



## LIST OF CONDITIONS FOR PRIVATE CUSTOMERS - MOBIL AKTÍV PLUSZ AND IKON PLUSZ ACCOUNTS



**Effective from: 1<sup>st</sup> of July 2024 (2403) • Published on: 28<sup>th</sup> of June 2024**

**Changes are marked with red underline by the Bank.**

**Amendments published on 28.06.2024 and entering into force on 01.07.2024.:**

**-Correction in the rounding of the amount credited from the monthly account handling fee**



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

The marketed HUF bank account contracts included in this List of Conditions may also be concluded electronically, within the framework of distance selling, in accordance with Section I. 6 of the Retail Business Rules.

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](http://www.unicreditbank.hu/padtajekoztato)) and in its branches.

1. This List of Conditions forms an integral annex of the Bank's General Business Terms and Conditions
2. Fees of HUF transfers, in-bank EUR transfers, EUR transfers within EEA and of account maintenance will be debited by the Bank to the customer's account at the last banking day of the month. Fees of HUF transfers from FX accounts as well as fees of FX or international transfers will be debited by the Bank to the customer's account at the time of execution of the order. Fees for change of Account packages will be debited on the 15th day (or the following Banking day) of the month following contract modification's date after 1st October 2013. The charges linked to Securities transactions specified in Par. IV and the pro-rata part of the deposit charges are payable on a quarterly basis or at the time of terminating the contract. Other occasional fees, commissions and costs will be charged by the Bank to the customer's account at the time of the transaction concerned, in case of engagement for the whole period in advance.
3. Beyond the commissions specified in this List of Conditions, the customer is bound to pay all out-of-pocket expenses of the Bank including postage, courier service, telex, telegram, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
4. At the calculation of commissions and charges, the Bank reserves the right to apply rounded sums.
5. Minimum amount of term deposits in HUF and FX.

Sight deposit (HUF and FX)		0	
Term deposit:		Minimum term of deposit: 1 month	
Currency	Amount	Currency	Amount
HUF	250 000	JPY	5 000 000
USD	1 000	SEK	250 000
GBP	1 500	EUR	1 000
CHF	3 000		

6. UniCredit Bank Zrt. ("Bank") would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Bank to effect the payment, the Bank will refuse payout until the tax ID number has been credibly documented.
7. 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.





## LIST OF CONDITIONS FOR PRIVATE CUSTOMERS - MOBIL AKTÍV PLUSZ AND IKON PLUSZ ACCOUNTS



These addendums are inseparable parts of the List of Conditions for Private Customers:

1. addendum: Announcement on the Execution Order of Transaction and Time Deposits
2. addendum: Fees of Other Services
3. addendum: Debit Bankcard – List of Conditions for Private clients
4. addendum: Electronic Banking – List of Conditions for Private customers of the Bank
5. addendum: List of Conditions for Private Customer of the Bank – not available account packages
6. addendum: List of Conditions and Announcement – Special Conditions for customer with Premium Banking and Top Affluent Status
7. addendum: Conditions for postal services

I. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF MARKETED HUF ACCOUNT PACKAGES		
	Mobil Aktív Plusz	Ikon Plusz
Monthly account-handling fee	HUF 362/ month/ account <sup>30</sup>	free of charge as a special offer <sup>1,3</sup>
Account opening and closing fee	HUF 0	HUF 0
Booking entry fee	Free of charges <sup>4</sup>	Free of charges <sup>4</sup>
Default statement	Postal or Electronic	Postal or Electronic
Direct debit	Free of charges	Free of charges
In-bank or bank-to-bank standing orders from HUF account to another customer's account	Free of charges	Free of charges
In-bank standing order of HUF transfer between customer's own accounts	Free of charges	Free of charges
Issuer fee of Mastercard Unembossed card / Membership fee <sup>5</sup> (not available from 1st January 2021)	HUF 3892 / HUF 5137	HUF 3892 / HUF 4514 <sup>k1</sup>
Issuer fee of Mastercard Unembossed supplementary card / Membership fee <sup>5</sup> (not available from 1st January 2021)	HUF 3892 / HUF 5137	According to the Bank Card List of Conditions – For Private Clients
Issuer / membership <sup>5</sup> fee of Mastercard Standard card, and membership <sup>5</sup> fee of VISA Classic (VISA Classic bank card not available from 1st January 2021)	HUF 7627 <sup>31-35</sup> / HUF 10123 <sup>35</sup>	Free of charges <sup>7</sup> / HUF 8721 <sup>k1</sup>
Issuer / membership <sup>5</sup> fee of Mastercard Standard supplementary card	HUF 7627 / HUF 10123	HUF 7627 / HUF 8721 <sup>k1</sup>
Issuer fee of Mastercard Gold card / Membership fee <sup>5</sup>	HUF 28037 / HUF 32709	According to the Bank Card List of Conditions – For Private Clients <sup>36</sup>
Issuer fee of Mastercard Gold supplementary card / Membership fee <sup>5</sup>	HUF 28037 / HUF 32709	According to the Bank Card List of Conditions – For Private Clients
Premium Banking Embossed Mastercard (not available from 1st January 2021)	According to the Bank Card List of Conditions – For Private Clients	According to the Bank Card List of Conditions – For Private Clients
VISA Classic/VISA Gold bank card (VISA Classic and VISA Gold bank card not available from 1st January 2021)	Not applicable	Not applicable
eBanking fee	Free of charges	Free of charges
mBanking fee	Free of charges	Free of charges
Cancellation fee of HUF domestic transfer order	HUF 6732	HUF 6732





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		<b>Mobil Aktív Plusz</b>	<b>Ikon Plusz</b>
<b>Commission on in-bank<sup>9</sup></b>	<b>Transfer orders between the accounts of the same Client<sup>8</sup></b>	Free of charges	Free of charges
	<b>by eBanking</b>	0,416 %, min. HUF 152 , max. HUF 14641	Free of charges
	<b>by UniCredit mBanking</b>	Free of charges	Free of charges
	<b>by Telephone Banking</b>	0,416 %, min. HUF 244 , max. HUF 14641	Free of charges
	<b>by original bank form</b>	0,803 %, min. HUF 1217 , max. HUF 30070	0,726 %, min. HUF 1144 , max. HUF 31228
	<b>by non-original form<sup>10</sup></b>	1,232 %, min. HUF 2313	1,128 %, min. HUF 2420
<b>Commission on bank-to-bank<sup>9</sup></b>	<b>by eBanking</b>	0,416 %, min. HUF 270 , max. HUF 14641	Free of charges
	<b>by UniCredit mBanking</b>	Free of charges	Free of charges
	<b>by Telephone Banking</b>	0,416 %, min. HUF 276 , max. HUF 14641	Free of charges
	<b>by original bank form</b>	0,994 %, min. HUF 1465 , max. HUF 35469	0,926 %, min. 1564 , max. HUF 36882
	<b>by non-original form<sup>10</sup></b>	1,232 %, min. HUF 2313	1,128 %, min. HUF 2420
	<b>EFER transfers</b>	0,444 %, min. HUF 371 , max. HUF 14311	0,444 %, min. HUF 371 , max. HUF 14311
	<b>VIBER transfers</b>	1,157 %, min. HUF 14528 , max. HUF 150675	1,016 %, min. HUF 14528 , max. HUF 150675
<b>Cash out</b>	<b>On UniCredit ATM in Hungary</b>	1,04 %, min. HUF 383	Monthly the first 4 transaction is free of charges <sup>11</sup>
	<b>On UniCredit ATM in Hungary using mCash service</b>	1,04 %, min. HUF 383	
	<b>On UniCredit ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	0,159 %, min. HUF 156	Monthly the first 4 transaction is free of charges <sup>11</sup>
	<b>On other ATM in Hungary</b>	1,728 % + HUF 869 , min. HUF 1159	1,08 % + HUF 756 , min. HUF 1014
	<b>On other ATM in Hungary in case of Premium Banking Embossed Mastercard bank card</b> (not available from 1st January 2021)	0,645 % + HUF 642 , min. HUF 724	0,645 % + HUF 642 , min. HUF 724
	<b>On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	2,584 % + EUR 4,83	2,099 % + EUR 4,83
	<b>On UniCredit ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (cash withdrawal was initiated inside the EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,04 %, min. HUF 383	0,483 %, min. HUF 336
<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	2,665 % + EUR 6,76	2,179 % + EUR 6,76	





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	<b>On other ATM abroad in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (cash withdrawal was initiated inside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,728 % + HUF 869 , min. HUF 1159	1,08 % + HUF 756 , min. HUF 1014
<b>Cash out</b>	<b>Cash advance fee in bank branches or in post offices in Hungary in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,468 % + HUF 657 , min. HUF 1144	0,985 % + HUF 657 , min. HUF 1144
	<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (cash withdrawal was initiated outside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	2,661 % + EUR 9,29	2,179 % + EUR 9,29
	<b>Cash advance fee in foreign bank branches or in post offices in case of Mastercard Unembossed, Mastercard Standard, Mastercard Gold, VISA Classic and VISA Gold bank cards</b> (cash withdrawal was initiated inside EEA) (Mastercard Unembossed, VISA Classic and VISA Gold bank cards not available from 1st January 2021)	1,468 % + HUF 657 , min. HUF 1144	0,985 % + HUF 657 , min. HUF 1144
	<b>Cash out in HUF from HUF account</b>	1,816 % , min. HUF 1598 , max. HUF 508512	1,453 % , min. HUF 1452 , max. HUF 508512
	<b>Cash out in FCY from HUF account</b>	0,981 % , max. HUF 77138 (at buying and selling rates of exchange)	0,47 % , max. HUF 9690 (at buying and selling rates of exchange)
	<b>Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation <sup>21</sup></b>	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 21).	
<b>Purchase commission</b>	According to the Bank Card List of Conditions – For Private Clients	Free of charges	
<b>SMS notifications on debit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients <sup>12</sup>	
<b>SMS notifications on credit transactions on the current account</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients <sup>12</sup>	
<b>Information on successful, unsuccessful and reversal POS and cash withdrawal transactions</b>	According to effective Electronic Banking List of Conditions – For Private Clients	According to effective Electronic Banking List of Conditions – For Private Clients <sup>12</sup>	
<b>eBanking, and UniCredit Mobile application Daily maximum limit amount</b>			
- SMS	HUF 10000000 / day	HUF 10000000 / day	
- mToken	HUF 20000000 / day	HUF 20000000 / day	
<b>mCash transaction limit</b>	HUF 150000 / transaction	HUF 150000 / transaction	
<b>mCash daily limit</b>	HUF 150000 / day	HUF 150000 / day	





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<b>Secondary identifier assignment<sup>32</sup>, modification<sup>32</sup>, confirmation<sup>33</sup>, deletion<sup>34</sup></b>	
- <i>in Branch</i>	HUF 2693
- <i>by eBanking or in Giro message, or by UniCredit mBanking</i>	Free of charge until 30.09.2024 The normal fee is HUF 1346 . It is not charged by Bank during the promotion period. The promotion period is valid until revoke but at least until 30.09.2024

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.

### Commission on EUR and SEPA payment orders within EEA, and commission on in-bank EUR payment orders

		<b>Mobil Aktív Plusz</b>	<b>Ikon Plusz</b>
<b>In-bank EURO payment orders<sup>9</sup></b>	<b>by eBanking</b>	0,416 %, min. HUF 152 , max. HUF 14641	Free of charges
	<b>by UniCredit mBanking</b>	Free of charges	Free of charges
	<b>by Telephone Banking</b>	0,416 %, min. HUF 244 , max. HUF 14641	Free of charges
	<b>by original bank form</b>	0,803 %, min. HUF 1217 , max. HUF 30070	0,726 %, min. HUF 1144 , max. HUF 31228
	<b>by non-original form<sup>10</sup></b>	1,232 %, min. HUF 2313	1,128 %, min. HUF 2420
<b>Bank-to-bank SEPA payment orders<sup>9</sup></b>	<b>by eBanking</b>	0,416 %, min. HUF 270 , max. HUF 14641	Free of charges
	<b>by UniCredit mBanking</b>	Free of charges	Free of charges
	<b>by Telephone Banking</b>	0,416 %, min. HUF 276 , max. HUF 14641	Free of charges
	<b>by original bank form</b>	0,994 %, min. HUF 1465 , max. HUF 35469	0,926 %, min. HUF 1564 , max. HUF 36882
	<b>by non-original form<sup>10</sup></b>	1,232 %, min. HUF 2313	1,128 %, min. HUF 2420
	<b>Urgent EUR payment orders</b>	0,941 %, min. HUF 3398 , max. HUF 150675 <sup>28</sup>	0,941 %, min. HUF 3398 , max. HUF 150675 <sup>28</sup>
<b>Bank-to-bank and in-bank EURO Standing Orders</b>		Free of charges	Free of charges
Transfer orders with missing data/errors <sup>16</sup>		EUR 10,77 <sup>17</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 10,77 <sup>17</sup>	

<b>Service name</b>	
<b>Change of Account packages</b>	
to an account with higher handling fee	HUF 1346 <sup>13</sup> (Normal fee: HUF 4039 )
to a Partner account with higher handling fee	Free of charges <sup>13</sup> (Normal fee: HUF 4039)
to an account with lower handling fee	HUF 4039
to a Partner account with lower handling fee	Free of charges <sup>13</sup> (Normal fee: HUF 4039 )
<b>Postal charges (charged for each statement and other postal consignments to the Customer)</b>	Sending monthly 1 statement free of charges <sup>14</sup>
<b>Credit entries (Forint)</b>	
Credit entries to HUF accounts	Free of charges
Credit entries to HUF accounts in giro cheque	According to the conditions detailed in Addendum No. 7.
FCY credit entries to HUF accounts (EURO credit entries within EEA are exception and free of charge <sup>29</sup> ) <sup>18</sup>	HUF 672 /item <sup>15</sup>





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<b>Debit items (Forint)</b>		
Postal payment order by paper form	According to the conditions detailed in Addendum No. 7. + HUF 67 /payment order	
Postal payment orders by eBanking	According to the conditions detailed in Addendum No. 7. + HUF 67 /payment order	
<b>Debit items (Foreign currency – non-EUR FCY within EEA and FCY outside EEA, on HUF account)</b>		
Transfer orders with missing data/errors <sup>16</sup>	EUR 10,77 <sup>17</sup>	
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates	EUR 10,77 <sup>17</sup>	
<b>Commission on bank-tobank payment orders<sup>19,9</sup></b>	<b>Mobil Aktív Plusz account</b>	<b>Ikon Plusz account</b>
by eBanking, UniCredit Mobile application and Telephone Banking	0,699 %,min. EUR 7,9	0,564 %,min. EUR 8,24
by original bank form	0,86 %,min. EUR 15,81	0,726 %,min. EUR 16,54
by not original bank form or by special processing <sup>10</sup>	0,929 %,min. EUR 23,73	0,793 %,min. EUR 24,83
Bank-to-bank Standing Orders	0,699 %,min. EUR 7,9	0,564 %,min. EUR 8,24
<b>Commission on in-bank payment orders<sup>9</sup></b>		
by eBanking, UniCredit Mobile application and Telephone Banking	0,618 %,min. EUR 6,72	0,484 %,min. EUR 8,24
by original bank form	0,766 %,min. EUR 15,82	0,632 %,min. EUR 16,54
by not original bank form or by special processing <sup>10</sup>	0,86 %,min. EUR 23,73	0,726 %,min. EUR 24,83
Bank-to-bank Standing Orders	0,618 %,min. EUR 7,9	0,484 %,min. EUR 8,24

<b>II. ACCOUNT KEEPING FEES, COMMISSIONS OF MONEY TRANSFER OF FCY ACCOUNTS</b>		
Account opening	Free of charges	
Account-handling fee	HUF 692 / month / account <sup>1-2,5-20</sup>	
Postal charges (charged for each statement and other postal consignments to the Customer)	Sending monthly 1 statement free of charges <sup>14</sup>	
<b>Payment transactions</b>		
<b>Credit entries</b>		
FCY credit entries to FCY accounts	Free of charge <sup>24</sup>	
<b>Debit entries</b>		
FCY Debit Transfers (non-EUR Debit Transfers within EEA and FCY Debit Transfers outside EEA)		
Commission on bank-to-bank payment orders <sup>9</sup>	by eBanking, UniCredit Mobile application and Telephone Banking	0,591 %,min. EUR 9,73
	by original bank form	0,887 %,min. EUR 16,39
	by not original bank form or by special processing <sup>10</sup>	0,954 %,min. EUR 24,61
Commission on inbank payment orders <sup>9</sup>	by eBanking, UniCredit Mobile application and Telephone Banking	0,591 %,min. EUR 8,17
	by original bank form	0,78 %,min. EUR 16,39
	by not original bank form or by special processing <sup>10</sup>	0,887 %,min. EUR 24,61
Bank-to-bank Standing Orders	0,712 %,min. EUR 8,17	
In-bank Standing Orders	0,632 %,min. EUR 8,17	
Urgent FCY payment orders and urgent FCY payment orders with conversation between accounts of the same Client through eBanking (in HUF, EUR and USD)	0,941 %,min. EUR 43,58	





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<b>FCY Debit Transfers (EUR and SEPA transfers within EEA and in-bank EUR transfers)</b>		
Commission on inbank EURO payment orders <sup>9</sup>	by eBanking	0,448 %,min. HUF 162 ,max. HUF 15337
	by Telephone Bank	0,448 %,min. HUF 261 ,max. HUF 15337
	by original bank form	0,862 %,min. HUF 1306 ,max. HUF 31927
	by not original bank form <sup>10</sup>	HUF 1,325 ,max. HUF 2483
Commission on bank-to-bank SEPA payment orders <sup>9</sup>	by eBanking	0,448 %,min. HUF 289 ,max. HUF 15337
	by Telephone Bank	0,448 %,min. HUF 295 ,max. HUF 15337
	by original bank form	1,07 %,min. HUF 1574 ,max. HUF 37733
	by not original bank form <sup>10</sup>	HUF 1,325 ,max. HUF 2483
EUR in-bank and bank-to-bank Standing Orders		0,448 %,min. HUF 79 ,max. HUF 15337
Commission on urgent EUR payment orders		1,157 %,min. HUF 14528 ,max. HUF 150675 <sup>26</sup>
<b>HUF Debit transfers on FCY accounts</b>		
Commission on bank-tobank payment orders <sup>9</sup>	by eBanking, UniCredit Mobile application and Telephone Bank	0,712 %,min. HUF 243
	by original bank form	0,887 %,min. HUF 409
	by not original bank form or by special processing <sup>10</sup>	0,954 %,min. HUF 1311
Commission on in-bank payment orders <sup>9</sup>	by eBanking, UniCredit Mobile application and Telephone Bank	0,618 %,min. HUF 243
	by original bank form	0,793 %,min. HUF 409
	by not original bank form or by special processing <sup>10</sup>	0,887 %,min. HUF 1311
Bank-to-bank Standing Orders		0,712 %,min. HUF 242
In-bank Standing Orders		0,618 %,min. HUF 242
<b>Other fees</b>		
Transfer orders with missing data/errors <sup>16</sup>		EUR 10,77 <sup>17</sup>
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 10,77 <sup>17</sup>
<b>Free of charge HUF cash withdrawal (from domestic ATM) based on effective law and NGM regulation) <sup>21</sup></b>		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 21).
<b>III.</b>	<b>CASH TRANSACTIONS</b>	
<b>Cash in – to the credit of the account</b>		
In the currency of the account		Free of charges <sup>22</sup> , except for payments in high number (above 100 pieces) of coins, the fee is 0,229% of the payment amount
In different currency		free of charges <sup>22</sup> , (at buying and selling rates of exchange)
HUF cash payments of high number of notes (above 1,000 pieces of notes)		0,341 %
Foreign currency cash payments of high number of notes (above 500 pieces of notes)		0,849 %
The bank may handle cash payments accumulated, based on pieces of notes, on the same day, in the same currency. According to this, the Bank may charge the fee of "cash payments of high number of notes" for the whole amount of several cash payments on the same day if the accumulated amount of these cash payments exceeds the "cash payments of high number of notes".		
Fee of payment in currency coins		12%
Currency coins accepted in		EUR
Smallest accepted denomination		1,00.-







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Cash out – to the debit of the account		
	Privát Plusz, Bónusz, Aktív, Mobil Aktív and Mobil Aktív Plusz account package and FCY account	Ikon and Ikon Plusz account package
In the currency of the account	1,615 %,min. EUR 3,48	1,144 %,min. EUR 3,41
In the different currency of the account and in HUF	0,954 %, max. HUF 74387, (at buying and selling rates of exchange)	0,954 %, max. HUF 74387, (at buying and selling rates of exchange)
Cash Exchange		
From a foreign currency to HUF	at buying rate of exchange	
From a foreign currency to another foreign currency	at buying and selling rates of exchange	
From HUF to a foreign currency	at buying and selling rates of exchange	
Money exchange of notes and coins not exceeding 50 pieces per denomination <sup>23</sup>	Free of charges <sup>22</sup>	
Money exchange of notes and coins exceeding 50 pieces per denomination (for value above 50 pcs)		
by coins	6,395 % of the amount	
by notes	2,355 % of the amount	
Night safe	HUF 6732 / quarter	
Damaged or withdrawn FCY banknotes exchange (if at least half of the banknote is available and the withdrawal's exchange date has not expired)	Conversion on 90% (exchange into HUF)	
Damaged HUF banknotes exchange (if at least half of the banknote is available)	Free of charges	
Damaged HUF banknotes exchange (if less than a half of the banknote is available)	Free of charge acceptance	
Withdrawn HUF banknotes and coins exchange (until the exchange time-limit, defined by MNB) (for banknotes for 20 years after the involvement, for coins for 5 years)	Free of charges	

1 day's notice for HUF in the case of cash withdrawals over HUF 2,000,000 is required until 15.00. The demand noticed after 15.00 should be realized on the second day after the notice. In case of cash withdrawals of amount over 3000 USD and EUR and in any other currencies with no regard to the amount of the cash withdrawals 2 days' notice is required. In case the cash withdrawal is not realized because of the client's fault, the bank is authorised to debit 50% of the cash withdrawal's cost but min. HUF 3000,- to the client's account in order to partly reimburse its costs. If the Bank charges FCY account, in such cases minimum fee is converted on buying rate of exchange valid on the date of charging. In case of exchanges between currencies no commission shall be charged, as this is already included in the exchange rates.

<sup>1</sup> The basic account-handling fee is charged for each started month.

<sup>3</sup> The normal monthly account handling fee of Ikon Plusz account is HUF 6503 . It is debited on the account every month. HUF 3252 is credited on to the account fee during the following month as a promotion if the Client is fulfilling at least one of the below conditions during the given calendar month:

- at least 400.000 HUF is credited – via Bank transfer - on the account during the given calendar month,
- overall savings held with our bank (deposits and securities, inclusive of current account balances) must exceed HUF 5 million. From the 1st of June 2015 the handling fee is fully credited on the following month as a promotion, if in the actual month the Account Holder's average of daily closing balance of savings exceeds HUF 30 000 000. (When calculating the amount of savings, the Bank shall take into account the available on-demand balance of UniCredit bank accounts and the balance of time deposits—with foreign currency balances taken into account at their HUF equivalent calculated at the MNB foreign exchange mean rate quoted for the relevant day—as well as the current market value of the consolidated closing portfolio of the customer's securities account kept at UniCredit Bank as available on the relevant day).

The promotion is valid until 30.09.2024.

<sup>4</sup> The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee. The normal fee is 0,134 % of the transaction maximum HUF 8079 . As promotion the Bank will not charge the fee above. This promotion is valid until 30.09.2024.

<sup>5</sup> Charged one time per year subsequently.

<sup>6</sup> The normal fee is as indicated in addendum 3, which will not be charged by the Bank as a special offer. The action can be qualified for only the first supplementary card and is valid until 30.09.2024.

<sup>7</sup> The normal issuer fee of Mastercard Standard primary bankcard is HUF 7627 , which will not be charged by the Bank as a special offer. The action can be qualified for only the first primary card and is valid until 30.09.2024.







## LIST OF CONDITIONS FOR PRIVATE CUSTOMERS - MOBIL AKTÍV PLUSZ AND IKON PLUSZ ACCOUNTS



<sup>8</sup> The Bank executes in-bank transfer orders between the accounts of the same Client free of charge – in case there is not any other disposal for bank accounts and savings accounts.

<sup>9</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 nonoriginal form)

<sup>10</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>11</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until 30.09.2024. When determining the ATM transactions (initiated with debit card or mCash service) within a specific package, the date when the transaction is booked at the bank account shall be relevant, i.e. the transaction shall count towards the month when the actual booking takes place. The normal fee for cash withdrawal initiated with debit card on UniCredit ATM in Hungary is 0,483 %, min. HUF 336 in case of using Maestro, Mastercard Unembossed, Mastercard Standard, Mastercard Gold bankcards, and 0,159 %, min. HUF 156 in case of using Premium Banking Embossed Mastercard bankcard. The normal fee for cash withdrawal initiated with mCash service on UniCredit ATM in Hungary is 1,04 % minimum HUF 383 .

<sup>12</sup> According to effective Electronic Banking List of Conditions – For Private Clients

<sup>13</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until 30.09.2024. Partner accounts are the followings: Partner Aktív Plusz, Partner Ikon Plusz, Partner Prestige, Partner Prestige Speciális, and Partner Aktív Top accounts.

<sup>14</sup> The fee for every additional statement above the first free statement –which is sent by post- is charged According to the conditions detailed in Addendum No. 7

<sup>15</sup> In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply. The normal fee is HUF 793 , difference will not be charged as a promotion. The promotion is valid until 30.09.2024.

<sup>16</sup> It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

<sup>17</sup> Calculation of charges: 0.011% of the sum of the transactions 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 30.09.2024.

<sup>18</sup> International HUF credit entry shall be considered as FCY credit entry.

<sup>19</sup> In case of transactions started as SEPA transactions and in case of transactions booked as direct debit SEPA transactions, the bank-to-bank foreign currency tra

<sup>20</sup> The booking entry fee will be charged after every transaction debited on the account above the normal transaction fee is HUF 22 As promotion the Bank will not charge the fee above. This promotion is valid until 30.09.2024.

<sup>21</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 of 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 two Cash-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>22</sup> Calculation of charges: the normal charge is 0,269 % of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. Promotion is valid until 30.09.2024.

<sup>23</sup> The Bank offers the money exchange only for account keeping clients of the Bank.

<sup>24</sup> Fee of booking is HUF 793 which will not be charged as a promotion. The promotion is valid until 30.09.2024.

<sup>25</sup> Calculation of charges: 0.011% of the sum of the transactions 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 withdrawal.

<sup>26</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until 30.09.2024. The normal fee is 1,011 %, min. HUF 14528 max. HUF 150675

<sup>27</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until 30.09.2024. The normal fee is 0,893 %, min. HUF 14528 max. HUF 150675

<sup>28</sup> The above fee is charged by the Bank as Promotion. The promotion is valid until 30.09.2024. The normal fee is 0,941 %, min. HUF 14528 max. HUF 150675

<sup>29</sup> In case of EURO credit entries within EEA booking fee is HUF 793 which will not be charged as a promotion. The promotion is valid until 30.09.2024.





## LIST OF CONDITIONS FOR PRIVATE CUSTOMERS - MOBIL AKTÍV PLUSZ AND IKON PLUSZ ACCOUNTS



<sup>30</sup> Normal account handling fee of Mobil Aktív Plusz account package is HUF 2613 / month/ account. It is debited on the account every month. If during the given calendar month:

- minimum HUF 75000 is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1164 HUF will be credited on the account in following month.
- minimum HUF 150000 is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case 1888 HUF will be credited on the account in following month.
- minimum HUF 300000 is credited on the account – via Bank transfer - (transferring money among the own accounts of a Client is not considered as Bank transfer by the Bank) in such case HUF 2251 will be credited on the account in following month.

Any part of the account handling fee is credited if one of the above credit conditions is met.

In case of new account opening of Mobil Aktív Plusz package the Bank is not monitoring the incoming credit conditions on the account during the opening and the first following month. During this period the Bank is not charging the monthly account handling fee on the account.

<sup>31</sup> As promotional offer the Bank charges HUF 3930 as issuing fee as promotional offer, and the promotion is valid until 30.09.2024.

<sup>32</sup> According to point of General Terms and Conditions III.1.51/B.1.

<sup>33</sup> According to point of General Terms and Conditions III.1.51/B.11.

<sup>34</sup> According to point of General Terms and Conditions III.1.51/B.1., B.12., B.13.

<sup>35</sup> As a promotional offer, the Bank will not charge the card issuing fee for Mastercard Standard main card applications. Also as a promotional offer, if Mastercard Standard main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee, and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications until 30.09.2024.

<sup>36</sup> As a promotional offer, the Bank will not charge the card issuing fee for Mastercard Gold main card applications. Also as a promotional offer, if Mastercard Gold main card application is completed via Online Account Opening or Online Account Application process, the Bank will not charge the card issuing fee, and will reimburse the first year annual fee within 30 calendar days. Both promotions apply to new main card applications until 30.09.2024.

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

K1: Fee calculation method: the 0,134 % of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until 30.09.2024.

