

ANNOUNCEMENT

ON THE AMENDMENT OF THE GENERAL TERMS AND CONDITIONS, THE GENERAL BUSINESS CONDITIONS ON INVESTMENT SERVICES AND ANCILLARY SERVICES, AND THE BANK CARD TERMS AND CONDITIONS OF UNICREDIT BANK HUNGARY ZRT.

UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) is amending its General Terms and Conditions, its General Business Conditions on Investment Services and Ancillary Services, and its Bank Card Terms and Conditions **with the effective date of November 25, 2025** as follows:

1. Termination of securities account

The rules for charging the deposit fee have been standardized, which does not take place on the day of the termination of the securities account, but at the time specified in the list of conditions. (Section 5.3.6.5 of the Business Conditions for Investment Services)

2. Other amendments

- The bank only compares the customer's signature with the signature image stored in its systems in the case of a paper-based document. (Section I.3.1.5 of General Business Conditions, Section 4.1.10 of Business Conditions for Investment Services)
- Authentication SMS messages are now sent to foreign mobile phone numbers as well. (Section II.3.10.5 of the General Business Conditions has been deleted)
- When determining the amount of the credit card debt, the amount must be rounded up to the next whole Forint. (Sections 2.53, 2.54 and 2.57 of the Business Conditions on Bank Cards)

Other provisions of General Terms and Conditions, the General Business Conditions on Investment Services and Ancillary Services, and the Bank Card Terms and Conditions not affected by this amendment, shall remain in force unchanged. The Bank has amended the texts of those general terms and conditions with the above changes, that were previously announced, but enter into force in a later date.

In the event of any discrepancy between the text of the English and Hungarian versions of this announcement, the text of the Hungarian version shall prevail.

Budapest, 25 November 2025

UniCredit Bank Hungary Zrt.