

ANNOUNCEMENT

on the modification of the General Terms and Conditions and Bank Card Terms and Conditions 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:

1) In order to comply with the legal requirements of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (which has been modified according to the regulations of PSD2¹) points 2.11/A., 2.14., 2.15/A., 2.16., 2.21., 2.31/A., 2.38/A., 2.40/A., 2.41/A., 2.42. of part I., points 1.3.3., 1.3.5., 1.3.5/A., 1.3.10/A., 1.3.10/B., 1.4.2., 1.4.7., 1.5.1., 1.5.4. of part II., points 1.14., 1.21.-1.26., 1.123., 1.132/A-1.132/J., 1.138., 1.147., 1.150/A., 1.158., 1.160/A-1.160/C., 1.164-1.167., 1.171/A., 1.172-1.179., 1.180/A-1.180/D., 1.181., 1.186., 1.186/A-1.186/B., 1.189/A-1.189/B., 1.191.-1.196/D., 1.198/A. of part III. and part IV. have been amended and or introduced as a new rule with effect of 13 January 2018, except for all provisions of the General Terms and Conditions on Payment Initiation Service, Account Information Service provided by third parties, Strong Customer Authentication – in particular point II. 1.3.5/A c) – and confirmation for the payment service providers issuing of card-based payment instruments all of which shall come into effect on 1 January 2019.

2) In order to clarify the rules of restrictive provisions (sanctions) point 7.5./A. of part I. has been introduced to the General Terms and Conditions with effect of 5 March 2018.

3) According to the change in relation with outsourced activities point 18. of Annex 1 has been amended with effect of 13 January 2018.

4) Points I.A) 1.-5., 8., 10. and I.D) 22. of Annex 2 (Data controlling guidelines) have been amended with the biometric data controlled by the Bank in case of application/contracting with biometric signature, furthermore point III. of data processors and point V. on rights and remedies available to the data subject have been modified with effect of 13 January 2018.

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

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

1) In order to comply with the legal requirements of Act LXXXV of 2009 on the Pursuit of the Business of Payment Services (which has been modified according to the regulations of PSD2) points 3.32/A., 3.49., 4.11.2., 4.12., 4.27., 5.1., 5.15., 5.30., 5.36., 5.37., 5.43., 5.47., 7.3., 7.8., 7.11., 7.15/A., 8.4., 8.10., 8.15. and 11. of Bank Card Terms and Conditions have been amended and or introduced as a new rule with effect of 13 January 2018, points 4.24.4/A. and 4.26. have been amended and or introduced as a new rule with effect of 5 March 2018, except for all provisions of the Bank Card Terms and Conditions on Payment Initiation Service, Account Information Service provided by third parties, Strong Customer Authentication – in particular point 5.47. c) – and confirmation for the payment service providers issuing of card-based payment instruments all of which shall come into effect on 1 January 2019.

2) In accordance with the introduction of “Internet Security Code service (ISC service)” points 2.38., 2.39., 2.40., 4.24.2, 4.30.9., 4.34.-4.47., 5.49. and 5.53. have been amended and or introduced as a new rule with effect of 13 January 2018.

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

Budapest, 5th January 2018

UniCredit Bank Hungary Zrt.

¹ DIRECTIVE (EU) 2015/2366 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 25 November 2015 on payment services in the internal market, amending Directives 2002/65/EC, 2009/110/EC and 2013/36/EU and Regulation (EU) No 1093/2010, and repealing Directive 2007/64/EC