

## **ANNOUNCEMENT**

### **ON THE MODIFICATION OF THE GENERAL TERMS AND CONDITIONS AND BANK CARD 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 and Bank Card Terms and Conditions in the below subjects as follows with the effective date of 1. July 2023.

**1)** In connection with the mandatory provisions of Section 13/A-K of Act XXXIV of 1991 on the organisation of gambling games, restrictions on payments of money for the purpose of preventing deposits of stakes and the payment of winnings in connection with the activity of organising gambling games prohibited by law. Obligatory rejection of certain types of bank card transactions, and blocking and termination of the gambling organizer's account.  
Bank Card Terms and Conditions: 4.29.  
General Terms and Conditions: III.1.137/A.

**2)** Modifications regarding the introduction of cash-back service.  
The service enables the card holder to withdraw cash from the merchant in the course of a POS bank card purchase transaction, if the merchant provides this service.  
Bank Card Terms and Conditions: 2.19., 2.23/A., 2.38., 4.11.1., 4.14/A

**3)** Amendments with regard to the possibility to suspend retail debit cards in the mBanking (mobile banking) service as a new service.  
The service may be used from the date stated in the applicable List of Conditions later  
Bank Card Terms and Conditions: 2.38., 4.33/A., 4.15.2., 5.38.

**4)** Change of the ceiling for instant transfers from HUF 10 mln to 20 mln as of 1 September 2023.  
General Terms and Conditions: III.1.51/A.1.b.

**5)** Amendments of a textual clarification nature for the uniform naming of the mBanking service.  
Bank Card Terms and Conditions 2.23., 2.38., 2.40.1., 3.35., 4.1.4., 4.48.)

Other provisions of the General Terms and Conditions and the Bank Card 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, 27. June 2023

**UniCredit Bank Hungary Zr**