

Effective from: 1st of January 2025 (2406) • Published on: 31st of December 2024

Changes are marked with red underline by the Bank.

Extension of the promotion on transfer fees from cover accounts related to mortgage loans.



| I. CHEQUE TRANSACTIONS | |
|--|---|
| Cheques for collection * | |
| Cheques for collection * | HUF 1145 /cheque + foreign bank charges |
| Guaranteed own cheque of UniCredit Bank Hungary Zrt* | |
| Fee of guaranteed FCY cheque | 0,171%. Min. EUR 13,74/cheque |
| Non-guaranteed own cheque of UniCredit Bank Hungary Zrt* | |
| Fee of cheque form | HUF 114/cheque |
| Cashing of cheque | 0,171%. Min. EUR 13,74 /cheque |
| Cheque drawn on UniCredit Bank Hungary Zrt. cash out / in different currency credit of an account kept in different currency | Free of charges ¹ |
| cash out / in the same currency credit of an account kept in the same currency | According to the type of collection |

***Marked services will be provided by the Bank from the 13th of July 2018 in case of those private customers who have Private Banking client status.**

Acceptance of bank cheque for collection, purchase or credit on the account can be refused by the Bank without any reason.

The Bank cannot accept cheques which are endorsed to another payee and is payable in USD, since these types of cheques are not accepted by other foreign banks. Name and address of the drawer/payer is mandatory in most cases

| II. OTHERS | |
|---|---|
| Bank information | HUF 5152 |
| BAR inquiry fee | Free of charges ² |
| SWIFT copy | HUF 1145 |
| Fax fees | |
| Domestic | HUF 458/ page + VAT |
| Europe | HUF 801/ page + VAT |
| Overseas | HUF 1145/ page + VAT |
| Custody account | |
| Custody account opening | HUF 17175 |
| DCC (Dynamic Currency Conversion) service | |
| Conversion fee ³ | 5,152% |
| Inducement of a prompt collection order | |
| Electronic collection without attached documents | HUF 343/piece |
| Paper based collection without attached documents | HUF 343/piece |
| Collection with attached documents | HUF 2862/piece |
| Fulfilment of prompt collection order in HUF and FCY | |
| The order is received in paper form | Commission according to the chosen bank accounts on in-bank and bank-to-bank payment orders by not original bank form |
| The order is received via electronic channels | Commission according to the chosen bank accounts according to the channel and direction of the order |

| OTHER FEES BY HUF AND FCY ACCOUNTS | |
|---|---|
| Account statement kept in the Bank | HUF 572 /statement ⁴ |
| Cover confirmation (If cover is pledged) | the amount set aside as cover 0,114%/ month, min. HUF 1145/ month |
| Account balance confirmation and other confirmation fees concerning account-keeping | HUF 1030/ piece ⁴ |
| Replacement of account statement | HUF 515/ piece ⁴ |



| Account fees in relation to mortgage loans | | |
|---|--|------------------------------------|
| Designation of the Account | Cover account | |
| Monthly account-handling fee | Free of charge ⁵ | |
| Debit transfers in HUF | | |
| Commission on in-bank payment orders for loan redemption | By original form, by not original bank form or by special processing | Free of charge |
| Commission on bank-to-bank payment orders for loan redemption | By original form, by not original bank form or by special processing | 0,572%, min. HUF 1717 ⁷ |
| Commission on in-bank payment orders not for loan redemption | by original bank form | 0,372%, max. HUF 4580 ⁷ |
| Commission on bank-to-bank payment orders not for loan redemption | by original bank form | 0,4%, min. HUF 515 ⁷ |
| Commission of In-bank transfer of the loan amount from cover account related to the CSOK Plus loan ⁸ | by original bank form | 0,372%, max. HUF 4580 |
| Commission of Bank-to-Bank transfer of the loan amount from cover account related to the CSOK Plus loan ⁸ | by original bank form | 0,4%, min. HUF 515 , max HUF 90000 |
| Debit transfers in foreign currency not for loan redemption | | |
| Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders - Bank-to-bank SEPA payment orders | by original bank form | 0,4%, max. HUF 515 ⁷ |
| Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account) - Commission on bank-tobank payment orders | by original bank form | 0,4%, max. HUF 515 ⁷ |

Other type of debit activity shall not be executed from cover account.

⁷ On a promotional basis, from **01.01.2025 to 30.06.2025**, or until withdrawn, the Bank will not charge the HUF or foreign currency transfer fee. The conditions apply in case of mortgage contracts concluded from **01.01.2025**. With a qualified consumer-friendly home loan, fees related to the cover account are not charged. The bank makes the transfer of the family home building discount from the cover account free of charge.

⁸ Foreign transfer cannot be fulfilled from the cover account in case of CSOK Plus.

| Account fees in relation to „Patika” loans | | |
|---|--|-----------------------|
| Designation of the Account | Cover account | |
| Monthly account-handling fee | Free of charge ⁶ | |
| Debit transfers in HUF | | |
| Commission on in-bank payment orders for the purchase of store | by original form, by not original bank form or by special processing | 0,343%, max. HUF 6870 |
| Commission on bank-to-bank payment orders for the purchase of store | by original form, by not original bank form or by special processing | 0,343%, max. HUF 6870 |

Other type of debit activity shall not be executed from cover account. The conditions are valid for „Patika” Loan contracts signed after 21.09.2016.

| Loan Account package fees | |
|---|--|
| Monthly account-handling fee | Free of charge |
| Credit entries (HUF) | |
| Credit entries to HUF accounts | Free of charge |
| Cash desk transactions | |
| Cash in – to the credit of the account | Free of charge |
| UniCredit eBanking monthly service fee for accounts requested and opened until 15.12.2020 | Electronic Services Fees according to the list of conditions |
| UniCredit eBanking monthly service fee for Loan accounts requested and opened from 16.12.2020 | HUF 0 |



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.

For Loan Account fees not specified above the fees applicable to the account packages Privat included in UniCredit Bank's List of Conditions for Private Individuals will apply. The due dates of fees charged are indicated in UniCredit Bank's List of Conditions for Private Individuals.

Loan Account packages available only for retail mortgage, personal loan, overdraft and other retail loan products.

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 customer.

| Special Loan Rate | |
|---|---|
| It means the rate charged for overdue and outstanding payments from the date payment becomes overdue, which will be (unless valid credit agreement disposes otherwise): | |
| In case of HUF accounts: | the current account interest + a 6% late charge |
| In case of FCY accounts | 10% |

III. SAFE SERVICE

According to List of Conditions for Safe Service.

IV. IV. TEMPORARY SUSPENSION OF THE PAYMENT OBLIGATION

If the balance on the Customer's account remains negative for a period of over 60 days (i.e. the debt on the account is not covered by the account balance) or the amount of the debt reaches HUF 10,000 the type of the bank account will be modified, which will not impose a payment obligation on the Customer regarding an additional closing fee or any other type of fee related to the use of the bank account for the period between the day of modifying the account type and the day of settling the entire debt on the account. The temporary suspension of the payment obligation does not affect the Customer's obligation to pay back the unpaid debts that have become due on the bank account before the day of modifying the account type, nor the legal consequences thereof. If the bank account debt is settled, the Customer will be obliged to pay the fees, becoming due after the settlement in relation to the use of the bank account, included in the current List of Conditions. The Bank examines the indebted bank accounts and modifications to the account types on a daily basis from 06.02.2022. The fees that are currently waived by the Bank are part of a promotion. The promotion is valid until 30.06.2023.

This addendum is inseparable part of the List of Conditions for Private Customers.

THE FEES RELATED TO THE PAYMENT REQUEST SERVICE

Regarding this section of the List of Conditions (Fees for the Service of a Payment Request), the terms and conditions set out in the current "Announcement - Payment Request" document shall apply.

¹ Calculation of charges: the normal charge is 0,229% of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. This action is valid until 30.06.2023.

² From 11 October 2011.

³ The conversion rate of the DCC service provided in the Bank ATM network is the conversion rate of European Central Bank daily rate plus the conversion fee.

⁴ Calculation of charges: 0.011% of the monthly amounts credited and debited on the bank account but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until 30.06.2023.

⁵ The charge indicated above is a special offer of the Bank. The normal charge equals the charge as defined for the Privát account package, which will not be charged by the Bank as a special offer. This action is valid until 30.06.2023.

⁶ The charge indicated above is a special offer of the Bank. The normal charge equals the charge as defined for the Privát Plusz account package, which will not be charged by the Bank as a special offer. This action is valid until 30.06.2023.

