

## ANNOUNCEMENT

### ON THE MODIFICATION OF THE GENERAL TERMS AND CONDITIONS OF UNICREDIT BANK HUNGARY ZRT.

**UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) is amending its General Terms and Conditions with the effective date of 1<sup>st</sup> of January, 2022 as follows:**

A) Due to the cease of existence of LIBOR and EONIA as representative reference rates the „Alternative Benchmark” definition is to be changed in Section I.2.1.d).

B) The amendment of the Hungarian Civil Code effective from 1<sup>st</sup> of January made necessary the modification of the “Written form” definition in Section I.2.23.

C) As a result of the occurrence of the agreements concluded online, we insert the online dispute resolution platform as it is granted by EU law for the consumers in Section I.11.1.8.

D) New provisions are introduced on the liabilities and instruments to be used in connection with the electronic banking in order to raise the IT security consciousness of the Clients.

**Furthermore, the Bank is amending its General Terms and Conditions with the effective date of 31<sup>st</sup> of March, 2022 as follows:**

E) As there is no more market request due to the technical progress, we delete the telefax as a channel to submit payment orders in Section II.2.2.

Other provisions of the General Terms and Conditions remain unaffected and unchanged in force.

In case of discrepancy between the Hungarian text of this announcement and the present English text, the Hungarian version shall prevail.

Budapest, 14. December, 2021

UniCredit Bank Hungary Zrt.