

ANNOUNCEMENT FOR CLIENTS WITH PRIVATE BANKING PACKAGE

The client has to have a Private Banking account package to access the below listed services and conditions. The termination of Private Banking package results automatically the termination of the availability of the below listed services and conditions.

I. Term Deposit Interest Rates (only through colleagues of Private Banking department, in Branches or via Telefonbank)

HUF Deposits

	up to HUF 5 million ¹	b/w HUF 5-10 million ¹	HUF 10 million or above
	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield
1 month	BUBOR - 0,80%	BUBOR - 0,65%	BUBOR - 0,55%
2 months	BUBOR - 0,80%	BUBOR - 0,65%	BUBOR - 0,55%
3 months	BUBOR - 0,80%	BUBOR - 0,65%	BUBOR - 0,55%
6 months	BUBOR - 0,80%	BUBOR - 0,65%	BUBOR - 0,55%
9 months	BUBOR - 0,80%	BUBOR - 0,65%	BUBOR - 0,55%
12 months	BUBOR - 0,80%	BUBOR - 0,65%	BUBOR - 0,55%

FCY Deposits

EUR ⁴	up to EUR 10,000 ⁴	b/w EUR 10,000 and 20,000 ⁴	EUR 20,000 or above ⁴
CHF ³	up to CHF 10,000 ³	b/w CHF 10,000 and 20,000 ³	CHF 20,000 or above ³
	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield
1 month	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
2 months	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
3 months	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
6 months	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
9 months ²	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%
12 months	LIBOR	LIBOR + 0,10%	LIBOR + 0,20%

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USD ⁶	up to USD 10,000¹	b/w USD 10,000 and 20,000¹	USD 20,000 or above
	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield
1 month	LIBOR - 0,40%	LIBOR - 0,30%	LIBOR - 0,20%
2 months	LIBOR - 0,40%	LIBOR - 0,30%	LIBOR - 0,20%
3 months	LIBOR - 0,40%	LIBOR - 0,30%	LIBOR - 0,20%
6 months	LIBOR - 0,40%	LIBOR - 0,30%	LIBOR - 0,20%
9 months ²	-	-	-
12 months	LIBOR - 0,40%	LIBOR - 0,30%	LIBOR - 0,20%

GBP ⁵	up to GBP 10,000¹	b/w GBP 10,000 and 20,000¹	GBP 20,000 or above
	Annual Percentage Yield	Annual Percentage Yield	Annual Percentage Yield
1 month	LIBOR - 0,20%	LIBOR - 0,15%	LIBOR - 0,10%
2 months	LIBOR - 0,20%	LIBOR - 0,15%	LIBOR - 0,10%
3 months	LIBOR - 0,20%	LIBOR - 0,15%	LIBOR - 0,10%
6 months	LIBOR - 0,20%	LIBOR - 0,15%	LIBOR - 0,10%
9 months ²	-	-	-
12 months	LIBOR - 0,20%	LIBOR - 0,15%	LIBOR - 0,10%

1 For the upper limit of each category the higher rate of the following bracket applies

2 9 months duration is not available for the following currencies: USD, CHF, GBP

3 Deposits in CHF from 13th February 2015 are receiving the rates of standard CHF deposits in „ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.’s interest conditions for its private customers” document, and the deposit rates are not based on Libor.

4 Deposits in EUR from 4th January 2016 are receiving the rates of standard EUR deposits in „ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.’s interest conditions for its private customers” document, and the deposit rates are not based on Libor.

5 Deposits in GBP from 5th September 2016 are receiving the rates of standard GBP deposits in „ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.’s interest conditions for its private customers” document, and the deposit rates are not based on Libor.

[6 Deposits in USD from 28th September 2020 are receiving the rates of standard USD deposits in „ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.’s interest conditions for its private customers” document, and the deposit rates are not based on Libor.](#)

References to BUBOR and LIBOR specified for individual deposit terms represent the respective BUBOR and LIBOR reference yields applicable to the given term. Their values as of the deposit value date are identical to the reference yield published on www.mnb.hu for the preceding business

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day. The minimum amount of term deposits is set in the effective „ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS UniCredit Bank Hungary Ltd.'s interest conditions for its private customers” document's II.1 point for Standard fixed deposits (time deposits in HUF) and II.1 point for Foreign exchange time deposits.

II. Demand deposits in HUF

Annual interest rate/Unified Deposit Index Rate (EBKM)

0,01%/0,01%

Accounting of interest is based on the daily closing balance, and credited to the account at the end of each calendar quarter.

The detailed rules regarding the deposit contracts are contained in the General Business Conditions.

For fees, due date of fees and services of Private Banking package, not contained in this Announcement, the fees and services included in UniCredit Bank's „**List of Conditions and Announcements for Private Banking customers**” are applicable.

The Bank reserves the right to amend the interest rates specified in this Announcement based on a special agreement for specific clients.

Day of promulgation: 28th September, 2020. Valid until the promulgation of the next Announcement.

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