

ANNOUNCEMENT

ON THE MODIFICATION OF THE GENERAL TERMS AND CONDITIONS, AND THE GENERAL BUSINESS CONDITIONS ON INVESTMENT SERVICES AND ANCILLARY SERVICES OF UNICREDIT BANK HUNGARY ZRT.

UniCredit Bank Hungary Zrt. (1054 Budapest, Szabadság tér 5-6.) is amending its General Terms and Conditions, and its General Business Conditions on Investment Services and Ancillary Services with the effective date of October 21, 2024 as follows:

UniCredit Bank Hungary Zrt. introduces the Investment module in the mBanking service for retail clients. In this context,

A) UniCredit Bank Hungary Zrt. has stated the following in the General Business Conditions:

- different rules from our existing services (Sections II.3.2.1.3, II.3.2.16),
- only the Account Holder can be the User in respect of the securities account (Section II.3.2.16),
- for the customers with securities accounts and mBanking service who do not have eBanking service or have not disabled the access to the securities account in the eBanking service, the securities account with the right of disposal will be enabled (Section II.5.3.8),
- in the Investment Module, the Account Holder may only have the right of disposal and access to the securities account in mBanking and eBanking can only be modified jointly by the Account Holder (Section II.5.3.10),
- we have defined where the Account Holder can access to the security order status (Section II.5.3.12).

B) the following provisions have been amended in the General Business Conditions of UniCredit Bank Hungary Zrt. for Investment Services and Ancillary Services:

- mBanking has been added to the definition of Internet banking (Section 2.1),
- the mBanking service has been added to the relevant provisions (Sections 4.4.15, 4.5.6, 5.3.1.2),
- the rules for checking the status of orders submitted in the mBanking service (Section 4.4.9),
- determining the availability of contracts concluded through specific channels (Section 4.9.4),
- clarification of the rules on market and limit orders (Sections 5.1.2.12, 5.1.2.13),
- the availability of cash to cover the order through the Private Invest application depends on the bank's decision (Section 5.1.2.21),
- the concept of the OECD has been deleted (point 2.1).

Other provisions of the General Terms and Conditions, and the General Terms and Conditions for Investment Services and Ancillary Services 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, October 18, 2024

UniCredit Bank Hungary Zrt.