

ANNOUNCEMENT

ON THE MODIFICATION OF THE GENERAL TERMS AND CONDITIONS AND GENERAL BUSINESS 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 and General Business Conditions for Private Customers in the below subjects as follows with the effective date of 1. July 2024.

- 1) Change of half-year (re)pricing method of Credit Cards and Current Account Credit Lines, in a not detrimental way for existing clients

The transactional interest rate determined in the relevant Condition List will be modified with the same ratio linked to the Reference Rate as before, but not based on the bank's unilateral modification right, instead in an automatic way, based on an objectively determined and predictable measure. Further, also the effective date of such half-year (re)pricing will be changed to 1 January and 1 July in every year, in order to apply the interest rate announced to new credit lines on these dates also in case of existing credit lines as a maximum limit of their interest.

General Business Conditions for Private Customers - III. 17.2.1. 4., III.17.2.3.

- 2) Modification due to introduction of new mobile onboarding procedure: via mobile application with client due diligence per AML Act¹ with electronic ID cards (based on NFC technology) in online payment account and customer loan contracting procedures. The modifications aim the technologically neutral ruling.

General Business Conditions for Private Customers - I.6.2.1., II.5.,
General Terms and Conditions - I. 3.1.

Other provisions of the General Terms and Conditions and the General Business 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, 26 April 2024

UniCredit Bank Hungary Zrt.

¹ AML Act: Act LIII of 2017 - on the Prevention and Combating of Money Laundering and Terrorist Financing