

ANNOUNCEMENT

ON THE MODIFICATION OF THE GENERAL TERMS AND CONDITIONS, THE BANK CARD TERMS AND CONDITIONS AND THE GENERAL BUSINESS CONDITIONS FOR PRIVATE CUSTOMERS OF UNICREDIT BANK HUNGARY ZRT.

I. UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) is amending its General Terms and Conditions as follows:

A) In connection with the introduction of the rules of the instant payment system, the Bank will switch to daily settlement, including banking holidays, on 24 January 2020, which will result in the change of the due date rules in case of the debit / credit day of retail loans (except for Lombard loans and equal repayment loans), corporate overdrafts and interest payments.

Accordingly, with the effective date of 24 January 2020, Subsection 5. of Point 2. of Part I. (except for the text part *“and the charge of fees due on the last Bank Business Day of the calendar month according to the effective List of Conditions”*), Subsection 6. of Point 2. and Point 5.5. of Part I. (except for the text part *“and not including the charges referred to in section 1.2.5”*) and also Part IV. will be amended.

In alignment with the change of rules regarding breaking up of renewable bank deposits, Point 12.13. of Part I. and Point 2.18. of Part III. will be amended with the effective date of 24 January 2020.

B) In connection with the introduction of the rules of the instant payment system, the Bank will switch to daily settlement, including banking holidays, which will result in the change of the due date rules in case of the debit day of some account management fees. Accordingly, the text part *“and the charge of fees due on the last Bank Business Day of the calendar month according to the effective List of Conditions”* of Subsection 5. of Point 2. of Part I. and the text part *“and not including the charges referred to in section 1.2.5”* of Point 5.5. of Part I. will become effective on 29 February, 2020.

C) In regards to

- the introduction of the instant payment system,
- the new regulations of the Directive 2014/92/EU (the so called ‘PAD directive’) and Government Regulation No. 144/2018.,
- the deletion of cut off times of complaint management regarding payment services,
- extending biometric identification (fingerprint and face ID) for transaction approval in UniCredit eBanking and mobilApp systems,
- the modifications regarding online bankcard transactions,
- the modification of Point IV. of the data protection annex of the GTC
- other clarifications (for example the modification of VIBER rules, the clarification of legal responsibilities of the Bank),

the Bank introduces/amends Subsections 15/B., 29/A – 29/D., 37/A. 39/A. of Point 2., Points 9.7.1., 9.7.2., and 12.2./A., furthermore Points 4.1., 4.4., 4.7., 4.11. and 4.12., deletes Points 11.1.2./A. and 11.2.2./A. of Part I., modifies Points 1.3.1/A., 1.3.5., the definition of mToken in Point 3.1., Points 3.2.11.1., 3.2.11.4., 3.2.11.5., 3.2.11.6., 3.2.11.9., 3.2.11.10., 3.3.2., 5.2.2.1., 5.2.2.2., 5.3.3., 5.3.7. and 5.4.1. of Part II., and modifies/introduces Points 1.2., 1.28., 1.33., 1.41., 1.42., 1.47., 1.50., 1.51/A.1. 1.51/A.2. 1.51/B.1.- 1.51./B.13., 1.51/C. in Part III.

Other provisions of the General Terms and Conditions shall remain unaffected and unchanged in force.

II. UniCredit Bank Hungary Zrt. is amending its Bank Card Terms and Conditions as follows:

Among other things, in order to comply with the new regulation on payment transactions (PSD2 Directive and related EU and domestic legislation), including the requirements of the so-called strong customer authentication, the Bank modifies or amends the Bank Card Terms and Conditions with effect of 2 March, 2020 with the rules of UniCredit Telefonbank for Card Holders, Online Card Transactions (in the framework of which the former

name of Internet Security Code (IBK) service is replaced by the new name: Internet Security (IB) service), and other modifications.

Accordingly, the Bank modifies Subsections 2.19., 2.30., 2.39. b) and d), 2.40. and 2.40.1. of Point 2., Subsections 3.7., 3.29., 3.35. and 3.49. of Point 3., Subsections 4.10., 4.24.1.1., 4.24.2., 4.30.9., 4.34.-4.39., 4.41.-4.47. of Point 4. and Point 11. Subsection 5.35. of Point 5. and the 'Notes for method 2.' of Annex II. will be amended. Furthermore, Subsections 2.37/A., 2.37/B., 2.39. e) will be introduced.

Other provisions of the Bank Card Terms and Conditions shall remain unaffected and unchanged in force.

III. UniCredit Bank Hungary Zrt. is amending its General Business Conditions for Private Customers as follows:

The Bank will switch to daily settlement, including banking holidays, on 24 January 2020, which will result in the change of the due date rules in case of the debit day of retail loans (except for Lombard loans and equal repayment loans).

Accordingly, Points III.1.3., III.1.5., III.24.1., III.24.2. and IV. of General Business Conditions for Private Customers will be modified with the effective date of 24 January, 2020.

Other provisions of the General Business Conditions for Private Customers shall remain unaffected and unchanged in force.

In case of discrepancy between the Hungarian text of this announcement and the present English text, the Hungarian version shall prevail.

Budapest, 20 December, 2019

UniCredit Bank Hungary Zrt.