Appendix I: Fees and charges list UniCredit Light Membership

Valid as from 01.11.2026

This list of fees provides an overview of the charges relating to:

1. Membership
2. Current account
3. Account statements
4. Cards
5. Payments and transfers
6. Foreign exchange transactions
7. Regulated savings account / Term deposit account
8. Operations
9. Other

All fees as listed in this Appendix include VAT.

1. Membership

Monthly Membership fee	3.90 EUR

2. Current account

Account opening	0 EUR
Account management	0 EUR
Account closing	0 EUR
Account top-up (monthly limit: 20.000 EUR)	0 EUR

3. Account statements (monthly)

Electronic account statements available via the App	0 EUR
Sent by post	Not applicable
Available via the branches of the Bank	Not applicable

4. Cards

First and additional debit card(s)	5 EUR
First and additional credit card(s)	0 EUR
Card delivery (standard)	0 EUR

Card express delivery	8 EUR
Replacement of physical card in case of loss or theft	5 EUR
ATM withdrawals (both domestic and foreign use of cards) up to 300 EUR or the equivalent of 300 EUR in another currency (monthly limit)	0 EUR
ATM withdrawals (both domestic and foreign use of cards) above 300 EUR or the equivalent of 300 EUR in another currency	2% of the amount exceeding 300 EUR or the equivalent of 300 EUR in another currency

5. Payments and transfers

Transfers between own accounts	0 EUR
Internal transfers (between accounts held with the Bank)	0 EUR
Domestic transfers	0 EUR
SEPA European transfers	0 EUR
Instant SEPA European transfers to another bank	0 EUR
European direct debit	0 EUR
International transfers (SWIFT)	2 EUR
Incoming transfers, including reimbursement of funds	0 EUR
Standing order	0 EUR
Cheques	Not applicable
Manual operations	Not applicable

6. Foreign exchange transactions

The standard margin on foreign exchange transactions is 0.2%. The rates used to convert currencies on the occasion of payments or foreign exchange transactions are based on the quotations prevailing on the international market. Under normal market conditions, these can be compared to FX rates available on https://www.bloomberg.com/markets/currencies.

ATTENTION: In the case of foreign currency transfers, there may be additional costs of intermediary banks, which do not depend on UniCredit and may depend on the amount of the transfer and the fees of the banks participating in the transfer. In the case of using ATMs, additional fees may occur, which do not depend on UniCredit and result from the conditions

applied by external suppliers (ATM operators). The costs of intermediary banks will be debited from your account after debiting the account or may reduce the transfer amount.

7. Regulated savings account / Term deposit account

Account opening	0 EUR
Account management	0 EUR
Account closing	0 EUR
Manual operations	Not applicable

8. Operations

Access to the Happiness Centre (support centre) via chat in the App	0 EUR
Manual operations	Not applicable

9. Other

Access to the App	0 EUR