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

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

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

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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
-Details of the limits on the use of preferential conditions
Amendments published on 3.11.2026 and entering into force on 03.01.2027. Changes are marked with blue underline by the Bank:
-Partner Prestige and Partner Prestige Special bank account packages with a fixed 2-year maturity are replaced by the more favorable Partner Prestige Relax account package instead of the Partner Ikon Plusz

'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 Partner Prestige Special Package is available for those natural persons who,

a) at the time of applying for the bank account package and upon conclusion of the Bank Account Agreement, are in an employment relationship with AUDI Hungaria Zrt. (hereinafter as: legal relationship), and this is confirmed by an employer's certificate not older than 30 days at the time of concluding the contract; 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 AUDI Hungaria Zrt. and have an account with UniCredit Bank shall be eligible for the new promotion from 1st of September 2021 to 30th of November 2026., who opens an account as a new customer and certifies

b) his or her close relative status in the form specified by the bank 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) This Package are available for those natural persons (as private clients) who is the close relative of Employees of UniCredit Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Magyarországi Fióktelepe., UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft. (close relative is defined as a spouse, a direct relative, an adopted child, a stepchild and a foster child, an adoptive parent, a step-parent, a foster parent, and a sibling). This is a promotional offer and it is valid until 30th of November 2026.

d) those who are contracted customers of UniCredit Leasing Hungary Zrt. and apply for the Partner Aktív Zéró Package within the period indicated in the announcement for contracted clients of UniCredit Leasing and do not have a retail bank account in the Bank and present the information letter of this promotion to the name of the customer intending to open an account or present a fully completed and signed proof of legal relationship with UniCredit Leasing Zrt.

e) Within the framework of the promotion from 01.01.2026 to 31.12.2026, customers who have Partner Prestige Special account package are entitled to a monthly credit of 2% of the credits received from their employer, up to a maximum amount of HUF 7000 for 12 consecutive months (up to a maximum amount of HUF 84 000 in total) if the customer's salary is transferred to the Partner Prestige Special bank account opened during the promotion. Participation in the promotion is automatic if the conditions are fulfilled, subject to a separate declaration of participation or other means of expressing the intention to participate is not required.

1. Regarding fees not included in section I. (HUF account keeping) of the present Special Conditions the effective fees of Ikon account package indicated in UniCredit Bank's List of Conditions for Private Customers shall be applied.

2. Fees not included in IV. second section (Housing loans) of the present Special Conditions the effected fees shall be applied as indicated in effective announcement "Hirdetmény – Az UniCredit Bank Hungary Zrt. által magánszemélyek részére nyújtott hitelek kondíciói" of the Bank.

3. 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.

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.

5. Special conditions defined in this list of conditions are ensured by the Bank for a 2 year long period from the date of account opening or a change of account package except for the following cases:

i.) in case of housing loans special conditions are ensured for the whole term of the loan

ii.) in case of 2 months' special rate HUF deposit the amount can be tied within a 2 months long period after the conclusion of Bank Account Agreement with the special conditions defined below

iii.) in case of a credit card, among the specific conditions specified in the III. paragraph of the List of Conditions, the Bank provides the following for the entire duration of the credit card contract: the interest rate, the short-term fee, the card issuing fee and the co-card issuing fee.

6. Original account package shall be replaced by „Partner Prestige Relax" package after 2 years calculated from the account opening, subsequently effective conditions indicated in document "Special Conditions for UniCredit Partner Prestige Relax package" shall be applied. After the 2 years period mentioned, in case of overdraft facilities the conditions according to section 3, while regarding credit card conditions not listed in subsection. 7.ii) section 4. shall be applied. The Bank shall notify the clients of the change. Bank has the right to prolong –by informing the Account Owner about this fact- this 2 years period in favour of the Account Owner, while conditions remain unchanged.

7. The terms provided for the "Partner Prestige Prime" offer in this List of Conditions may be availed of only once by any given Client, regardless of whether the Client becomes eligible for these preferential terms upon opening an account or by switching their account package.

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

Partner Prestige Special Package	
Monthly account-handling fee	HUF 0 /month/bank account[1], (if the refund conditions are not met: 8 000 HUF/month)
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
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[14]
Immediate transfer initiated using deep linking	free of charge[14]
Immediate transfer initiated using NFC	free of charge[14]
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[15]
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 UniCredite Banking,mBanking[15]
Submission of a payment request addressed to an in-bank payer as a Beneficiary	free of charge[16]
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary	free of charge[16]
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels	free of charge[17]

Commission intra bank payment orders[4]	**Transfer orders between the accounts of the same Client**[2]	Free of charge
	by eBanking and UniCredit Mobil application	Free of charge
	by Telephone Bank	Free of charge
	by original bank form	0,45%, min. HUF 710, max. HUF 16000
	by non-original form[3]	0,7%, min. HUF 1500
Commission inter bank payment orders[4]	**by eBanking and UniCredit Mobil application**	Free of charge
	by Telephone Bank	Free of charge
	by original bank form	0,575%, min. HUF 970, max. HUF 19500
	by non-original form[3]	0,7%, min. HUF 1500
	EFER transfers	0,3%, min. HUF 250, max. HUF 6000
	VIBER transfers	0,8%, min. HUF 1000, max. HUF 100000[12]
Cash deposit fee on UniCredit ATM in Hungary		Free of charge
Cash withdrawal	**On domestic UniCredit ATM initiated with debit card or mCash service**	Free of charge
	On other domestic ATM	Free of charge
	At branch cashier from HUF account (HUF from HUF account)	1%, min. HUF 1000, max. HUF 20000
	At branch cashier from HUF account (FCY from HUF account)	0,3%, max. HUF 6000 (at buy/sell rates of exchange)
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation[5]	
Issuer fee/Membership fee of Mastercard Unembossed bankcard (not available from 1st January 2021)		Free of charge / Free of charge
Issuer fee/Membership fee of Mastercard Standard / Visa Classic[6] **bankcard** (Visa Classic not available from 1st January 2021)		Free of charge / Free of charge
Issuer fee/Membership fee of Mastercard Gold and VISA Gold[6] **bankcard** (Visa Gold not available from 1st January 2021)		Free of charge / Free of charge
Purchase commission		Free of charge
SMS notification on credit transactions on bank account		Free of charge
SMS notification on debit transactions on bank account		Free of charge
SMS notification on successful, unsuccessful and reversal POS and cash withdrawal transactions		Free of charge
SpectraNet Internet Banking entry fee		Free of charge
eBanking entry fee		Free of charge
UniCredit Mobil Application entry fee		Free of charge
SpectraNet Internet Banking service fee		Free of charge
eBanking service fee		Free of charge
UniCredit Mobil Application service fee		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[4]	**by eBanking and mBanking**	Free of charge
	by Telephone Bank	Free of charge
	by original bank form	0,45%, min. HUF 710, max. HUF 16000
	by non-original form[3]	0,7%, min. HUF 1500
Bank-to-bank SEPA payment orders[4]	**by eBanking and mBanking**	Free of charge
	by Telephone Bank	Free of charge
	by original bank form	0.575%, min. HUF 970, max. HUF 19500
	by non-original form[3]	0,7%, min. HUF 1500
	urgent EUR payment orders	0,8%, min. HUF 1000, max. HUF 100000[13]
Bank-to-bank and in-bank EURO Standing Orders		Free of charge

II. UNICREDIT OVERDRAFT FOR PRIVATE CUSTOMERS WITH UNICREDIT PRESTIGE SPECIAL PACKAGE

Terms and conditions applicable for the current announcement II. section (Overdraft) shall be applied as indicated in effective announcement "UniCredit Partner Prestige" of the Bank.

III. UNICREDIT CREDIT CARD CONDITIONS FOR PRIVATE CUSTOMERS WITH UNICREDIT PRESTIGE SPECIAL PACKAGE

Terms and conditions applicable for the current announcement III. section (Credit Card) shall be applied as indicated in effective announcement "UniCredit Partner Prestige" of the Bank.

IV. UNICREDIT HOUSING LOANS WITH MARKET RATE FOR PRIVATE CUSTOMERS WITH PARTNER PRESTIGE SPECIAL PACKAGE

Interest rate (yearly)	Interest rate published in announcement "Hirdetmény – Az UniCredit Bank Hungary Zrt. által magánszemélyek részére nyújtott hitelek kondíciói" of the Bank (including subsidy of the interest disclosed in Announcement) – 0,25%
Credit amount	Minimum: HUF 5.000.000 maximum HUF 60.000.000

Annual Percentage Rate (APR):

APR	**UniCredit Housing loan with market rate**	
Type of interest calculation	**Variable interest rate**	
Term of loan	**-**	**-**
Interest period	**5 years**	**10 years**
Housing loan with market rate for purchase	suspended	9,12%
Housing loan with market rate for construction	suspended	9,12%
Loan for refurbishing	suspended	9,12%

APR	**UniCredit Housing loan with market rate**															
Type of interest	**Fixed interest rate**															
Term of loan	**5 years**	**6 years**	**7 years**	**8 years**	**9 years**	**10 years**	**11 years**	**12 years**	**13 years**	**14 years**	**15 years**	**16 years**	**17 years**	**18 years**	**19 years**	**20 years**
Housing loan with market rate for purchase	suspended	9,49%	9,45%	9,41%	9,38%	9,35%	9,32%	9,29%	9,26%	9,24%	9,22%	9,20%	9,18%	9,16%	9,14%	9,12%
Housing loan with market rate for construction	suspended	9,49%	9,45%	9,41%	9,38%	9,35%	9,32%	9,29%	9,26%	9,24%	9,22%	9,20%	9,18%	9,16%	9,14%	9,12%
Loan for refurbishing	suspended	9,49%	9,45%	9,41%	9,38%	9,35%	9,32%	9,29%	9,26%	9,24%	9,22%	9,20%	9,18%	9,16%	9,14%	9,12%

Representative example:
Calculation of representative example is executed taking into consideration the following conditions (The Bank deducted subsidy of interest –published in „Special conditions for UniCredit Partner Prestige Special package"- from standard interest rate):

- housing loan with market rate secured with real estate collateral
- loan amount (total loan amount) is HUF 12 000 000
- Term: 20 years
- number of instalments: 240
- total amount of the loan, in addition to the interest rate, is composed of the following:
• fee related to transfer of loan amount (in case of purchase it is HUF 17 500) *
• a fee for 1 property registration procedure: HUF 20 000 (mortgage lien registration application)
• a fee for 1 title deed extracted from the Takarnet system: HUF 4 800
• handling fee of Partner Prestige package is HUF 8 000 /month

In case of housing loan with term of 20 years and with fixed interest rate the Bank has taken into consideration the following fees during calculation:
• a fee for 1 property registration procedure: HUF 20 000 (mortgage lien registration application)
• a fee for 1 title deed extracted from the Takarnet system: HUF 4 800
• handling fee of Partner Prestige package is HUF 8 000 /month

The fee for determining the value of the loan collateral is reimbursed as part of promotion, so it was not taken into account when determining the total fee.

*From 01.07.2025 to 30.06.2026, 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".

	UniCredit housing loan		
Type of interest calculation:	**Variable rate**		**Fixed rate**
	Variable in every period – 5 years long interest rate period	**Variable in every period – 10 years long interest rate period**	**20 years**
Interest rate:	suspended	7,56%	7,56%
Amount of the first monthly instalments		HUF 98059	HUF 98059
APR		9,12%	9,12%
Total fee of loan		HUF 13440068	HUF 13440068
Total amount repayed by consumer		HUF 25440068	HUF 25440068

The APR has been determined with respect to the current conditions, prevailing legal provisions and, in the event of the contractual fulfilment of the loan contract, the interest rate calculated for the whole term of the loan with the discount for Partner Prestige account and the reference rate valid upon the disclosure of this announcement, and may be modified if the conditions of reference rate-based interest rates change, also including a change in the reference rate; the APR does not reflect the interest rate risk of loans with variable interest rates. The premium for the property insurance to be taken out for the property serving as collateral for the loan is not known for the lender, the APR does not include it.

**The promotion is valid until 28.02.2027.

[1] The normal account handling fee of package is HUF 8000/month/account. This amount is to be debited on the client's account every month. The full amount of the account handling fee is credited on the account if minimum HUF 400 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 4 000 is credited promotionally on the account if less than HUF 400 000 but at least HUF 300 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer). HUF 2 000 is credited on the account if less than HUF 300 000 but at least HUF 200 000 is credited – via Bank transfer – on the account during the given calendar month (transferring money among the own accounts of a Client is not considered as Bank transfer).
If the credit conditions are not met, no refund will not be applied. The 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] 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.

[4] 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).

[5] 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.

[6] 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.

[7] Taking into consideration the balance of FCY accounts as well, calculating with exchange rates of Central Bank valid on the day of credit transaction.

[8] Special conditions are effective (conditions of Partner Prestige Package are applicable) from the first working day of month following the month when requirements are fulfilled by account owner, based on the modification of account package initiated in written form and signed by both parties.

[9] The loan application is considered as accepted in case when all of the required documents related to the application are submitted completely and filled by client

[10] If the disbursement of minimum 5 million forints amount does not executed by the bank within 3 month calculated from the date of the acceptance of the mortgage loan application, in such cases the account holder is not entitled to use the special conditions of the account package and the bank will be entitled to change the account package from the first working day of the 4th month following the month when application was accepted by the Bank, and those conditions will be effective which were applied before changing to these special conditions.

[11] The average value of the savings volume between 31 December 2018 and 1 July 2019 must exceed the value of the savings volume of 17 September 2018 by at least HUF 5 million. At calculating the change in savings volume, the Bank does not take the price effect into consideration. The average savings volume will be calculated by considering the closing savings volume of the client on each day of the period and the number of days elapsed since the start day of the period. If the conditions are not met, the account holder is not entitled to use the special conditions of the account package and the bank will be entitled to change the account package on 1 August 2019 to the conditions that were applied before changing to these special conditions and these previous conditions will be applied from 1 August 2019.

[12] The above fee is charged by the Bank as Promotion**. The normal fee is 0,984%, min. HUF 12354, max. HUF 123545.

[13] The above fee is charged by the Bank as Promotion**. The normal fee is 0,801%, min. HUF 12354, max. HUF 123545.

[14] 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.

[15] 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.

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

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