

# Information on Interest Rate Derivatives

concerning costs and related charges, pursuant to Article 24(4) of Directive 2014/65/EU (“**MiFID II**”) and the first sentence under Section 40(5) of Act CXXXVIII of 2007 on investment firms and commodity dealers, and on the regulations governing their activities (“**Investment Regulations Act**”)

This document provides the most important information about the costs and associated charges of the financial instruments referred to above. This document is not a marketing material, instead, it is legally required information designed to inform you prior dealing about the costs and related charges involved.

## 1. Definition of costs when entering into a trade, according to MiFID II

In accordance with MiFID II, costs are equivalent to the difference between the market value and the price offered to the client at the time of the execution. These costs are equal to the initial negative market value upon trade entry; they cover the Bank's product structuring and sales expenses, cost of equity, as well as Commerzbank Zrt.'s income. Commerzbank Zrt. does not apply any charges or commissions for the execution of orders linked to financial instruments offered under the Investment Regulations Act.

## 2. The relationship between performance and deal execution related costs

The purpose of this information is to provide you with an overview about the expected costs. This information may be supplemented by information about costs that will actually be incurred, with such information being provided just before the execution.

## 3. Explanation regarding this information

**Please note that the costs shown in this information are indicative. Costs which will actually be incurred upon entering into a trade may differ from this indication; in particular, they are impacted mainly by the client classification and the actual market conditions.**

**The currency pairs shown below are for demonstration purposes only.** The same costs apply to trades in other currency pairs.

Please note that in addition to this information under Section 40(6) of the Investment Regulations Act you are entitled to request a breakdown of the costs and related charges of financial instruments; Commerzbank Zrt. is obliged to fulfil your request pursuant to Annex II of Commission Delegated Regulation (EU) 2017/565.

## 4. Performance information

Notice to the performance information: Commerzbank Zrt. does not disclose performance data for OTC derivatives given the fact that these are typically used for hedging underlying transactions.

Performance data disclosed without taking the underlying transaction into consideration would lead to false results.

Standardised cost based on a notional of EUR 1,000,000.00														
Maturity	2 years		3 years		4 years		5 years		7 years		10 years		20 years	
IRS without floor	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
EUR	7,000	0.70 %	10,500	1.05 %	14,000	1.40 %	20,000	2.00 %	25,000	2.50 %	35,000	3.50 %	45,000	4.50 %
USD	7,000	0.70 %	10,500	1.05 %	14,000	1.40 %	20,000	2.00 %	25,000	2.50 %	35,000	3.50 %	45,000	4.50 %
GBP	7,000	0.70 %	10,500	1.05 %	14,000	1.40 %	20,000	2.00 %	25,000	2.50 %	35,000	3.50 %	45,000	4.50 %
CHF	7,000	0.70 %	10,500	1.05 %	14,000	1.40 %	20,000	2.00 %	25,000	2.50 %	35,000	3.50 %	45,000	4.50 %
IRS with floor														
EUR	7,000	0.70 %	10,500	1.05 %	14,000	1.40 %	20,000	2.00 %	25,000	2.50 %	35,000	3.50 %	45,000	4.50 %
USD	7,000	0.70 %	10,500	1.05 %	14,000	1.40 %	20,000	2.00 %	25,000	2.50 %	35,000	3.50 %	45,000	4.50 %
Cross Currency Swap														
EUR-USD	8,000	0.80 %	12,000	1.20 %	16,000	1.60 %	23,000	2.30 %	28,000	2.80 %	40,000	4.00 %	50,000	5.00 %
EUR-GBP	8,000	0.80 %	12,000	1.20 %	16,000	1.60 %	23,000	2.30 %	28,000	2.80 %	40,000	4.00 %	50,000	5.00 %
EUR-CHF	8,000	0.80 %	12,000	1.20 %	16,000	1.60 %	23,000	2.30 %	28,000	2.80 %	40,000	4.00 %	50,000	5.00 %
EUR-NZD	8,000	0.80 %	12,000	1.20 %	16,000	1.60 %	23,000	2.30 %	28,000	2.80 %	40,000	4.00 %	50,000	5.00 %
EUR-RUB	8,000	0.80 %	12,000	1.20 %	16,000	1.60 %	23,000	2.30 %	28,000	2.80 %	40,000	4.00 %	50,000	5.00 %