

ANNOUNCEMENT

ON THE MODIFICATION OF THE GENERAL TERMS AND CONDITIONS, BANK CARD TERMS AND CONDITIONS AND GENERAL TERMS AND CONDITIONS FOR PRIVATE CUSTOMERS OF UNICREDIT BANK HUNGARY ZRT.

UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) is amending its General Terms and Conditions, Bank Card Terms and Conditions and General Terms and Conditions for Private Customers as follows with the effective date of:

28th of September, 2022 regarding points I. A), C), D),

28th of November, 2022 regarding point I.B.), and

16th of December 2022 regarding points II. and III.

I. Modification of the General Terms and Conditions

A) We amend the clauses II.3.2.16, 4.1, 4.3. and 4.4. as the authentication method with a password in case of Home Banking systems Spectra Light and Spectra Plus is no longer available.

B) The rules for banning from eBanking and the UniCredit mBanking mobile application have been amended. Clauses: II.3.3.1. és II.5.4.1.

C) We amend the clauses II.5.2.1.d), 5.2.5. and 5.2.7. as the possibility of a remote activation has been introduced in case of the Private Invest Application.

D) Due to technical clarifications the clauses II.1.1., 1.3.1. A), B), 1.3.4., 3.2.11.4.-11.6., 3.2.11.12., 3.3.2., 5.1., 5.2.6., 5.3.3. have been amended.

II. Modification of the Bank Card Terms and Conditions

A) In connection with the card number and PIN code change during card renewal, the clauses 3.40. and 3.48. have been amended.

B) Certain provision of the Terms and Conditions have been clarified as follows

- 1) Points 2.29, 2.35 and 2.44 are amended to clarify the terms "Off-line transactions", "Stand-in transactions" and "Available Credit Line".
- 2) Points 3.29-3.31 and 3.32/A are amended to make the rules of sending Bank cards and PIN codes to the customer more transparent.
- 3) Points 3.61 and 5.29-5.32 make the rules of Bank's unilateral modification more transparent.
- 4) Points 4.18 and 4.20 are clarified in connection with using the credit line amount with a credit card.
- 5) The regulation on the cover behind the card is supplemented by a new provision by amending point 5.2.
- 6) The rules on credit card account interest and payments to the credit card are clarified by amending points 5.19.2 and 5.21.
- 7) In order to clarify the liability rules related to the bank card, point 5.52.6 is completed.
- 8) Points 8.16 and 8.18 are amended due to the clarification of the rules regarding the termination of the credit card agreement.

III. Modification of the Terms and Conditions for Private Customers

- 1) The point II.10.2.4 is amended in order to increase the transparency of the unilateral modification rules as set forth in point I.3.

2) In the provisions regarding the bank's twice a year modification of the creditcard interest rate, the dates of each modification are adjusted to the specifics of the credit card: II.17.2.1. Clause (4).

Other provisions of the General Terms and Conditions, Bank Card Terms and Conditions and General Terms and Conditions for Private Customers 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, 28 September 2022

UniCredit Bank Hungary Zrt.