

## **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.) amends its General Terms and Conditions with effect from **06 June, 2026 as follows:**

**I. Sections 4.18 and I.4.18b of Chapter I** of the General Business Terms and Conditions contain how the exchange rates applied by the Bank are quoted in the course of the execution of orders requiring conversion, accepted for execution and processing on the given day. The above-mentioned provision is amended as follows:

- Section I.4.18 sets out the times of the Bank's three daily exchange rate quotations applied to the settlement of outgoing and incoming EUR transactions processed in the SEPA clearing system (SEPA credit transfers, SEPA direct debits), domestic instant payment orders credited to foreign currency accounts, and card based payment transactions. This section is **supplemented by a new exchange rate quote between 06:30 and 07:00.**
- Section I.4.18b provides that unless otherwise agreed, the Bank shall execute orders, other than those specified in Section 4.18 above that require conversion, accepted for execution and processing on the given day, at the foreign exchange buying/selling rate quoted by the Bank on business days continuously. As a result of the amendment, this period becomes even more flexible, so it will take place continuously on business days **between at least 06:00 and 17:00**, and the quoted exchange rate applies with immediate effect. Furthermore, the amendment provides that the exchange rates published on the Bank's website ([www.unicreditbank.hu](http://www.unicreditbank.hu)) for customers are updated **at least every two hours**. For the settlement of orders, the continuously quoted exchange rate remains applicable, which may not be less favourable to customers than the foreign exchange rate displayed on the Bank's website.

From Section I.4.18b, the **transitional period valid until 31 March 2026 is deleted**, during which the Bank had reserved the right to execute conversion requiring orders referred to in this section also on the basis of three daily exchange rate quotations.

**II.** The amendment to Section 39 (2) of Act LXXXV of 2009 on the Provision of Payment Services (Pft.), which entered into force on 14 February 2026. has created the possibility for the bank to reserve the right in the framework contract (in the business regulations containing the general terms and conditions) to refuse a payment order or to block a cash-substitute payment instrument in the event of objectively verifiable suspicion of fraud, without being liable for any resulting damages. In view of the above legislation the Bank amends the General Terms and Conditions as follows:

- **Section 1.3.10/B. of Chapter II.** In order to protect the Client and to reduce its own losses, the Bank reserves the right to temporarily or permanently block the cash-substitute payment instrument or to restrict its use, as well as to refuse an order in the event of suspected unauthorized or fraudulent use of the cash-substitute payment instrument, or for the security of the cash-substitute payment instrument, or if, based on the Bank's operational risk analysis, suspicion of fraud arises. The Bank shall not be liable for any damages resulting from the refusal of a payment order or the blocking of the cash-substitute payment instrument in cases where fraud suspicion can be verified.

All other provisions of the General Business Conditions not affected by the present amendment shall remain in force unchanged.

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

Budapest, 06 April 2026

UniCredit Bank Hungary Zrt.