

## **ANNOUNCEMENT**

### **ON THE AMENDMENT OF THE GENERAL 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 **with the effective date of December 16, 2025** as follows:

The Bank introduces a new method of activating the mBanking Business mobile application: activation with Spectra ID and password. To this end, the Bank:

- amended the definition of User ID (Section II.5.1),
- added the new activation method to the list of Activation options [Section II.5.2.1.c)],
- created a new section describing the detailed rules of the new activation method (Section II.5.2.5).

In addition, the Bank has made clarifications and additions:

- in the chapter Telephone and electronic banking services, the mBanking Business mobile application has been added to the definition of Service (Section II.1.1),
- it has been specified that the Bank makes the mBanking and mBanking Business mobile applications available to the Users (Section II.5.2.1)

Other provisions of General Terms and Conditions, and the General Business Conditions on Investment Services and Ancillary Services 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, December 16, 2025

**UniCredit Bank Hungary Zrt.**