold cards; in the case of Premium Banking Embossed Mastercard cards, the same rate 1,041 %+ HUF 710 , min. HUF 803 . The standard (non-promotional) cash withdrawal fee in case of transaction initiated with mCash service from domestic UniCredit ATMs is 1,478 %, min. HUF 424 . The number of free-of-charge transactions should be understood as a total number per account.

[19] Except for shares blocked within the framework of a recognized Employee Stock Ownership Plan, for which no deposit management fee will be charged.

[20] Method of fee calculation: 0.5% of the credit limit of the card (minimum the indicated amount). As a promotional offer*****, the Bank will not charge the amount exceeding the minimum amount indicated above.

[21] The value of the APR is calculated on the basis of a credit limit of HUF 375,000 in the case of UniCreditNarancs (Orange) and UniCredit Kék (Blue) credit cards, HUF 750,000 in the case of UniCredit Arany (Gold) credit cards and HUF 1,000,000 in the case of UniCredit Platina (Platinum) credit cards.

[22] The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until 30.04.2023. The regular fees of promotional offers are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers. Additional interests, commissions and fees applicable to credit cards issued under a guarantee are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers.

[23] The rates indicated above are provided by the Bank as a promotional offer. This promotional offer is valid until 30.04.2023. The regular fees of promotional offers are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers.

[24] The value of the APR is calculated on the basis of a credit limit of HUF 375,000 in the case of UniCredit Narancs (Orange) and UniCredit Kék (Blue) credit cards, HUF 750,000 in the case of UniCredit Arany (Gold) credit cards and HUF 1,000,000 in the case of UniCredit Platina (Platinum) credit cards. The APR has been defined in light of the current conditions and the effective legal provisions. The extent of the APR can be modified if the conditions are changed. Additional interests, commissions and fees applicable to credit cards issued without a guarantee are included in UniCredit Bank Hungary Zrt.'s effective list of conditions applicable to credit card holder residential customers

[25] Service provided in the case of ATMs operated by UniCredit Bank Hungary Zrt. In the case of Visa cards, the modification of the PIN code will be valid until the first request for the regeneration of the PIN code is submitted. Following the regeneration of the PIN code of the card, the original PIN code will be valid again.

[26] Service provided in the case of ATMs operated by UniCredit Bank Hungary Zrt.

[27] The service is available through ATMs that allow the depositing of cash.

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

[29] Fee calculation method: 0,011 % of the sum of the transactions but minimum the indicated amount. As a promotional offer*****, the Bank will not charge the amount exceeding the minimum amount indicated above.

[31] The minimum repayment obligation is considered fulfilled if the repayment amount is credited to the Credit Card settlement account during the grace period (before its expiry).

[32] Method of fee calculation: 0.5% of the amount of credit limit of the card (minimum the indicated amount). As a promotional offer*****, the Bank will not charge the amount exceeding the minimum amount indicated above.

[33] 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 Cashback 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.

[34] 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 33)

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

[36] 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.

[37] Except for shares purchased within the framework of „Munkavállalói Részvényjuttatási Program", for which no custody fee will be charged.

[39] From the 13th July 2018 cheque services are provided only for those clients who have "Private Banking" client status.

[40] Applicated loan: when the customer complete submitted to the bank all required documents for the loan application.

[41] The charge of fee happens in the month of the expiry date, except in case of replaced cards, in this case fee charged in the month of replacement, what can be different from the expiry date.

[42] The bank doesn't issue new Orange credit card from 18th November 2019, the replacement and renewal services remain in place for the existing portfolio

[43] The above fee is charged by the Bank as Promotion*****.

The normal fee is 1,18 %, min. HUF 15727 , max. HUF 173950 .

[44] Normal fee of the eBanking in case of SMS entry: HUF 290 / month it is not charged by the Bank during the promotion period. The HUF 217 above amount is not charged by the Bank during the promotion period*****. 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.

[45] Normal fee: HUF 217 / month it is not charged by the Bank during the promotion period*****, in case user logs in UniCredit Mobil Bank successfully at least once in current calendar month.

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

[47] 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.

[48] 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.

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

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