

LIST OF CONDITIONS FOR LOANS – FOR SMALL BUSINESS CLIENTS



Valid: From 10.09.2014

I. General fees related to lending

Loan approval fee	HUF ¹ 35,000
Project inspection fee	As agreed, one-off 0.50%, as a minimum HUF 120,000, calculated for the amount of the project to be financed
Loan extension	0.50%, minimum HUF 50,000
Loan contract modification	HUF 50,000/modification ²
Early repayment management fee	HUF 50,000/early repayment ³
Commitment commission	1% p.a., projected onto the unused limit amount
Management fee for long-term loans	As agreed, 2% p.a. calculated for the disbursed loan amount
Disbursement commission	1%, min. HUF 20,000, max. HUF 150,000
Credit line opening commission	1% of the credit line, as a minimum HUF 20,000, which will be charged upon opening the credit line
Bank account debit turnover fee	according to the contract ⁴
Default penalty due to the non-performance of the assumed financial data supply ⁵	HUF 20,000

UniCredit Standard Corporate Interest Rate (for HUF loans): 15.00%

¹ Fee calculation method: 0.05% of the loan amount applied for, as a minimum the indicated amount. As a promotional offer, the Bank shall waive the right to charge any part above the minimum amount. This promotional offer is valid until withdrawn.

² Fee calculation method: 0.05% of the loan amount included in the modification, as a minimum the indicated amount. As a promotional offer, the Bank shall waive the right to charge any part above the minimum amount. This promotional offer is valid until withdrawn.

³ Fee calculation method: 1.5% of the loan amount repaid early, as a minimum the indicated amount. As a promotional offer, the Bank shall waive the right to charge any part above the minimum amount.

⁴Extent of the fee in proportion to the shortfall from the turnover undertaken in the loan contract (HUF): above 80%: 100,000; 60-79%: 80,000; 40-59%: 60,000; 20-39%: 40,000; 10-19%: 20,000; 0-9%: 0.

⁵Valid for loan and collateral contracts concluded or modified after 15 December 2011 (e.g. in the event of not sending the audited annual report, not presenting a copy of the insurance policy, not presenting the verification of the payment of the insurance premium, etc.).

II. Fee for recording loan collateral (RLC)

Banking work fee for loan collateral declarations regarding liens in the RLC system in the event of registration/modification by the bank	HUF 8,500/asset
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III. Market value setting, valuation fees for real estates

The bank charges, as a minimum, the fee included in the framework cooperation agreement concluded with the service provider. The payment of the fees is due upon the receipt of the loan application.

Residential properties, construction lots, areas not yet built on, holiday homes or summer houses, not used for business purposes	HUF 30,480/property
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Development area

0-5,000 m ²	HUF 38,100/property
above 5,000 m ²	HUF 38,100+HUF 3,810 per extra 1,000 m ² but max. HUF 127,000

Income-generating real estates (office, trade, industry, logistics, hotel, catering, car showroom, filling station, sport and recreation)

Total floor area: 0-100 m ²	HUF 38,100/property
Total floor area 101-500 m ²	HUF 50,800/property
Total floor area: 501-1,000 m ²	HUF 76,200/property
Total floor area: 1,001-2,000 m ²	HUF 101,600/property

Total floor area: above 2,000 m²

HUF 127,000 + HUF 3,810 per extra
1,000 m² but max. HUF 228,600/property

Agricultural properties (the following fees are to be understood as per property)

arable land and grassland		adjacent area	non-adjacent area
	up to 25 hectares	HUF 31,750	HUF 40,640
	between 25 and 50 hectares	HUF 40,640	HUF 53,340
	between 50 and 100 hectares	HUF 53,340	HUF 66,040
	between 100 and 300 hectares	HUF 66,040	HUF 78,740
vineyards and orchard	up to 10 hectares	HUF 31,750	HUF 40,640
	between 10 and 25 hectares	HUF 53,340	HUF 66,040
	between 25 and 50 hectares	HUF 66,040	HUF 78,740

Revaluation with on-site inspection

50% of the above basic fee items for the
given type of property

Call-out fee (if no loan collateral value is established)

HUF 10,160

The specified fees do not include the cost of the acquisition of the required documents.

The above fee items apply to the valuations prepared by UniCredit Bank in a standard format.

Preliminary loan collateral value assessment fee

(due upon the receipt of the loan application)

Residential and usable floor area: 0-150 m²

HUF 30,480/property

Residential and usable floor area: above 151 m ²	HUF 35,560/property
Fee for technical reviews of residential properties	HUF 15,240/technical review (due upon the receipt of the review request)
Fee for technical reviews of business real estates	as per a separate agreement
Fees for land registry procedures:	
Query of the e-certified title deed in the TakarNet system	HUF 4,100/enquiry ⁶
Query of the non-certified title deed in the TakarNet system	HUF 1,500/enquiry ⁶
From the competent Land Registry Office	HUF 6,750/enquiry ⁶
Downloading of a map copy from the TakarNet system	HUF 3,500/enquiry ⁶
In the event of an application affecting a first-instance property recording procedure (not registration, modification)	HUF 7,100/enquiry ⁶
In the event of the registration/modification of the mortgage	HUF 13,100/entry, modification ⁶
CCIS client enquiry	HUF 6,500

⁶The bank will charge as a minimum the currently valid Land Registry Fee plus VAT + HUF 500.

Appendices:

1. Appendix 1 List of conditions for the Hitelautomata Extra overdraft facility
2. Appendix 2 List of conditions for condominium loans
3. Appendix 3 Fees for other loan products not covered by this list of conditions

List of conditions for the Hitelautomata Extra overdraft facility

Loan amount	Minimum HUF 500,000 for a HUF credit line, maximum HUF 25,000,000 Minimum EUR 2,000 for an EUR credit line, maximum EUR 100,000
Term	Maximum 1 year
Interest rate (annual)	For a HUF credit line: daily variable, 1-month BUBOR + 5.5% p.a. ⁷ For an EUR credit line: daily variable, 1-month EURIBOR + 7.5% p.a.
Credit line opening commission	1.2% of the credit line, min. HUF 20,000 or EUR 80
Commitment commission	2.2% p.a. calculated for the unused portion of the credit line
Contract modification fee	0.5% of the credit line, min. HUF 25,000 and max. HUF 75,000 min. EUR 100, max. EUR 300
Credit line extension commission	1% of the credit line, min. HUF 20,000 or EUR 80

* This appendix of the “List of Conditions of Loan Fees for Small Business Clients” only includes those fee items that differ from the list of conditions.

⁷For new loans provided from 30 December 2011

List of conditions for condominium loans*

Currency of loan	HUF, EUR State interest subsidy can only be applied for with regard to HUF loans.
Loan approval fee	HUF ⁸ 50,000
Loan interest for a loan combined with Fundamenta home savings	1-month BUBOR + 6.8% p.a., EURIBOR + 9% p.a.
Loan interest for a loan without home savings fund	1-month BUBOR + 6.8% p.a., EURIBOR + 9% p.a.
Loan interest in the event of waiving the exclusive account management condition	1-month BUBOR + 7.8% p.a., EURIBOR + 10% p.a.
Disbursement commission	one-off 0.50%, calculated for the disbursed loan
Commitment commission	0.50% p.a., calculated for the loan amount not yet called
Management fee	0%
Early repayment	Free of charges
Project budget checking fee in the case of a loan amount exceeding HUF 50 million	HUF 30,000 + VAT
Project control inspection in the case of a loan amount exceeding HUF 50 million	HUF 12,000 + VAT/inspection

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⁸ Fee calculation method: 0.05% of the loan amount applied for, as a minimum the indicated amount. As a promotional offer, the Bank shall waive the right to charge any part above the minimum amount. This promotional offer is valid until withdrawn.

Fees for other loan products*HUF quick loan covered by a private deposit:*

Management fee:	0.5%, minimum HUF 20,000, maximum HUF 100,000
Extension fee (upon the annual review and early repayment)	0.35%, min. HUF 15,000 and max. HUF 75,000

Praxis overdraft facility:

Variable interest rate	Daily variable, 1-month BUBOR + 4.5% p.a.
Management fee	One-off 1.5%, minimum HUF 10,000

Praxis Plus loan:

Loan interest	1-month BUBOR + 5% p.a.
Management fee	One-off 1%
Disbursement commission	One-off 1%

Patika overdraft facility:

Variable interest rate	Daily variable, 1-month BUBOR + 4.5% p.a.
Credit line opening commission	One-off 0.5 %, minimum HUF 15,000, maximum HUF 50,000 which will be charged upon opening the credit line.

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