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

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment accounts. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.The natural persons are entitled to apply for and use the UniCredit Partner Uno Package who, at the time of applying for the bank account product and upon conclusion of the Bank Account Agreement, are in an employment relationship (or in other legal relationship defined in the Cooperation Agreement) with an organization (hereinafter jointly referred to as Legal Relationship) that has an effective Cooperation Agreement with UniCredit Hungary Zrt. ("UniCredit Bank") or issued a Declaration in the form requested by the UniCredit Bank about the intent of usage pertaining to the products described under the special conditions included herein.

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 UniCredit Partner Uno Plusz account package is available again from 29.11.2023.

To apply for and use the UniCredit Partner Uno Plusz Account Package, natural persons eligible who, at the time of applying for a bank account product and and at the time of concluding the contract for the bank account/bank account package with an organisation an employment relationship or other legal relationship as defined in the Cooperation Agreement (the hereinafter collectively referred to as the "Legal Relationship"), which organisation is affiliated with UniCredit Bank Hungary Zrt ("UniCredit Bank")) in respect of the products covered by these Special Conditions, and agreement or has been granted a cooperation agreement by UniCredit Bank UniCredit Bank in the form specified by UniCredit Bank.

The Special Conditions presented here apply to HUF bank account and HUF payment transactions. In case of fees not stated in this Special Conditions, List of Retail Conditions of UniCredit Bank for Bónusz account package will be applied.

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.

		Partner Uno Plusz account package
Monthly account-handling fee		HUF 0 / month / bank account
Commission in-bank payment orders[1,2]	**bySpectraNet Internet Banking**	0,698%, min. HUF 435, max. HUF 27430
	by eBanking	0,698%, min. HUF 435, max. HUF 27430
	by UniCredit Mobil application	0,698%, min. HUF 435, max. HUF 27430
	by Home Banking and Telephone Bank	0,698%, min. HUF 435, max. HUF 27430
Commission on bank-to-bank payment orders[2]	**bySpectraNet Internet Banking**	0,698%, min. HUF 435, max. HUF 27430
	by eBanking	0,698%, min. HUF 435, max. HUF 27430
	by UniCredit Mobil application	0,698%, min. HUF 435, max. HUF 27430
	by Home Banking and Telephone Bank	0,698%, min. HUF 435, max. HUF 27430

Cash withdrawal	**On domestic UniCredit ATM**	1,552%, min. HUF 870
	On other domestic ATM	2,245% + HUF 965, min. HUF 1288
	Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation[4]	Monthly the first two HUF cash withdrawal transaction is free of charge up to HUF 300.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. See details in footnote 4.
Membership fee of Mastercard Unembossed bank card (main and supplementary card)[3] (not available from 1st January 2021)		HUF 8453
Mastercard Standard debit card Issuer / Membership fee[5]		50% Discount[6] / Effective Debit Bankcard List of Conditions – For Private Clients

Fees for immediate transfer orders initiated using the unified data entry solution		
Immediate transfer initiated using a QR code		free of charge[7]
Immediate transfer initiated using deep linking		free of charge[7]
Immediate transfer initiated using NFC		free of charge[7]
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[8]
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[8]
Submission of a payment request addressed to an in-bank payer as a Beneficiary		free of charge[9]
Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary		free of charge[9]
Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels		free of charge[10]
Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders		
In-bank EURO payment	**by SpectraNet Internet Banking**	0,698%, min. HUF 435, max. HUF 27430
	by eBanking	0,698%, min. HUF 435, max. HUF 27430
	by Home Banking and Telephone Bank	0,698%, min. HUF 435, max. HUF 27430
Bank-to bank SEPA	**by SpectraNet Internet Banking**	0,698%, min. HUF 435, max. HUF 27430
	by eBanking	0,698%, min. HUF 435, max. HUF 27430
	by Home Banking and Telephone Bank	0,698%, min. HUF 435, max. HUF 27430

* The promotion is valid until 28.02.2027.

[1] 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.

[2] 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).

[3] Only Mastercard Standard or Mastercard Gold card can be applied for or can be linked to UniCredit Partner Uno Plusz account package.

[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.

[5] It is debited once a year in arrears.

[6] The above fee is provided by the Bank on a promotional* basis.

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.

[7] 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.

[8] 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.

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

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