

Effective from: 1st of December 2026 Published from: 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.

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

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 Prime Package is available for those natural persons (as private clients) 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, or in other legal relationship defined in the Cooperation Agreement (hereinafter jointly referred to as Legal Relationship) with an organization that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") regarding the provision of the products and services described below in the present Special list of conditions; 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 30th of June 2026. 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) From 1 May 2021 until 28th of February 2027., UniCredit Bank Hungary Zrt., UNICREDIT SERVICES S.C.P.A. Hungarian Branch, UniCredit Jelzálogbank Zrt., UniCredit Leasing Hungary Zrt., UniCredit Operatív Lízing Kft. and UniCredit Biztosításközvetítő Kft.'s active and passive employees and retired employees (spouse, lineal relative, adopted, step and foster child, adoptive, step and foster parent and sibling).

d) As part of a promotional campaign running from 4 May 2026 to 28 February 2027, the preferential terms and conditions offered under the Partner Prestige PRIME account package are also available to those retail customers who, at the time of concluding the contract, are in an employment relationship or in another legal relationship specified in the Cooperation Agreement (hereinafter collectively referred to as the Legal Relationship) with an organization that has a valid Cooperation Agreement in force with UniCredit Bank Hungary Zrt. ("UniCredit Bank").

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

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

g) 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.

h) 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 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 II. section (Overdraft) of the present Special Conditions the effected fees shall be applied as indicated in effective announcement "Hirdetmény – Ingatlan fedezet nélküli hitelek" of the Bank.
3. 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.
4. After the expiration of the 2 years long period defined in section 5 i), ii),: 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.
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 month long period after the conclusion of Bank Account Agreement with the special conditions defined below,
6. In the case of Retail Credit Card terms and conditions, the special conditions set out in Section II of the document titled "Kondíciós Lista hitelkártya-birtokos lakossági ügyfelek részére", as well as the general conditions set out in Section I thereof, shall apply.
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.

After 2 years from the date of account opening, the account package will be changed to the "Partner Prime" account package and the conditions set out in the document "Special conditions for the Partner Prime package" will apply. After the aforementioned 2 years, the overdraft will be subject to the conditions set out in point 2. The Bank will notify the customers of the change in the conditions. The Bank may deviate from the 2-year period set out in this point in favor of the customer and is entitled to extend it with notice to the customer.

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF AVAILABLE HUF ACCOUNTS		
Partner Prestige Package		
Monthly account-handling fee		HUF 0 /month/bank account[1] (if the refund conditions are not met: HUF 8 000/month)
Account opening and closing fee		
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[5]
Immediate transfer initiated using deep linking		Free of charge[5]
Immediate transfer initiated using NFC		Free of charge[5]
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[6]
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[6]
Submission of a payment request addressed to an in-bank payer as a Beneficiary		free of charge[7]
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary		free of charge[7]
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels		free of charge[8]
Commission intra bank payment orders[3]	**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	0,785 %,min. HUF, 1238 max. HUF 33807
	by non-original form[2]	1,22 %,min. HUF 2619
Commission inter bank payment orders[3]	**by eBanking and UniCredit Mobil application**	Free of charge
	by Telephone Bank	Free of charge
	by original bank form	1,002 %,min. HUF, 1692 max. HUF 39928
	by non-original form[2]	1,22 %,min. HUF 2619
	EFER transfers	0,48 %,min. HUF, 400 max. HUF 15492
	VIBER transfers	1,099 %,min. HUF, 15727 max. HUF 163123
Cash deposit fee on UniCredit ATM in Hungary		Free of charge
Cash withdrawal	**On domestic UniCredit ATM initiated with debit card or mCash service**	0,9 %,min. HUF 350
	On other domestic ATM	0,9 %,min. HUF 600
	At branch cashier from HUF account (HUF from HUF account)	1,753 %,min. HUF, 1452 max. HUF 508512
	At branch cashier from HUF account (FCY from HUF account)	0,77 %,min. HUF 9690 (at buy/sell rates of exchange)
	On another ATM/POS withdrawal	Based on the Effective Schedule of Conditions– "Betéti bankkártya díjai"
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation[4]	
Mastercard Standard / Supplementary Card – Issuance Fee / Membership Fee		The Mastercard Standard debit card is not available with this account package.
Mastercard Gold Debit Card – Issuance Fee / Membership Fee		Free of charge / In accordance with the effective PRIME Schedule of Conditions
Mastercard Gold Supplementary Card – Issuance Fee / Membership Fee		Based on the Effective Schedule of Conditions – "Betéti bankkártya díjai"
Commission on Purchases		Free of charge
SMS Notifications		Based on the Effective Retail Schedule of Conditions– "Elektronikus Szolgáltatások Díjai"
SpectraNet Internet Banking – One-time Entry Fee		Free of charge
eBanking – One-time Entry Fee		Free of charge
UniCredit Mobile Application – One-time Entry Fee		Free of charge
SpectraNet Internet Banking – Service Fee		Free of charge
eBanking – Service Fee		Free of charge
UniCredit Mobile 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[3]	by eBanking and UniCredit Mobil application	Free of charge
	by Telephone Bank	Free of charge
	by original bank form	0,785 %,min. HUF 1238 max. HUF 33807
	by non-original form[2]	1,22 %,min. HUF 2619 max. HUF 208800

Bank-to-bank SEPA payment orders[3]	by eBanking and UniCredit Mobil application	Díjmentes
	by Telephone Bank	Díjmentes
	by original bank form	1,002 %,min. HUF 1692 max. HUF 39928
	by non-original form[2]	1,22 %,min. HUF 2619
	urgent EUR payment orders	1,017 %,min. HUF 3678 max. HUF 163123
Bank-to-bank and in-bank EURO Standing Orders		Free of charge

The money transfer fees initiated by the Client and held in the name of the Client to the debit of a bank account listed in the current list of conditions but submitted through a payment service provider (third party provider (TPP)) providing payment initiation service, are identical with the transfer fees submitted through mBanking under the same account package.

II. For clients holding a UniCredit current account overdraft with a Partner Prestige Prime account package

Terms and conditions apply in accordance with the Partner Prestige Schedule of Conditions effective at any given time

III. For clients holding UniCredit market-rate residential mortgage loans or Qualified Consumer-Friendly Loans with a Partner Prestige account package

Terms and conditions apply in accordance with the Partner Prestige Schedule of Conditions effective at any given time

** The promotion is valid until 28.02.2027.

[1] The standard package maintenance fee is HUF 8000 per month per bank account. The maintenance fee is charged to the client's bank account in all cases for the relevant month. If, during the month concerned, the client meets any of the crediting conditions specified below, an amount of HUF 8 000 from the maintenance fee will be credited in the following month.

· At least HUF 800,000 is credited to the account during the given month via bank transfer (excluding transfers between the client's own accounts).

or

· The Account Holder maintains, on average, savings of at least HUF 17,500,000 with the Bank during the given month, calculated on the basis of end-of-day closing balances.
(For the purposes of calculating savings, the Bank takes into account the on-demand balances of UniCredit bank accounts, the balances of term deposits – converted into HUF at the MNB official mid-exchange rate applicable on the given day in the case of foreign currency – as well as the current market value of the total closing balance available on the given day of securities accounts held with UniCredit Bank.)

[2] 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.

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

[4] 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.

If the client unlawfully makes use of the option of free cash withdrawal or cash deposit, or provides false information in the declaration, the Bank shall be entitled, within the applicable statutory framework, to retrospectively charge and collect in a single amount the fees and costs of the free cash withdrawal or cash deposit.

[5] 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.

[6] 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.

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

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

[9] A detailed description of the market price used in the calculation of the market value is provided in the Retail Conditions List – Securities Trading and Execution Rules.
[10] The market value of the securities, as well as the calculation of the EUR 100,000 limit, is determined based on the official MNB foreign exchange rate valid on the penultimate working day of the quarter, expressed in HUF.
[11] The quarterly fee is payable for each commenced quarter and is charged on the last working day of the given quarter or upon termination of the contract.