

## **ANNOUNCEMENT**

### **on the amendment of the Bank Card Terms and Conditions of UniCredit Bank Hungary Zrt.**

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 mentioned legislation UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) amends Section 4.31. and 4.51.4. of the Bank Card Terms and Conditions with effect from **06 June, 2026**. as follows:

#### **Limitation of the acceptance of a card by the Bank**

4.31. The Bank reserves the right to temporarily or permanently block the Bank Card or to restrict its use in the event of suspected unauthorized or fraudulent use of the Bank Card, or for the security of the Bank Card, or if, based on the Bank's operational risk analysis, suspicion of fraud arises. Fraudulent card use includes, for example, when cash withdrawal is carried out using the Bank Card with correct PIN entry and the Client fails to make a report after receiving an SMS message about the Bank Card transaction that they do not intend to acknowledge as their own. The Bank shall not be liable for any damages resulting from blocking the Bank Card where fraud suspicion can be verified.

#### **4.51. Blocking of a Digital Bankcard**

4.51.4. The Bank reserves the right to block the Digital Bank Card or to restrict its use in the event of suspected unauthorized or fraudulent use of the Digital Bank Card, or for the security of the Digital Bank Card, 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 blocking the Digital Bank Card where fraud suspicion can be verified.

All other provisions of the Bank Card 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.