

## LIST OF CONDITIONS FOR PRIVATE CUSTOMERS -CONDITIONS FOR DIÁKSZÁMLA ZÉRÓ ACCOUNT

## UniCredit Bank

Effective from: 1st of March 2025 • Published on: 11th of February 2025

Changes are marked with red underline by the Bank.



Amendments published on 11.02.2025 and entering into force on 01.03.2025.: The annual fee increase in this List of Terms and Conditions based on the annual consumer price index published by the Hungarian Central Statistical Office (HCSO).

In case of any discrepancies between the Hungarian version of this List of Conditions and the present English text, the Hungarian version shall prevail.

Amendments published on 9 December 2024 and entering into force on 10 February 2025 are highlighted in blue and underlined: - amendment of the contractual provision and procedure for the annual inflation-adjusted change in bank charges for the management of bank accounts and related services

The list of "Universal Terms and Definitions Related to the Most Typical Services of a Payment Accounts", which is attached to this List of Conditions, contains the common terminology for the most typical services related to a payment account. The list is published by the Bank on its website (www.unicreditbank.hu/padtajekoztato) and in its branches.

#### Account-keeping fees and comission on payment orders

I. Account-keeping fees					
By HUF accounts					
Account oper	ing	Free of charge			
Monthly account-handling fee		HUF 0 / month / bank account			
Switching bet account pack		<u>HUF_1395</u>			
Postal charges (charged for each statement and other postal consignments mailed to the Customer)		First statement is free of charges / month <sup>1</sup>			
Replacement of account statement		HUF_627 / statement <sup>2</sup>			
Cover confirmation (If cover is pledged)		0.138 % / month min. HUF 1395 / month			
II. Money transfers					
Credit items					
Credit entries to HUF accounts		Free of Charge			
Debit Items (HUF)					
Comissions on payment orders					
	by eBanking	0,669%, min. HUF 221 , max. HUF 27821			
Commission	by UniCredit mBanking	0,669%, min. HUF 221 , max. HUF 27821			
in bank	Telephone Bank	0.669%, min. HUF 317 , max. HUF 27821			
payment orders <sup>3</sup>	by original bank form	1,049%, min. HUF 477 , max. HUF 34874			
	by not original bank form or by special processing <sup>4</sup>	<u>1,186%, min. HUF 1715</u>			
	by eBanking	0,669%, min. HUF 368 , max. HUF 27821			
<u> </u>	By UniCredit mBanking	0,669%, min. HUF 368 , max. HUF 27821			
Commission on bank-to- bank payment orders <sup>3</sup>	Telephone Bank	<u>1,061%, min. HUF 118 , max. HUF 37713</u>			
	by original bank form	1,134%, min. HUF 477 , max. HUF 36594			
	by not original bank form or by special processing <sup>4</sup>	<u>1,186%, min. HUF 1715</u>			
	EFER transfers	0,615%, min. HUF 384 , max. HUF 25210			
	VIBER transfers	<u>1,355%, min. HUF 15065 , max. HUF 166619</u>			



# LIST OF CONDITIONS FOR PRIVATE CUSTOMERS -CONDITIONS FOR DIÁKSZÁMLA ZÉRÓ ACCOUNT



Immediate transfer initiated using a QR code     Free of charge <sup>10</sup> Immediate transfer initiated using deep linking     Free of charge <sup>10</sup> Immediate transfer initiated using deep linking     Free of charge <sup>10</sup> Faes relating to payment requests     The same as the fee of a single in-banktransfer launched with UniCredit Banking,mBanking <sup>11</sup> Submission of an instant transfer order (by the payer) with the approval of a payment request for a bank-to-bank beneficiary     The same as the fee of a single in-banktransfer launched with UniCredit eBanking,mBanking <sup>11</sup> Submission of a payment request addressed to an in-bank payer as a Beneficiary     Free of charge <sup>12</sup> Submission of a payment request addressed to a bank-to-bank beneficiary     Free of charge <sup>12</sup> Blocking the acceptance of payment requests based on the custome's declaration of cancellation / unblocking the blockage through Blanking, mBanking channets     Free of charge <sup>13</sup> Blocking the acceptance of payment requests based on the custome's declaration of cancellation / unblocking the blockage through Blanking in Spectranet Internet Banking / Mobile Banking     According to the conditions detailed in Addendum No. Z. ±HUF 69 / payment order       Postal payment redues by Home Banking ur Spectranet Internet Banking / Mobile Banking     Eacording to the conditions detailed in Addendum No. Z. ±HUF 69 / payment order       Cash out in HUF from HUF account     2194%, min. HUF 786, max. HUF 95301       Internet Banking / Mobile Banking     Motile Banking       Cash out in HUF from HUF account     2194%, min. HUF 786, max. HUF 95	Fees for immediate transfer orders initiated using the unified da	ata entry solution			
Immediate transfer initiated using deep linking         Free of charge <sup>30</sup> Res relating to payment request         Free of charge <sup>30</sup> Submission of an instant transfer order (by the payer) with the approval of a payment request for a bank-beneficiary         The same as the fee of a single in-banktransfer launched with UniCredit the approval of a payment request addressed to an in-bank beneficiary           Submission of an instant transfer order (by the payer) with the approval of a payment request addressed to a bank-benefic sectificity of a payment request addressed to a bank-benefic submission of a payment request addressed on the recof charge 1/2           Po					
Inmediate transfer initiated using NFC Free of charge <sup>10</sup> The same as the fee of a single in-banktransfer launched with UniCredite Banking,mBanking <sup>11</sup> Expension of a payment request for a bank-to-bank bank payer as a Beneficiary Free of charge <sup>12</sup> Submission of a payment request addressed to a bank-to- bank payer as a Beneficiary Free of charge <sup>12</sup> Submission of a payment request addressed to a bank-to- bank payer as a Beneficiary Free of charge <sup>12</sup> Submission of a payment request addressed to a bank-to- bank payer as a Beneficiary Submission of a payment request based on the costomer's doctariation of cancellation / unitotening the blockage through eBanking, mBanking or Spectranet Internet Banking / Mobile Banking or Spectranet Internet Banking / Mobile Banking or Spectranet Internet Banking / Mobile Banking Gree of charge <sup>6</sup> Free of charge <sup>6</sup> H Banking / Mobile Banking Gree of charge <sup>6</sup> H Banking / Mobile Banking Mastercard Standard Free of charge <sup>6</sup> H Banking / Mobile Banking Mastercard Standard card lasuer fee HUE B1221 Mastercard Standard He Cleint admit free HUE B1221 Mastercard Standard He Cleint admit free HUE B1221 Mastercard Standard K He Cleint Comes of a supprent and charge late of a supprentary card application, the social projection find, considering thouch are set up to maximum amount not exceeding the forty-five times of the anount of the social projection find, considering though the social projection find, con					
Fees relating to payment requests       The same as the fee of a single in-banktransfor launched with UniCredite banking,mBanking <sup>11</sup> Submission of an instant transfer order (by the payer) with the approval of a payment request for a bank-to-bank baneficiary       The same as the fee of a single in-banktransfer launched with UniCredit Banking,mBanking <sup>11</sup> Submission of a payment request addressed to an in-bank baneficiary       The same as the fee of a single in-banktransfer launched with UniCredit eBanking,mBanking <sup>11</sup> Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary       Free of charge <sup>12</sup> Submission of a payment request addressed to a bank-to-bank payer as a Beneficiary       Free of charge <sup>12</sup> Submission of a payment request based on the custome's declaration of cancellation / unblocking the blockage through eBanking, mBanking dhannels       Free of charge <sup>12</sup> Postal payment order by paper form       Accounding to the conditions detailed in Addendum No. 7, 2+HUE 59 / sayment reduce         Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking       Cab transactions         Cab transactions       Cal 1945, min. HUE 726, max: HUE 96381         Internet Banking / Mobile Banking       Free of charge 6         H Bark Card       Bastercard Standard card Buser fee         Mastercard Standard card membership fee       HUE 81221         Mastercard Standard card Issuer fee       HUE 81221         Mastercard Standard card Buser					
Submission of an instant transfer order (by the payer) with the approval of a payment request for a in-bank beneficiary Submission of an instant transfer order (by the payer) with beneficiary Submission of a payment request for a bank-to-bank beneficiary Submission of a payment request addressed to a lin-bank payer as a Beneficiary Submission of a payment request addressed to a bank-to- bank payer as a Beneficiary Submission of a payment request addressed to a bank-to- bank payer as a Beneficiary Submission of a payment request addressed to a bank-to- bank payer as a Beneficiary Submission of a payment request addressed to a bank-to- bank payer as a Beneficiary Submission of a payment request based on the clackage through eBanking, mBanking channels Postal payment order by paper form Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking Cash transactions Cash transactions Cash transactions Cash transactions Cash transactions Cash transactions Cash transactions Cash transactions Cash durin HUF from HUF account Elevel Banking Mobile Banking					
the approval of a payment request for a bank-to-bank beneficiary and the according to draining. In another mit of the according to the according the according the according to	Submission of an instant transfer order (by the payer) with				
payer as a Beneficiary       Free of charge         Submission of a payment request addressed to a bank-to- tank payer as a Beneficiary       Free of charge <sup>12</sup> Blocking the acceptance of payment requests based on the customer's dectration of cancellation / unblocking the blockage through eBanking, mBanking channels       Free of charge <sup>13</sup> Postal payment order by paper form       According to the conditions detailed in Addendum No. Z, +HUF 69 / payment order         Postal payment order by paper form       According to the conditions detailed in Addendum No. Z, +HUF 69 / payment order         Raking / Mobile Banking       +HUF 69 / payment order         Cash transactions       2.194%, min. HUF 786, max, HUF 96381         Cash transactions       2.194%, min. HUF 786, max, HUF 96381         Internet Banking / Mobile Banking       Free of charge <sup>8</sup> II. Bank Card       Mastercard Standard         Mastercard Standard       HUF 8121 <sup>®</sup> Mastercard Standard card insuer fee       HUF 8121 <sup>®</sup> Hue maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Clent and its legal representative, in case of a supplementary card application, the social projection fund, considering the contractual statement the Clent and its legal representative, in case of a supplementary card application, the social projection fund, considering the contractual statement the Clent and its legal representative, in case of a supplementary card application, the social projection the accou	the approval of a payment request for a bank-to-bank				
bank payer as a Beneficiary       Free of charge         Blocking the acceptance of payment requests based on the customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels       Free of charge <sup>13</sup> Postal payment order by paper form       According to the conditions detailed in Addendum No. Z. ±HUE 59 / payment order         Postal payment order by paper form       According to the conditions detailed in Addendum No. Z. ±HUE 69 / payment order         Bookage through eBanking       According to the conditions detailed in Addendum No. Z. ±HUE 69 / payment order         Cash transactions       Cash transactions         Cash out in HUF from HUF account       2.194%, min. HUF 786, max. HUF 96381         Internet Banking / Mobile Banking       Free of charge <sup>6</sup> Internet Standard Card issuer fee       HUE 8121/ HUE 10772'         Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement of Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the leg representative of the minor.         Free of charge HUF cash withdrawal (from domestic		Free of charge <sup>12</sup>			
customer's declaration of cancellation / unblocking the blockage through eBanking, mBanking channels       Free of charge <sup>13</sup> Postal payment order by paper form       According to the conditions detailed in Addendum No. Z.		Free of charge <sup>12</sup>			
Postal payment order by paper form       +HUE 69 / payment order         Postal payment orders by Home Banking or Spectranet Internet Banking / Mobile Banking       According to the conditions detailed in Addendum No. Z.         Cash transactions       ±HUE 69 / payment order         Cash transactions       2.194%, min. HUE 786 , max. HUE 96381         Cash transactions       0         Cash out in HUF from HUF account       2.194%, min. HUE 786 , max. HUE 96381         Internet Banking / Mobile Banking       0         One-time setup fee       Free of charge <sup>6</sup> III. Bank Card       HUE 81217         Mastercard Standard       HUE 102729'         Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legerepresentative of the minor.         Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>8</sup> Monthly the first 2 HUF cash withdrawal transaction is free of charge up to H 150.000 (in the aggregate) occurred on the account registered in the va statement of free of charge cash withdrawal. (see details in footnote 8).         V. Text messaging services       Notifications on successful and cancelled case details in footnote 8).         Notificati	customer's declaration of cancellation / unblocking the	Free of charge <sup>13</sup>			
Banking / Mobile Banking       + HUF 69 / payment order         Cash transactions       2.194%, min. HUF 786, max. HUF 96381         Cash out in HUF from HUF account       2.194%, min. HUF 786, max. HUF 96381         Internet Banking / Mobile Banking       0         One-time setup fee       Free of charge 6         III. Bank Card       HUF 8121"         Mastercard Standard       HUF 8121"         Mastercard Standard card issuer fee       HUF 10779"         Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the lee representative of the minor.         Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>6</sup> Monthly the first 2 HUF cash withdrawal transaction is free of charge up to H 150.000 (in the aggregate) occurred on the account registered in the va statement of free of charge cash withdrawal. (See details in footnote 8).         V. Text messaging services       Notifications on successful, unsuccessful and cancelled ash withdrawals with the debit card         Voltifications on successful, unsuccessful and cancelled ash withdrawals with the debit card       Free of charge         Un-bank       by eBanking       0.669%, min. HUF 221, max. HUF 22821	Postal payment order by paper form	-			
Cash out in HUF from HUF account       2.194%, min, HUF 786, max, HUF 96381         Internet Banking / Mobile Banking       Internet Banking / Mobile Banking         One-time setup fee       Free of charge 6         III. Bank Card       Mastercard Standard         Mastercard Standard card issuer fee       HUF 81217         Mastercard Standard card membership fee       HUF 102797         Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legarepresentative of the minor.         Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>9</sup> Monthly the first 2 HUF cash withdrawal transaction is free of charge up to H 150.000 (in the aggregate) occurred on the account registered in the va statement of free of charge cash withdrawal. (See details in footnote 8).         V. Text messaging services       Notifications on successful and cancelled cash withdrawals with the debit card         Vommission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders       De669%, min, HUF 221, max, HUF 27821         In-bank       by Banking       0.669%, min, HUF 221, max, HUF 27821         In-bank       Free of charge       De69%, min, HUF 221, max, HUF 22821 </td <td></td> <td></td>					
One-time setup fee       Free of charge <sup>6</sup> II. Bank Card       Mastercard Standard         Mastercard Standard card issuer fee       HUF 81212         Mastercard Standard card membership fee       HUF 107297         Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legrepresentative of the minor.         Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>8</sup> Monthly the first 2 HUF cash withdrawal. (See details in footnote 8).         IV. Text messaging services       Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card       Free of charge         Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders       0.669%, min. HUF 221, max. HUF 27821         In-bank       UniCredit mBanking       0.669%, min. HUF 221, max. HUF 27821		2.194%, min. HUF 786 , max. HUF 96381			
II. Bank Card         Mastercard Standard         Mastercard Standard card issuer fee       HUF 8121 <sup>7</sup> Mastercard Standard card membership fee       HUF 10779 <sup>7</sup> Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legrepresentative of the minor.         Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>8</sup> Monthly the first 2 HUF cash withdrawal transaction is free of charge up to H 150.000 (in the aggregate) occurred on the account registered in the va statement of free of charge cash withdrawal. (See details in footnote 8).         M. Text messaging services       Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card         Notifications on Successful, unsuccessful and cancelled EUR of charge       Pree of charge         In-bank       UniCredit mBanking       0.669%, min, HUF 221, max, HUF 27821         by eBanking       0.669%, min, HUF 231, max, HUF 27821         In-bank       0.669%, min, HUF 231, max, HUF 27821	Internet Banking / Mobile Banking				
Mastercard Standard         Mastercard Standard card issuer fee       HUF 8121?         Mastercard Standard card membership fee       HUF 10779'         Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legrepresentative of the minor.         Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>8</sup> Monthly the first 2 HUF cash withdrawal transaction is free of charge up to H 150.000 (in the aggregate) occurred on the account registered in the vastatement of free of charge cash withdrawal. (See details in footnote 8).         IV. Text messaging services       Free of charge         Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card       Free of charge         Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders       0.669%, min. HUF 221, max. HUF 27821         by eBanking       0.669%, min. HUF 221, max. HUF 27821         by UniCredit mBanking       0.669%, min. HUF 21, max. HUF 27821         Talenborne Bank       0.669%, min. HUF 21, max. HUF 27821	One-time setup fee	Free of charge <sup>6</sup>			
Mastercard Standard card issuer fee       HUF 8121'         Mastercard Standard card membership fee       HUF 10779'         Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legrepresentative of the minor.         Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>8</sup> Monthly the first 2 HUF cash withdrawal transaction is free of charge up to H 150.000 (in the aggregate) occurred on the account registered in the vastatement of free of charge cash withdrawal. (See details in footnote 8).         IV. Text messaging services       Free of charge         Notifications on successful, unsuccessful and cancelled cash within the debit card       Free of charge         Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders       0,669%, min, HUF 221, max, HUF 27821         by eBanking       0,669%, min, HUF 221, max, HUF 27821         by UniCredit mBanking       0,669%, min, HUF 212, max, HUF 27821	III. Bank Card				
Mastercard Standard card membership fee       HUF 107797         Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legar representative of the minor.         Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>8</sup> Monthly the first 2 HUF cash withdrawal transaction is free of charge up to H 150.000 (in the aggregate) occurred on the account registered in the vastatement of free of charge cash withdrawal. (See details in footnote 8).         IV. Text messaging services       Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card         In-bank       by eBanking       0.669%, min. HUF 221, max. HUF 27821         In-bank       by uniCredit mBanking       0.669%, min. HUF 21, max. HUF 27821         In-bank       EURO       0.669%, min. HUF 21, max. HUF 27821	Mastercard Standard				
Clients between 14 and 18 years of age (until the Client comes of age) can apply for card with daily and transaction limits which are set up the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legarepresentative of the minor.         Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>8</sup> Monthly the first 2 HUF cash withdrawal transaction is free of charge up to H 150.000 (in the aggregate) occurred on the account registered in the vastatement of free of charge cash withdrawal. (See details in footnote 8).         IV. Text messaging services       Imbu based on effective law and SEPA payment orders within EEA, and commission on in-bank EUR payment orders         In-bank       by eBanking       0.669%, min. HUF 221, max. HUF 27821         by UniCredit mBanking       0.669%, min. HUF 2317, max. HUF 27821	Mastercard Standard card issuer fee	<u>HUF 81217</u>			
the maximum amount not exceeding the forty-five times of the amount of the social projection fund, considering the contractual statement the Client and its legal representative. In case of a supplementary card application, the supplementary cardholder should be the legrepresentative of the minor. Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>8</sup> W. Text messaging services Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders by eBanking Un-bank EURO In-bank EURO	Mastercard Standard card membership fee	<u>HUF 107797</u>			
ATM) based on effective law and NGM regulation <sup>8</sup> 150.000 (in the aggregate) occurred on the account registered in the variatement of free of charge cash withdrawal. (See details in footnote 8).         IV. Text messaging services       Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card         Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders       Free of charge         In-bank       by eBanking       0.669%, min. HUF 221, max. HUF 27821         by UniCredit mBanking       0.669%, min. HUF 221, max. HUF 27821         Telephone Bank       0.669% min. HUE 317, max. HUF 27821	the maximum amount not exceeding the forty-five times of th the Client and its legal representative. In case of a supple	ne amount of the social projection fund, considering the contractual statement of			
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card       Free of charge         Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders       0,669%, min. HUF 221, max. HUF 27821         In-bank EUR0       by eBanking       0,669%, min. HUF 221, max. HUF 27821         Telephone Bank       0,669%, min. HUF 317, max. HUF 27821	ATM) based on offective law and NCM regulation <sup>8</sup>	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 8).			
cash withdrawals with the debit card     Free of charge       Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders       by eBanking     0.669%, min. HUF 221, max. HUF 27821       by UniCredit mBanking     0.669%, min. HUF 221, max. HUF 27821       Telephone Bank     0.669% min. HUE 317, max. HUE 27821	IV. Text messaging services				
In-bank EURO         by eBanking         0.669%, min. HUF 221, max. HUF 27821           by UniCredit mBanking         0.669%, min. HUF 221, max. HUF 27821           Telephone Bank         0.669% min. HUE 317, max. HUF 27821		Free of charge			
In-bank EURO Telephone Bank Telephone Bank	Commission on EUR and SEPA payment orders within EEA, a	nd commission on in-bank EUR payment orders			
EURO Telenhone Bank 0.669% min HUE 317, max HUE 27821	by eBanking	0,669%, min. HUF 221 , max. HUF 27821			
Telephone Bank 0.669% min HITE 317 may HITE 27821		0,669%, min. HUF 221 , max. HUF 27821			
payment	ey entercent mounting				
orders <sup>3</sup> by original bank form <u>1.049%, min. HUF 477, max. HUF 34874</u>	EURO Telephone Bank				
by not original bank form or by special processing <sup>4</sup> <u>1,186%, min. HUF 1715</u>	EURO payment Telephone Bank	0,669%, min. HUF 317 , max. HUF 27821			



### LIST OF CONDITIONS FOR PRIVATE CUSTOMERS -CONDITIONS FOR DIÁKSZÁMLA ZÉRÓ ACCOUNT

Bank-to- bank SEPA payment orders <sup>3</sup>	by eBanking	0.669%, min. HUF 368 , max. HUF 27821
	by UniCredit mBanking	<u>0.669%, min. HUF 368 , max. HUF 27821</u>
	Telephone Bank	<u>1,061%, min. HUF 118 , max. HUF 37713</u>
	by original bank form	<u>1,134%, min. HUF 477 , max. HUF 36594</u>
	by not original bank form or by special processing <sup>4</sup>	<u>1.186%, min. HUF 1715</u>
	urgent EUR payment orders	<u>1.131%, min. HUF 1395 , max. HUF 166619°</u>
Bank-to-bank and in-bank EURO Standing Orders		0.62%, min. HUF 81 , max. HUF 26274

With respect to any other fees not contained in these Special Conditions, the fees applicable to the account package Privát Plusz as specified in UniCredit Bank's List of Conditions for Private Individuals apply (can be found among the not available account packages). The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

Each fee listed in the Bank's list of conditions is automatically adjusted once a year, effective March 1st of each year, by the annual average consumer price index (inflation) for the previous calendar year, as published by the Central Statistical Office (KSH) on its website. The Bank is entitled to apply, for business policy reasons, fee rates that are more favorable to the customer, notwithstanding to the automatic fee change. The Bank shall inform its customers of the fact of the change in charges and the revised level of the charges concerned by means of a notice and a list of conditions published on its website and in its branches at least 15 days before the change comes into effect.

Once a year the Bank shall increase all fees specified in its lists of conditions by the annual average consumer price index for the year preceding the publication of the list of conditions concerned, as published by the Central Statistical Office (KSH), from which the Bank may deviate in favor of the custumer.

The Account Holder is entitled to the applicable terms and conditions until 31th December of the year in which (s)he reaches the age of 26, provided that the Bank shall, without any further notice to the Client, amend the terms and conditions applicable to the Client the terms and conditions of the Private Plus account package for individuals in force on 1st January of the year following the Client 26th birthday, and the Client shall thereafter be subject to the terms and conditions of the Private Plus account package in force at that time.

The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.

The money transfer fees initiated by the Client and held in the name of the Client to the debit of a bank account listed in the current list of conditions but submitted through a payment service provider (third party provider (TPP)) providing payment initiation service, are identical with the transfer fees submitted through mBanking under the same account package.

<sup>1</sup>According to the conditions detailed in Addendum No. 7.

2 The charge indicated above is a special offer of the Bank. Normal charges are defined in the terms and conditions for the Privát Plusz account package. This offer is valid until 31.08.2025.

<sup>3</sup> Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, collection on promissory in case of full and partial completion note) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

<sup>4</sup> In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary. Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

<sup>6</sup> The normal fee for a single entry for a mobile application service is HUF 2792, which the Bank does not charge as a special offer. The normal fee for the service is HUF 208. / month, which the Bank does not charge as a special offer, if the customer successfully logs in to the mobile application service at least once in a given calendar month. The normal one-time fee for the Internet banking service is HUF 2374 ; The normal monthly fee is HUF 177, which the Bankdoes not charge as a special offer. The promotions are valid until 31.08.2025.

<sup>7</sup> The Bank will not charge the issuer fee for the first Mastercard Standard Mastercard issued under the promotion. Also on special offer, the Bank will credit the first annual card membership fee for the Mastercard Standard card applied for and issued in the online account opening within 30 calendar days after the card is debited. For the Mastercard Standard card applied for and issued for account openings after 01.09.2023 (not only online), the Bank will credit the first annual card membership fee within 30 calendar days after the debit of the card, from the second year onwards the promotional membership fee for this Mastercard Standard will be 50% of the current total annual membership fee as long as the customer is in this account package (from the calendar year after the 26 years of age, the account package will automatically be changed to Privát Plusz). The promotions are valid until 31.01.2025 for opened Diákszámla Zéró accounts and Mastercard Standard cards applied with the accounts.





<sup>8</sup> The bank is providing the free of charge cash withdrawal and Cash-back according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal and Cash-back can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via SpectraNet Internet Banking or eBanking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal and Cash-back the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal and Cash back in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th if a given month, the free of charge cash withdrawal and Cash-back is provided to the Client from the second month following.

The Client is entitled for free of charge cash withdrawal primarily via ATM, while the Cash-back is only available from beneficiaries who provide the service in Hungary (Merchants) as part of the POS payment transaction. The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, or HUF 40 000 within the monthly first twoCash-back, then the % and maximum element of the normal transaction fee will be applied on the above part. For Cash-back service, the provisions of the Bank Card Terms and Conditions and the Debit Bankcard List of Conditions are always applicable. The Cash-back is linked to POS purchases. If the Client uses the free of charge cash withdrawal and Cash-back fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals or Cash-back retrospectively in one amount on the Clients account.

<sup>•</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until 31.08.2025. The normal fee is 1,131% min. HUF 15065 max. HUF 166619.

<sup>10</sup> Under Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services, the Bank does not charge a fee while the provision is in effect.

<sup>11</sup> Pursuant to Section 36/E of Act LXXXV of 2009 on the Provision of Payment Services (Payment Services Act) the Bank does not charge the fee during the effective term of this provision.

<sup>12</sup> The normal fee is HUF 62. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025. 62 . As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.

<sup>13</sup> The normal fee is HUF 611. As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025. 611 . As a promotion the Bank will not charge this fee. This promotion is valid until 31.08.2025.