



## LIST OF CONDITIONS

### in a consolidated form

Commerzbank Zrt. (Transferor) and ERSTE Bank Hungary Zrt. (Transferee) with regard to the transfer of the portfolio of all deposits and payment service framework agreements between Commerzbank Zrt. and ERSTE Bank Hungary Zrt. to be implemented pursuant to Section 17 of Act CCXXXVII of 2013 (the "Banking Act").

**The date of entry into force of the amendment:** 1 December 2022

The detailed information on the amended provisions is included in the Customer Notice sent to Corporate Customers dated on 31 August 2022.

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01. ABBREVIATIONS & DEFINITIONS & SCOPE, INTERPRETATION		
Scope	The scope of the list of conditions: - based on the agreement made between Commerzbank Zrt. and ERSTE Bank Hungary Zrt. pursuant to Section 17 of Act CCXXXCII of 2013 (the Banking Act) with respect to the transfer of the portfolio of deposits and other repayable funds and the portfolio of the framework agreements on payment services (portfolio transfer) Corporate Customers with deposit contracts or financial service framework agreements which are transferred to ERSTE Bank Hungary Zrt and which hold any of the aforementioned agreements with Commerzbank Zrt on the date of the portfolio transfer.	
Corporate Customer	For the purposes of the application of the List of Conditions, the following account holders with deposit contracts and framework agreements for payment services transferring from Commerzbank Zrt. to ERSTE Bank Hungary Zrt. in the framework of the transfer of the portfolio of deposits and framework agreements for payment services: - resident or non-resident legal entities (particularly, economic associations), including micro-businesses and other enterprises NOT qualifying as micro-businesses under point 17 of Section 2 of the Payment Services Act.  - organisations without legal personality depending on the applicability of the legal regulation relevant for the organisation, private entrepreneurs and other natural persons obliged to open payment accounts, - other organisations (e.g. social organisations/associations, foundations, churches, parties etc., condominiums, local governments, funds, fund managers), association of persons	
Interpretation	Where a previous document refers to a specific clause in another previous document relevant to the subject matter of this List of Conditions, it shall be construed in accordance with the provision with corresponding content in the Customer Notice or in this List of Conditions.	
Bank / EBH	Erste Bank Hungary Zrt.	
BEN	A cost bearing method selected by the payer on the payment order, which may be used in payment transactions outside the EEA and in which all costs of transfer are payable by the payee, thus the commission charged by the Bank is deducted from the amount to be transferred. In this cost bearing method, the intermediary banks (may) also deduct their own commission from the amount of transfer. EEA BEN cost bearing mode of payment transactions initiated orders, the Bank conducts SHA cost bearing mode of payment of the current legislation. Foreign currency transfers and intra-bank conversions, this means that if the currency and the EEA - the Account Holder concerned independently - on behalf of the Bank relating to the commission for each load case, the account to be debited or loss.	
BIC (SWIFT) code	The abbreviation of the English term 'Bank Identifier Code', an identification code that identifies the sender / addressee of a standardised SWIFT message in the SWIFT system, thereby ensuring the accurate forwarding of the SWIFT message. Other bank identification code types used in certain countries are: Fedwire, SortCode, Chips and ABA.	
DE	DE1	Commercial sell rate quoted by the Bank between 06:45 and 07:50 hrs, created by Commercial midpoint rate at which it sells a foreign currency to the Account Holder for HUF.
	DE2	Commercial sell rate quoted by the Bank between 11:00 and 11:45 hrs, created by Commercial midpoint rate at which it sells a foreign currency to the Account Holder for HUF.
	DE3	Commercial sell rate quoted by the Bank between 16:20 and 16:45 hrs, created by Commercial midpoint rate at which it sells a foreign currency to the Account Holder for HUF.
	DEA	Commercial selling rate for instant HUF transfer that is quoted by the Bank between 16:20 and 16:45, created by Commercial midpoint rate at which rate it sells foreign currency against HUF. The Bank shall apply this rate from 18:00 on the Exchange Rate Quotation Day to 8:00 on the next Exchange Rate Quotation Day.
DK	DK1	Commercial midpoint rate quoted by the Bank between 06:45 and 07:50 hrs.
	DK2	Commercial midpoint rate quoted by the Bank between 11:00 and 11:45 hrs.
	DK3	Commercial midpoint rate quoted by the Bank between 16:20 and 16:45 hrs.
DV	DV1	Commercial buy rate quoted by the Bank between 06:45 and 07:50 hrs, created by Commercial midpoint rate at which it buys a foreign currency from the Account Holder for HUF.
	DV2	Commercial buy rate quoted by the Bank between 11:00 and 11:45 hrs, created by Commercial midpoint rate at which it buys a foreign currency from the Account Holder for HUF.
	DV3	Commercial buy rate quoted by the Bank between 16:20 and 16:45 hrs, created by Commercial midpoint rate at which it buys a foreign currency from the Account Holder for HUF.
E	Special exchange rate; an exchange rate set on a basis other than the List of Exchange Rates, to be applied to a given transaction, which the Bank quotes for an Account Holder entering into an agreement with it on an individual basis, on the basis of direct foreign exchange market quotes. The Bank only enters into an agreement for a special exchange rate with Account Holders that hold its relevant general contract.	
EBKM/UDRI	Unified deposit rate index, which the Bank calculates according to Government Decree No. 82/2010 (III.25.) Korm.	
Electronic(ally)/ (Using a) Data form	Electronic channels shall mean applications / channels through which the Bank's Electronic Banking Systems can be accessed and Electronic Banking Services contracted: Erste Electra (Light), Erste Corporate Netbank, Erste Corporate MobilBank, NetTrader, SWIFT. Payment orders submitted via channels other than specified in this section qualify as orders submitted on a form. From 22 September 2014, customers who use our NetBank services will automatically become eligible to the Mobilbank service for the fees outlined in this List of Conditions. Orders submitted through TeleBank (TB) are marked as 'On paper' in respect of fees. With regard to the final submission deadline for orders submitted via a TeleBank administrator we apply the abbreviation TBÜ.	
EBG	The Erste Bank Group payment orders in the following countries account manager, Erste Group Bank AG is of interest to financial institutions belonging to one / together Austria, Bosnia-Herzegovina, Czech Republic, Croatia, Macedonia, Hungary, Moldova, Montenegro, Romania, Serbia, Slovakia, Slovenia.	
EEA	The European Economic Area, comprising the following states: AT (Austria), BE (Belgium), BU (Bulgaria), CY (Cyprus), CZ (Czech Republic), DE (Germany), DK (Denmark), EE (Estonia), ES (Spain), FI (Finland), FR (France), GR (Greece), HU (Hungary), IE (Ireland), IS (Iceland), IT (Italy), LI (Liechtenstein), LT (Lithuania), LU (Luxembourg), LV (Latvia), MT (Malta), NL (the Netherlands), NO (Norway), PL (Poland), PT (Portugal), RO (Romania), SE (Sweden), SK (Slovakia), SI (Slovenia), and, HR (Croatia).	
EEA currency	Currency of a member state of the European Economic Area, upon the disclosure of this List of Conditions: BGN, CHF, CZK, DKK, EUR, HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK, HRK	

Payment transaction within the EEA	A payment transaction in which the money transaction providers of both the payer and the payee or the only money transaction provider carrying out the transaction provides their/its money transaction services within the territory of the EEA, in an EEA currency.
Euro payment transaction within the EEA	A payment transaction in which the payment service providers of both the paying party and the beneficiary or the only payment service provider fulfilling the payment provide their payment services in euro within the area of the EEA. The bank shall generate the BIC/SWIFT code of the beneficiary's account managing bank from the beneficiary's IBAN account number to be given mandatorily and shall fulfill the order with SHA (divided) cost breakdown. The bank shall consider euro payment transactions within the EEA as SEPA Credit Transfer orders except for FIT and T-day transfer orders.
EUR	Euro, the legal tender of the European Monetary Union.
FCY	Foreign currency; the legal tender of a foreign state.
FCYo	A currency other than the currency of a given debit / credit payment transaction (e.g., amount to be transferred).
FCYs	The same currency as the currency of a given debit / credit payment transaction (e.g., amount to be paid).
HUF	Hungarian forint, the legal tender of Hungary.
IBAN	The abbreviation of the English term 'International Bank Account Number', which is used for specifying international bank account numbers.
MNB	The National Bank of Hungary.
OUR	A cost bearing method selected by the payer on the payment order in the case of which all costs relating to the transaction are borne by the remitter (orderer). In the case of USD transfers, due to the peculiar features of the clearing system of the USA, it is not ensured that orders provided with the 'OUR' cost bearing method are received by the payee in full (without deductions) on every occasion. If the costs are borne using the 'OUR' method, the 'OUR' fee (the fee for bearing the costs with the 'OUR' method) charged by the Bank over and above and simultaneously with its own standard transfer fee covers the costs expected to be charged by all banks participating in the transaction, which are unknown beforehand, in the form of a guaranteed fee. For payment transactions within the EEA the Bank shall not accept transactions with the OUR financing method. If OUR is designated on the payment order submitted, the Bank shall perform the payment order with the SHA financing method.
Customer Notice	The annex to the customer notice on the transfer of the portfolio, dated on or around 30 August 2022, relating to the List of Conditions
SE	Account conversion sell exchange rate at which the Bank sells a foreign currency to the Account Holder for HUF.
SEA	Account conversion sell exchange rate for IP quoted by the Bank created by Account conversion midpoint rate between 16:20 and 16:45 hrs, and at which it sells a foreign currency to the Account Holder for HUF. The Bank shall apply this rate from 18:00 on the Exchange Rate Quotation Day to 8:00 on the next Exchange Rate Quotation Day.
SHA	A cost bearing method specified by the payer on the payment order, of a type dividing the banking charges between the payer and the payee, in the case of which the payer only bears the fees and commissions charged by the Bank. When such a cost bearing method is specified, in the case of payment transactions outside the EEA, the intermediary money transaction providers (e.g., banks) may deduct their own commissions from the amount of transfer.
SK	Account conversion midpoint exchange rate.
SV	Account conversion buy exchange rate, at which the Bank buys a foreign currency from the Account Holder for HUF.
SWIFT message	An encoded message transmitted through the SWIFT system in a standardised form and manner.
SWIFT system	An international electronic communication system operated by the Society for Worldwide Interbank Financial Telecommunication (S.W.I.F.T.) and its members, through which its members transmit SWIFT messages between themselves, may make payments and may settle their accounts.
T (day)	Subject day; a business day on which both the Bank and the world market quote all currencies affected in the given transaction; brackets appearing in 'P' denotes the day on Friday 'Sz' a denotes the day on Saturday.
VE	Foreign currency sell rate; at which the Bank sells a foreign currency to the Account Holder for HUF.
VV	Foreign currency buy rate; at which the Bank buys a foreign currency from the Account Holder for HUF.
Achieving the target balance	An automatic transaction due to which the balance of a given account is changed to the balance specified by the Account Holder by transfer to the debit / credit of another account.
Express transfer	EUR/USD transfers launched to the benefit of an account managed by another payment service provider without conversion will be fulfilled with a T+1 execution date except for euro transfers within the EEA and euro orders initiated towards SEPA member states.
T-day foreign currency transfer	An EUR / USD transfer without conversion, initiated to the credit of an account kept by another money transaction provider, the debit and credit value dates of which are identical with the order submission date. It may only be initiated on Erste Electra, Erste Corporate Netbank and Erste Corporate MobilBank. The bank shall not consider T-day euro transfers within the EEA and euro orders initiated towards SEPA member states as SEPA orders and in each case it shall fulfill these through a high-value, urgent euro settlement system.
FIT transfer	A payment order, during which an EBG belonging to financial institutions led by the bill will be charged, and another, also belonging to EBG-led financial institution account will be credited. For transfer orders, which satisfy these conditions, it automatically fulfills the FIT payments as a bank.
SEPA Credit Transfer	A transfer initiated to an account kept in one of the 27 Member States of the European Union, as well as in Switzerland, Norway, Liechtenstein, Monaco, Iceland, Andorra, Vatican, and Great Britain currency of which is EUR on every occasion. Its condition is that the payee bank should be a financial institution that is a party to the SEPA Agreement of the EU. The cost bearing method is 'SHA' (that is, the partner customers bear the banking charges incurred in their own country), and no other cost may be deducted by intermediary banks. The total amount of the transfer is credited to the bank account of the payee. The beneficiary's IBAN shall be indicated on the transfer order. If the BIC/SWIFT code is given, the bank will review it based on the IBAN and modify it, if necessary. If the BIC/SWIFT code is given, the bank will review it based on the IBAN and modify it, if necessary.

	Standard foreign currency payment orders, the data content of which satisfies the requirements of euro transfers within the EEA and the SEPA Credit Transfer, will be completed by the bank as SEPA transfers in order to ensure accurate fulfillment within the deadline undertaken, except for T-day orders submitted as urgent and orders that also satisfy the FIT criteria, where processing as a T-day or FIT order will be given priority.
SEPA message	The ISO20022 message standards required in EU regulation 260/2012, which are used by the bank to receive and forward SEPA transfers according to the EPC guidelines.
Conversion Order	In the case of conversion orders reaching EUR 100,000, a special exchange rate may be requested from the Bank if the Account Holder holds a general contract in force, applied by the Bank to that transaction type. A conversion between accounts owned by the Account Holder may also be requested at a special exchange rate for days T, T+1 and T+2. The Account Holder shall announce, in writing, its request for a special exchange rate to be applied during the crediting of an incoming transfer requiring conversion or a previously initiated collection order not later than by 14:00 hrs on the banking day preceding the credit value date, specifying the IBAN of the payee money transaction account, and the expected amount and value date of the transfer / collection.
VICA	A mobile application, which can be installed on smartphones with Android or iOS operating system, providing a secure and independent communication channel between the Corporate Customer and the Bank without the use of additional authentication tools, in order to confirm or reject login and signature operations, initiated online or via the interface available on smartphones, in the course of using the VICA.
Account keeping fee	The sum of the Fixed Fee Component and the Additional Fee Component. Fixed Fee Component means a set amount of the fee component. Additional Fee Component means a variable amount of Fee Component, the amount of which equals to the financial transaction tax, calculated in accordance with the rate specified in the legislation on the financial transaction tax as effective at all times, for all transactions subject to a financial transaction tax payment obligation under the legislation on the financial transaction tax, and the amount of which is specified in the account statement for each payment operation. The fee is applicable in respect of the accounts of the Account Holders whose account contract has been signed following 31 <sup>st</sup> December 2012.
Instant Payment (IP)	The Bank executes individual credit transfer orders for HUF amounts stated by the Payer as Instant domestic HUF Credit Transfers if they satisfy the following requirements: the order is for debiting the Payer's payment account kept in HUF, the amount is stated in HUF and is not more than HUF 10 million, it does not contain a debit day subsequent to the date of receipt by the Bank, the Payer submits it on an Electronic channel and the Bank processes it in a manner not requiring any human intervention and the order is not a Batch Order. The Bank sends the data contained in the order to the beneficiary's payment service provider no later than within five seconds from the receipt of the Instant Payment HUF Credit Transfer order. The Bank executes non-batch ad hoc HUF transfer orders initiated within the Bank up to the amount of HUF 1 billion in accordance with the rules for Instant HUF Transfers.
Secondary Account ID	The individual identifier provided to GIRO Zrt. by the person authorised to give instructions through the payment service provider keeping the Account Holder's account to be used as the clear identification of the Account Holder's payment account.
Payment request	Initiating an instant transfer submitted by the payee to the payment service provider of the payer for transmission in the form of a payment request. The payment service provider of the payer's payment account shall transmit the payment request to the payer in agreement with the payer. The Bank shall, by default, grant the Account Holder with Corporate Netbank and/or Electra Program the right to use a Payment Request as a payee and payer with respect to Payment Accounts.

<b>02. ACCOUNT-KEEPING FEES</b>	
<b>Account type</b>	<b>Fee (Fix fee) / calendar month</b> (for every calendar month on the last day of which the account has a non-closed status)
HUF bank account kept for businesses (above 5 money transaction accounts)	Fixed Fee Component: HUF 10,000 per account + additional Fee Component
Foreign currency bank account kept for businesses (above 5 money transaction accounts)	Fixed Fee Component: the FCY equivalent of HUF 10,000 per account + additional fee component
Account package monthly fee includes the following: <ul style="list-style-type: none"> <li>· management of up to 5 money transaction accounts</li> <li>· monthly account statement</li> <li>· 1 Electronic Banking access with Electra / Corporate Netbank (monthly fee; upfront fee; registration of up to 10 users at the time of access; installation and/or basic training on-site)</li> <li>· electronic account statement (MT940, MT942)</li> <li>· bank information</li> <li>· annual balance statement (audit letter)</li> </ul>	HUF 220,000 /month + Additional fee component

03. DEMAND DEPOSIT INTEREST RATES		
Account type	Annual interest rate	EBKM/UDRI
HUF, bank card account, documentary cover bank account and bank account linked to a loan provided by the employer	0.00%	0.00%
USD (US dollar) BGN (Bulgarian leva), CAD (Canadian dollar), CZK (Czech koruna), DKK (Danish krone), GBP (British pound), HRK (Croatian kuna), JPY (Japanese yen), NOK (Norwegian krone), PLN (Polish zloty), RON (new Romanian leu), RUB (Russian rouble), SEK (Swedish krona)	0%	0%
EUR (euro)	0.00%	0.00%

The Bank only opens and keeps accounts in the currencies listed in the above table (of demand deposit interest rates), not including foreign currency accounts opened under a specific agreement.

Unless otherwise provided, the Bank credits the demand deposit interest on a monthly basis, on the last day of the given month, as the last transaction of the daily closing process of the systems of the Bank. Consequently, the credited interest may not yet be used for offsetting any receivables of the Bank from the Account Holder, due on the date of crediting.

Unless otherwise provided, the Bank debits the negative interest on a monthly basis, on the last day of the given month, as the last transaction of the daily closing process of the systems of the Bank.

04. CONDITIONS OF STANDARD HUF AND FOREIGN CURRENCY PAYMENT ORDERS INITIATED BY THE ACCOUNT HOLDER					
Ad hoc HUF orders					
Ad hoc electronic HUF orders	Debit fee per order	Final submission date (End time)	Debit Values Date	Deadline for execution	Exchange rate applied to debit
(Domestic) electronic HUF transfer to outside the Bank	0.14%, min. HUF 250	T 16:30 (TBÜ 16:00) S: 13:00 / TBÜ 12:30)	T	T	-
IP (Domestic) electronic HUF transfer to outside the Bank	0.14%, min. HUF 250	T	5 seconds after receipt <sup>5</sup>	5 seconds after receipt <sup>5</sup>	-
Electronic HUF transfer to within the Bank <sup>3</sup>	HUF 0	T 19:45 (TBÜ 16:00) S: (TBÜ 16:00)	T	T	-
IP Electronic HUF transfer to within the Bank	HUF 0	T	5 seconds after receipt <sup>5</sup>	5 seconds after receipt <sup>5</sup>	-
Electronic HUF transfer between own accounts <sup>3</sup>	HUF 0	T 19:45 (TBÜ 16:00) S: (TBÜ 16:00)	T	T	-
IP Electronic HUF transfer between own accounts	HUF 0	T	5 seconds after receipt <sup>5</sup>	5 seconds after receipt <sup>5</sup>	-
Ad hoc HUF orders given using a data form	Debit fee per order	Final submission date (End time)	Debit Values Date	Deadline for execution	Exchange rate applied to debit
(Domestic) HUF transfer to outside the Bank using a data form	0.2%, min. HUF 2500	T 12:00 (Sz: 10:00)	T	T	-
HUF transfer to within the Bank using a data form	HUF 0		T	T	-
HUF transfer between own accounts using a data form BSAT, TRDR, CRA3, CSAT	HUF 0		T	T	-
Ad hoc FX orders					
Electronic ad hoc FX orders	Debit fee per order	Final submission date (End time)	Debit Values Date	Deadline for execution	Exchange rate applied to debit
Electronic FX transfer between own accounts	Free of charge	T 15:45	T	T	-
Electronic FX transfer to outside the Bank	Free of charge		T	T+1 or T+2 <sup>1</sup>	-
Electronic FX transfer to within the Bank	Free of charge		T or T+1 <sup>2</sup>	T or T+1 <sup>2</sup>	-

Electronic FX transfer to within the Bank with conversion <sup>4</sup>	0.15%, min. HUF 6200		T+1	T+1	DE0 or DV0-DE0
Electronic FX transfer to outside the Bank with conversion	0.15%, min. HUF 6200		T	T+1 or T+2 <sup>1</sup>	DE2 or DV2-DE2
Electronic HUF transfer to within the Bank with conversion	Free of charge		T+1	T+1	DV0
Electronic (foreign) HUF transfer to outside the Bank	0.15%, min. HUF 6200		T	T+1	-
Electronic (domestic) HUF transfer to outside the bank with conversion	0.15%, min. HUF 6200		T	T+1	DV
Electronic (foreign) HUF transfer to outside the bank with conversion	0.15%, min. HUF 6200		T	T+1	DV2
<b>Electronic SEPA Credit Transfer orders</b>	<b>Debit fee per order</b>	<b>Final submission date (End time)</b>	<b>Debit Values Date</b>	<b>Deadline for execution</b>	<b>Exchange rate applied to debit</b>
SEPA Credit Transfer (foreign) (EUR) outside the bank, electronic, from HUF accounts	0.14%, min. HUF 250		T	T+1	DE2
SEPA Credit Transfer (foreign) (EUR) outside the bank, electronic, from EUR accounts	0.14%, min. HUF 250		T	T+1	-
SEPA Credit Transfer (foreign) (EUR) outside the bank, electronic, from accounts with a different currency (not EUR)	0.14%, min. HUF 250		T	T+1	DV2-DE2
SEPA Credit Transfer (domestic) (EUR) outside the bank, electronic, from HUF accounts	0.14%, min. HUF 250				DE2
SEPA Credit Transfer (domestic) (EUR) outside the bank, electronic, from EUR accounts	0.14%, min. HUF 250				-
SEPA Credit Transfer (domestic) (EUR) outside the bank, electronic, from accounts with a different currency (not EUR)	0.14%, min. HUF 250				DV2-DE2
<b>Ad hoc FX orders submitted using a data form</b>	<b>Debit fee per order</b>	<b>Final submission date (End time)</b>	<b>Debit Values Date</b>	<b>Deadline for execution</b>	<b>Exchange rate applied to debit</b>
FX transfer between own accounts using a data form	Free of charge		T	T	-
FX transfer to within the Bank using a data form	Free of charge		T or T+1 <sup>2</sup>	T or T+1 <sup>2</sup>	-
FX transfer to within the Bank with conversion using a data form <sup>4</sup>	Free of charge		T+1	T+1	DE0 or DV0-DE0
FX transfer to outside the Bank using a data form	0.3%, min. HUF 15,000	T 13:00	T	T+2	-
FX transfer to outside the Bank with conversion using a data form	0.3%, min. HUF 15,000		T	T+2	DE2 or DV2-DE2
HUF transfer to within the Bank with conversion using a data form	Free of charge		T+1	T+1	DV0
(Foreign) HUF transfer to outside the Bank using a data form	0.3%, min. HUF 15,000	T 13:00	T	T+2	-
(Domestic) HUF transfer to outside the bank with conversion using a data form	0.3%, min. HUF 15,000		T	T+1	DV
(Foreign) HUF transfer to outside the bank with conversion using a data form	0.3%, min. HUF 15,000		T	T+2	DV2
<b>SEPA Credit Transfer orders submitted using a data form</b>	<b>Debit fee per order</b>	<b>Final submission date (End time)</b>	<b>Debit Values Date</b>	<b>Deadline for execution</b>	<b>Exchange rate applied to debit</b>
SEPA Credit Transfer (foreign) (EUR) outside the bank, on print, from HUF accounts	0.3%, min. HUF 15,000		T	T+2	DE2
SEPA Credit Transfer (foreign) (EUR) outside the bank, on print, from EUR accounts	0.3%, min. HUF 15,000		T	T+2	-
SEPA Credit Transfer (foreign) (EUR) outside the bank, on print, from accounts with a different currency (not EUR)	0.3%, min. HUF 15,000		T	T+2	DV2-DE2
SEPA Credit Transfer (domestic) (EUR) outside the bank, on print, from HUF accounts	0.3%, min. HUF 15,000				DE2
SEPA Credit Transfer (domestic) (EUR) outside the bank, on print, from EUR accounts	0.3%, min. HUF 15,000				-
SEPA Credit Transfer (domestic) (EUR) outside the bank, on print, from accounts with a different currency (not EUR)	0.3%, min. HUF 15,000				DV2-DE2

For Final submission deadlines "S" denotes working day Saturdays. For all transactions listed in section 4, collateral inspection and blockage shall be effected on day T.

<sup>1</sup> The Completion deadline shall be day T+1 for EEA currency transfers and day T+2 for non-EEA currency transfers.

<sup>2</sup> If the currency of the account of the beneficiary is different to the currency transferred, the debiting and completion deadline shall be day T+1. For amounts denoted in the currency of the account of the beneficiary, the debiting and completion deadline shall be day T.

<sup>3</sup> The Bank shall immediately fulfill all orders initiated through Netbank, Electra or a TeleBank administrator (up to HUF 300,000 in the case of a TBÜ) during the weekends or other holidays. The first banking day following the transaction will be the booking date of the transfer.

<sup>4</sup> In the case of a transfer with conversion, T + 1 is the debit value date and the due date. Without conversion, both the debit value date and the due date are day T. (Conversion: The currency of the amount in the order does not match the currency of the initiating account or destination account.)

<sup>5</sup> The maximum time within which the value date of debiting or the deadline for debiting is undertaken is 20 seconds.

05. CONDITIONS FOR OWN ACCOUNT CONVERSIONS					
Type (currency) of order	Debit fee per order	Final submission date (End time)	Debit Values Date	Deadline for execution	Exchange rate applied to debit
Day T conversion electronically (from HUF account) <sup>1</sup>	0%	T 15:45	T	T	not relevant or SE
Day T conversion using a data form (from HUF account) <sup>1</sup>	0%	T 13:00	T	T	not relevant or SE
Day T conversion electronically (from FCY account) <sup>1</sup>	0%	T 15:45	T	T	not relevant or SV or SV-SE
Day T conversion using a data form (from FCY account) <sup>1</sup>	0%	T 13:00	T	T	not relevant or SV or SV-SE
Day T+1 conversion electronically (from HUF account)	0%	T 15:45	T+1	T+1	not relevant or DE
Day T+1 conversion using a data form (from HUF account)	0%	T 13:00	T+1	T+1	not relevant or DE
Day T+1 conversion electronically (from FCY account)	0%	T 15:45	T+1	T+1	not relevant or DV or DV-DE
Day T+1 conversion using a data form (from FCY account)	0%	T 13:00	T+1	T+1	not relevant or DV or DV-DE
NetTrader conversion - Day T <sup>2</sup>	0%	T 16:00 (15:00)	T	T	not relevant - E
NetTrader conversion - Day T +1 <sup>2</sup>	0%	T 16:00 (15:00)	T+1	T+1	not relevant - E
NetTrader conversion - Day T+2 <sup>2</sup>	0%	T 16:00 (15:00)	T+2	T+2	not relevant - E

FX conversion is carried out between two accounts of different currencies when an amount denominated in the currency of one of the accounts is transferred. If the currency of the amount transferred is the same as currency of the debited account, the FX rate applied for such debiting is not relevant.

For all transactions listed in section 5, collateral inspection and blockage shall be effected on day T.

The Bank treats the orders completed between the Account Holder's own accounts with conversion in accordance with the legal provisions applicable to currency conversion.

<sup>1</sup> Day T conversion: transfer completed between two accounts of the Account Holder of differing currencies kept with EBH with a debiting and crediting date identical to the order date.

<sup>2</sup> NetTrader conversion: settlement between the accounts of the Account Holder in accordance with the conversion agreement concluded through the NetTrader system.

06. CONDITIONS OF TRANSFERS FOR NON-STANDARD HUF AND FX PAYMENT ORDERS INITIATED BY THE ACCOUNT HOLDER, AS WELL AS FOR HUF AND FX COLLECTION ORDERS INITIATED BY THIRD PARTIES, MANDATORY TRANSFER ORDERS IN ENFORCEMENT PROCEEDINGS, AUTHORITY TRANSFERS								
Order type (currency)	Currency of account to be debited	Recipient account-keeping financial institution (account type)	Method of submitting order	Final submission date (End time)	Debit fee per order	Debit value date	Deadline for execution	Debit exchange rate
VIBER transfer (HUF)	HUF	Other money transaction provider in Hungary	Electronic	T 16:00 <sup>1</sup>	0.5% /transaction; minimum HUF 20,000 maximum HUF 150,000	T	T	-
			Data form	T 14:30		T	T	-
Multiple transfer (HUF) <sup>4</sup>	HUF	EBH (HUF account)	Electronic	T 16:30 <sup>2</sup>	0.14% / transaction; minimum HUF 30	T	T	-
		EBH (FCY account)				T	T	-
		Other money transaction provider in Hungary				T	T	-
Regular (standing / repeated / fixed-amount) transfer <sup>3</sup> (HUF)	HUF	EBH (own HUF account)	Not relevant	-	HUF 0	T	T	-
		EBH (HUF account)		-	HUF 0	T	T	-
	Other money transaction provider	-		0.14%, min. HUF 250	T	T	-	
	FCY	Other money transaction provider		-	0.15%, min. HUF 6200			
Regular (standing / repeated / fixed-	HUF	EBH (FCY account)	Data form	T 13:00	HUF 0	T+1	T+1	DE0
		Other payment service provider			0.15%, min. HUF 6200	T	T+1 or T+2 <sup>5</sup>	DE0

amount) FX transfer (FCY)	FCY	EBH (FCY account)			HUF 0	T	T+1	not relevant or DV0-DE0
		Other payment service provider			0.15%, min. HUF 6200	T	T+1 or T+2 <sup>5</sup>	not relevant or DV2-DE2
Express transfer (EUR, USD)	FCYs	Other payment service provider	Electronic	T 14:30	0.194%, min. 16.68 €	T	T+1	-
			Data form	T 13:00	0.222%, min. 24.47 €			
T-day foreign currency transfer (inside the EEA) (EUR)	FCYs	Other money transaction provider	Electronic	T 14:30	0.14%, min. HUF 25,250			
T-day foreign currency transfer (domestic, or outside the EEA) (EUR)					0.15%, min. HUF 31 200	T	T	-
T-day foreign currency transfer (USD)					0.15%, min. HUF 31 200			
FIT transfer (EUR)	FCYs	Other payment service provider belonging to EBG	Data form	T 15:45	0.14%, min. 33.34 €, promotional until withdrawn: 0.105%			
			Electronic	T 13:00	0.222%, min. 33.37 €, promotional until withdrawn: 0.158%, min. 24.2 €			
Direct debit (HUF)	HUF	EBH (HUF account)	Not relevant	-	0.14%, min. HUF 250	T	T	-
		Other money transaction provider in Hungary		-		T	T+1	-
Collection (based on a letter of authorisation / bill of exchange / cheque / enforceable document / rule of law), transfer of funds by the order of the authority, order to transfer funds (HUF)	HUF	EBH (HUF account)	Not relevant	9:00	0.2%, min. HUF 2500	T	T	-
		EBH (FCY account)				T+1	T+1	-
		Other money transaction provider in Hungary				T	T+1	-
	FCY	EBH		9:00	0.2%, min. HUF 2500	T+1	T+1	DV
		Other money transaction provider in Hungary				T	T+1	DV

<sup>1</sup> Saturday's final day of work submission deadlines differ from the above, Electronic submission T in 13:00, while Data form does not respect the applicable T 12:00. Processing of VIBER transfer orders received by the final submission deadline takes place on the same day, the processing of payment orders received after that on T+1 working day.

<sup>2</sup> In case of Saturday's final day of work submission the deadline is T 13:00.

<sup>3</sup> Regular (standing / repeated / fixed-amount): The order given by the Account Holder in relation to a specific amount, to be executed repeatedly on given days.

For all transactions listed in section 6, collateral inspection and blockage shall be effected on day T. In the above, 'Account Holder, as well as third-party initiated by forint and foreign currency non-standard conditions of payment orders' given in the final cut-off times for submissions are closing deadlines as well. The fulfilment of a collection order, which is based on an authorisation letter, for the account management fee of securities accounts managed by Erste Befektetési Zrt. from current accounts managed by Erste Bank Hungary Zrt. is free of charges.

<sup>4</sup> In respect of a transfer in any EEA currency, the date of execution is T+1 day, in respect of a non-EEA currency, T+2 day.

07. CONDITIONS OF CERTAIN NON-STANDARD PAYMENT ORDERS FOR THE BENEFIT OF THE ACCOUNT HOLDER, COLLECTION ORDERS INITIATED BY THE ACCOUNT HOLDER, MANDATORY TRANSFER ORDERS IN ENFORCEMENT PROCEEDINGS, TRANSFER ORDERS FOR THE BENEFIT OF THE ACCOUNT HOLDER AND OTHER SERVICES.			
Description of order type	Method of submitting order	Acceptance fee per order	Final submission date (End time)
Regular (standing / repeated / fixed-amount) transfer (new, modification, cancellation)	Electronic	HUF 1550	18:00
	Data form	HUF 1550	Mon to Thu 14:00, Fri 12:00
Collection (based on a letter of authorisation / bill of exchange / cheque / enforceable document / legal rule)	Electronic	HUF 100	18:00
	Data form	HUF 100	9:00
Transfer of funds by the order of the authority, order to transfer funds	Electronic	HUF 100	9:00

	Data form	HUF 100	9:00
Direct debit	Electronic	HUF 100	17:00
Authorisation to perform ad hoc collection to the debit of an account kept by our Bank (new, modification, cancellation)	Data form	HUF 4000	Mon to Thu 14:00, Fri 12:00
Authorisation to perform direct debit to the debit of an account kept by our Bank (new, modification, cancellation)	Electronic	HUF 2500	18:00
	Data form	HUF 2500	Mon to Thu 14:00, Fri 12:00

08. CONDITIONS OF CREDITING STANDARD TRANSFERS TO THE ACCOUNT			
Description of credit item	Credit fee per order	Deadline for receipt for T-day book-entry	Exchange rate
Crediting of HUF amount to HUF account	HUF 0	T 19:45	-
Crediting of HUF amount to HUF account from abroad	HUF 0	T 16:00	-
IP crediting of HUF amount to HUF account	HUF 0	T	-
IP crediting of HUF amount to own HUF account	HUF 0	T	-
Instant HUF Credit Transfer between own accounts on a currency account	HUF 0	T	SE
Crediting of HUF amount to FX account	0.15%, min. HUF 6200	T 18:00	DE
Crediting of HUF amount (from abroad) to FX account	0.15%, min. HUF 6200	T 16:00	DE
IP crediting of HUF amount to FX account	0.15%, min. HUF 6200, EUR 15.9	T	DE
Crediting of FX amount to HUF account	0.15%, min. HUF 6200	T 16:00	DV
Crediting of FX amount to identical FX account	0.15%, min. HUF 6200	T 16:00 (T 17:00 in case of EUR from EEA)	-
Crediting of FX amount to different FX account	0.15%, min. HUF 6200	T 16:00	DV-DE
SEPA Credit Transfer (EUR) to EUR account	HUF 0	T 17:00	-
SEPA Credit Transfer (foreign) (EUR) to HUF account	HUF 0	T 16:00	DV
SEPA Credit Transfer (domestic) (EUR) to HUF account	HUF 0		
SEPA Credit Transfer (EUR) to different FX account	HUF 0	T 16:00	DV-DE

In the case of credits received from outside the bank, the value day of the credit transaction is the date of settlement indicated in the interbank message. In the case of FX credit transactions coming from outside EET, the value day is T-day; this cannot be earlier than the date of settlement indicated in the interbank message.

09. CONDITIONS OF CREDITING NON-STANDARD TRANSFERS, COLLECTIONS AND TRANSFER OF FUNDS BY THE ORDER OF THE AUTHORITY TO THE ACCOUNT					
Description and currency of transfer type	Currency of account	Credit fee per order	Deadline for receipt	Exchange rate	
Collection (based on a letter of authorisation / bill of exchange / cheque / enforceable document / rule of law) (HUF)	HUF	HUF 0	T 17:00	-	
	FCY		T 16:00	DE	
Transfer of funds by the order of the authority (HUF)	HUF	HUF 0	T 17:00	-	
	FCY		T 16:00	DE	
Direct debit from within the Bank (HUF)	HUF	HUF 0	T 18:00	-	
Direct debit from outside the Bank (HUF)	HUF	HUF 0	T 10:00	-	
VIBER (HUF)	HUF	HUF 0	T 17:00	-	
Crediting a T-day EUR transfer to an EUR account (within the EEA)	EUR	HUF 0	T 17:00	-	
FIT payment (EUR)	Within EEA (not SEPA)	EUR	EUR 8.42	T 17:00	-
	From outside the EEA (not SEPA)	EUR	EUR 8.42	T 16:00	-

10. CONDITIONS OF CASH TRANSACTIONS		
Description	Execution fee per transaction	Exchange rate
<b>Cashdesk HUF inpayment</b>		
Cashdesk inpayment of HUF banknotes to HUF account <sup>1</sup>	0.1%	-
Cashdesk inpayment of HUF banknotes to FX account <sup>1</sup>	0.1%	VE
Cashdesk inpayment of HUF coins to HUF account <sup>2</sup>	0.1%	-
Cashdesk inpayment of HUF coins to FX account <sup>2</sup>	0.1%	VE
<b>Cashdesk FX inpayment</b>		
Cashdesk and branch inpayment in bags of FX banknotes to FX account	0.1%	not relevant or VV-VE <sup>3</sup>
Cashdesk and branch inpayment in bags of FX banknotes to HUF account	0.1%	VV
Cashdesk and branch inpayment in bags of EUR coins to FX account	0.1%	not relevant or VV-VE <sup>3</sup>
Cashdesk and branch inpayment in bags of EUR coins to HUF account	0.1%	VV
<b>Cashdesk HUF outpayment</b>		
Cashdesk outpayment of HUF banknotes from HUF account	0.1%	-
Cashdesk outpayment of HUF banknotes from FX account	0.1%	VV
Cashdesk outpayment of HUF coins from HUF account	0.1%	-
Cashdesk outpayment of HUF coins from FX account	0.1%	VV
<b>Cashdesk FX outpayment</b>		
Cashdesk outpayment of FX banknotes from FX account	0.1%	not relevant or VV-VE <sup>3</sup>
Cashdesk outpayment of FX banknotes from HUF account	0.1%	VE
Cashdesk outpayment of EUR coins from FX account	0.1%	not relevant or VV-VE <sup>3</sup>
Cashdesk outpayment of EUR coins from HUF account	0.1%	VE
<b>Inpayment in bags with bank processing</b>		
Inpayment of HUF banknotes in bags to HUF account with bank processing ( <i>delivery by money transporter</i> )	0.1%	-
Inpayment of FX banknotes in bags to FX account with bank processing ( <i>delivery by money transporter</i> )	0.1%	not relevant or VV-VE <sup>3</sup>
Inpayment of FX banknotes in bags to HUF account with bank processing ( <i>delivery by money transporter</i> )	0.1%	VV
Inpayment of HUF coins in bags to HUF account with bank processing ( <i>delivery by money transporter</i> )	0.1%	-
Inpayment of EUR coins in bags to FX account with bank processing ( <i>delivery by money transporter</i> )	0.1%	not relevant or VV-VE <sup>3</sup>
Inpayment of EUR coins in bags to HUF account with bank processing ( <i>delivery by money transporter</i> )	0.1%	VV
<b>Inpayment in bags with money transporter processing</b>		
Inpayment of HUF banknotes in bags to HUF account with processing and <i>delivery</i> by money transporter	0.1%	-
Inpayment of FX banknotes in bags to FX account with processing and <i>delivery</i> by money transporter	0.1%	not relevant or VV-VE <sup>3</sup>
Inpayment of FX banknotes in bags to HUF account with processing and <i>delivery</i> by money transporter	0.1%	VV
Inpayment of HUF coins in bags to HUF account with processing and <i>delivery</i> by money transporter	0.1%	-
Inpayment of EUR coins in bags to FX account with processing and <i>delivery</i> by money transporter	0.1%	not relevant or VV-VE <sup>3</sup>
Inpayment of EUR coins in bags to HUF account with processing and <i>delivery</i> by money transporter	0.1%	VV
<b>Outpayment in bags</b>		
Outpayment of HUF banknotes in bags from HUF account with delivery by money transporter	0.1%	-
Outpayment of FX banknotes in bags from identical FX account with delivery by money transporter	0.1%	-
Outpayment of HUF coins in bags from HUF account with delivery by money transporter	0.1%	-
Outpayment of EUR coins in bags from EUR account with delivery by money transporter	0.1%	-

<sup>1</sup> Including the inpayment of banknotes in bags at the branch.

<sup>2</sup> Including the inpayment of coins in bags at the branch.

<sup>3</sup> The Bank applies the FX purchase/sale rate when the currency of the cash amount is different to that of the target account.

For cashdesk cash transactions and Outpayment in bags, the Transaction date, the Value date and the Accounting date shall all be identical to day T. For inpayment in bags, the Transaction date shall be day T, while the Value and Accounting dates shall be day T+1.

At short notice, the Bank only makes disbursements in the currencies of HUF, EUR, USD, CHF and GBP. Only HUF coins and 1 and 2 euro coins may be paid to and disbursed from the cash desk or may be converted; the Bank does not receive / deliver coins in other currencies. The Bank makes payments in currencies other than HUF or EUR up to the smallest banknote denomination of the given foreign currency; the Bank converts the remaining foreign currency amount that cannot be disbursed in such a way into HUF at the foreign currency buy rate and disburses it as such. The Bank provides cash desk services only in the currencies that are listed in the exchange rate boards that are installed at the respective bank branches.

The Bank can execute orders for the disbursement of cash in a convertible foreign currency to the value of HUF 2 million / EUR 2,000 depending on the cash at hand. The Account Holder is obliged to announce its request for an amount of cash to be disbursed from the cash desk reaching the limit set by the Bank (HUF 2 million / currency equivalent to EUR 2,000) in writing by 12:00 noon on the banking day preceding the transaction. Unless other information is provided, the Bank agrees to execute a request for cash withdrawal announced in advance on the following business day up to HUF 50 million in the case of HUF, while up to EUR 20,000 in the case of EUR, CHF, USD and GBP, and up to EUR 3,000 in the case of other convertible foreign currencies. The Bank agrees to disburse amounts over the above amount limits usually on the third business day from the announcement.

The Bank provides the service for changing coins/note denominations only for its Account holder customers, in Hungarian forint and Euro currencies. The Account Holder is obliged to announce its request for the payment and/or disbursement and/or exchange of more than 100 coins and or 500 banknotes per denomination on a given date and branch on each occasion in writing by 12:00 noon on the banking day preceding the transaction in the form applied by the Bank for this purpose (in the case of the latter service the limit applies to the amount received or issued by the Bank). The Bank may determine the date, time, place, method and form of the given transaction. In case of a request for the regular (more than once per month) payment and/or disbursement and/or exchange of more than 100 coins and or 500 banknotes per denomination, the Bank may oblige the Account Holder to use the services performed by a money transport company using money bags. In the case of cash transactions and bagged outpayments, the day of the transaction, the value day and the accounting day is T-day in each case. Where the settlement of the fee takes place in account kept in different currency than that of the currency of the denomination, then the Bank uses an SV exchange rate on an FX account and the VE exchange rate for Forint accounts.

The Bank will neither take over nor accept damaged banknotes. A banknote is considered damaged if it is stained (liquid stain, scribbled) or incomplete (a part is missing), e.g. a corner of the banknote is missing, it is punctured or any part of its surface is missing. The Bank will accept banknotes glued together with duct tape provided it is glued together from the banknote's own parts (of the same serial number).

<b>11. INTERNATIONAL DOCUMENTARY COLLECTION ORDER</b>	
<b>Service</b>	<b>Execution fees (unless specifically indicated, the percentage commission part is related to the amount of the relevant collection in its currency for each collection)</b>
Documentary collection against payment or acceptance, collection of acceptances and clean drafts, presentation of clean draft for acceptance (Export Collection)	0.3%; minimum EUR 100
Documentary collection against payment or acceptance, collection of acceptances and clean drafts, presentation of clean draft for acceptance (Import Collection)	0.3%; minimum EUR 100
Safekeeping charges on documents and commercial paper (Export collection)	0.15%; minimum EUR 100
Safekeeping charges on documents and commercial paper (Import collection)	EUR 100 per item
Recording due dates of payments under collections with deferred payment instructions (Export/Import collection)	0.15%; minimum EUR 100
Release of goods sent to our address or at our disposal	0.30 %, minimum EUR 100
Release of documents without payment or deletion of documents for collection and return of documents which have remained unpaid	0.2%; minimum EUR 100
Amending terms of documentary credits (if increased, in addition to collection commission) (Export/Import collection)	EUR 100 per amendment
Reminder fee / Other correspondence (Export/Import collection)	EUR 50 per item
Consultancy fee (e.g. consultancy) (Export/Import Collection)	on a case-by-case basis, but minimum EUR 150

In the case of outgoing foreign currency transfers relating to collections, the Bank works with a debit value date of T, a deadline for execution of T+1 and a commercial exchange rate quoted between 11:00 and 12:00 hrs.

<b>12. DOCUMENTARY CREDIT (LETTER OF CREDIT)</b>	
<b>Service</b>	<b>Execution fees (unless specifically indicated, the percentage commission part is related to the amount of the relevant letter of credit in its currency for each letter of credit)</b>
<b>EXPORT DOCUMENTARY CREDIT (Export letter of credit)</b>	
Preliminary advice (sending preliminary notification)	EUR 50
Advising of documentary credits directly to Beneficiary or increasing the commission for the increased amount	0.15%, min. EUR 200
Advising of documentary credits through third banks or increasing the charge for the increased amount	0.25%; minimum EUR 250
Handing over to another bank for further administration	0.25%; minimum EUR 150
Certification of export letters of credit (in addition to the advice commission, depending on the extent of risk)	As determined on a case-by-case basis, but min 1.2% p.a. min EUR 140 / quarter
Discounting export documents	As per specific agreement
Confirmation commission for the deferred payment period or acceptance commission as from the receipt of documents (depending on the degree of risk)	As determined on a case-by-case basis, but min 1.8% p.a. min EUR 140 / quarter
Supervisory commission for recording and execution of payments under non-confirmed documentary credits with deferred payment instructions	0,15%; minimum EUR 100
Receipt of documents	0.2%; minimum EUR 250
Payment commission if proceeds of the documents are to be remitted to the account of the Beneficiary held with another bank	0.2%, min. 2500 Ft (HUF) 0.3%, min. 15000 Ft (FCY)
Amendment commission (in case of increase or extension in addition to advising and confirmation commission)	EUR 150 per amendment
Unconfirmed payment orders in favour of third parties under Letters of Credit	0.15 %; minimum EUR 100
Confirmed payment orders in favour of third parties under Letters of Credit	0.3 %; minimum EUR 150
Transfer of export letters of credit	0.3%, minimum EUR 200
Discrepancy fee	EUR 80 per submission
Preparing of photocopies of documents presented for our file	EUR 10 per item
Filling out bill of exchange	EUR 5 per bill of exchange
Risk fee	as determined on a case-by-case basis
Consultancy fee (e.g. draft L/C, consulting)	as determined on a case-by-case basis, but minimum EUR 150
Cancellation of unutilized Letter of Credit	EUR 50
Reminder fee / other postal correspondence	EUR 50 per item
<b>IMPORT EXPORT DOCUMENTARY CREDIT (Import letter of credit)</b>	
Preliminary advice (sending preliminary notification)	EUR 100 per item
Issuing commission for documentary credits (flat handling fee)	EUR 100 per item
Opening commission (depending on the degree of risk) In case of increase or extension also for the increased amount or for the new period the opening commission will be charged	as agreed on a case-by-case basis, but at least 1.2% p.a. minimum EUR 140 per quarter
Receipt of documents	0.2%; minimum EUR 250
Commission for the deferred payment period as from the receipt of documents (depending on the degree of risk)	as agreed on a case-by-case basis, but at least 1.8% p.a., minimum EUR 140 per quarter
Amendment commission (in case of increase or extension in addition to opening commission)	EUR 150 per amendment
Cancellation of unutilised Letter of Credit	EUR 100 per item
Consultancy fee (e.g. draft of L/C, consulting)	as determined on a case-by-case basis, but min. EUR 150

In the case of outgoing foreign currency transfers relating to letters of credit, the Bank works with a debit value date of T, a deadline for execution of T+1 and a commercial exchange rate quoted between 11:00 and 12:00 hrs.

<b>13. BANK GUARANTEE WITHOUT ANY OBLIGATION OF THE BANK (GUARANTEE RECEIVED)</b>	
<b>Service</b>	<b>Fees (unless specifically indicated, the percentage commission part is related to the amount of the relevant guarantee in its currency per guarantee)</b>
Entering the bank guarantee into the records (without any obligation of the bank)	0.15%; minimum EUR 150
Amendment of the bank guarantee (in case of increase in addition to advising commission)	EUR 150 per amendment
Forwarding a claim under the bank guarantee	EUR 500
Cancellation / release of the bank guarantee within the validity	EUR 50 per item
Consultancy fee (e.g. draft of the bank guarantee, consulting)	as determined on a case-by-case basis, but minimum EUR 150

<b>14. BANK GUARANTEE IN FAVOUR OF FOREIGN BENEFICIARY</b>	
<b>Service</b>	<b>Fees (unless specifically indicated, the percentage commission part is related to the amount of the relevant guarantee in its currency per guarantee)</b>
Issuing a bank guarantee (flat-rate handling fee)	0.5%; minimum EUR 80, maximum EUR 200 per item
Opening a bank guarantee (to be paid in the case of increase or extension also for the increased amount or for the new period)	3.0% p.a., minimum EUR 140 per quarter
Amendment of the terms of the bank guarantee (to be paid in excess of the guarantee fee in the case of increase or extension)	EUR 150 per amendment
Payment in settlement of a claim under a bank guarantee	0.2%; minimum EUR 100
Issuance fee for non-standard wording	EUR 100
Urgency fee	EUR 80
Cancellation / release of the bank guarantee within the validity	EUR 80
Consultancy fee (e.g. draft of the bank guarantee, consulting, letter of intent)	as determined on a case-by-case basis, but minimum EUR 150 / hour
Issuing a bank guarantee (flat-rate handling fee)	0.5%; minimum EUR 80, maximum EUR 200 per item
Opening a bank guarantee (to be paid in the case of increase or extension also for the increased amount or for the new period)	3.0% p.a., minimum EUR 140 per quarter

<b>15. BANK GUARANTEE IN FAVOUR OF A DOMESTIC BENEFICIARY</b>	
<b>Service</b>	<b>Fees (unless specifically indicated, the percentage commission part is related to the amount of the relevant guarantee in its currency per guarantee)</b>
Issuing a bank guarantee / increase commission for the increased amount (flat-rate handling fee)	0.5%; minimum EUR 80, maximum EUR 200 per item
Opening a bank guarantee (to be paid in the case of extension also for the new period)	2.0% p.a., minimum HUF 5000 per quarter
Amendment of the terms of the bank guarantee (other than increasing of guarantee's amount)	EUR 150 per amendment
Payment in settlement of a claim under a bank guarantee	0.2%; minimum EUR 100
Issuance fee for non-standard wording	EUR 100
Urgency fee	EUR 80
Cancellation / release of the bank guarantee within the validity	EUR 80

Consultancy fee (e.g. draft of the bank guarantee, consulting, letter of intent)	as determined on a case-by-case basis, but minimum EUR 150
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In the case of outgoing foreign currency transfers relating to guarantees, the Bank works with a debit value date of T, a deadline for execution of T+1 and the current commercial exchange rate.

Common other documentary fees relating to sections 11-15	Fee
Sending letters to Budapest with a courier	EUR 2 / USD 3
Sending letters abroad with express mail	EUR 5 / USD 6
SWIFT message fee	EUR 12.50 / USD 15
Bill of exchange management fee (completion, guarding and protesting)	as determined on a case-by-case basis, but minimum EUR 50
Correspondence for clarification of incorrect or incomplete orders and instructions (depending on the amount of work needed)	as determined on a case-by-case basis
Special handling charge (depending on the amount of work needed)	EUR 2 / USD 3

16. E-BANKING SERVICES (ON THE ELECTRONIC BANKING SYSTEM)				
	Erste Electra / Erste Electra Light	Erste Corporate NetBank	Erste Corporate MobilBank	SWIFT MT101
Monthly fee (due within 6 days following the subject month)	HUF 4500	HUF 0 or EUR 0	HUF 0 or EUR 0	as agreed individually
Installation fee of the given Electronic Banking System <sup>1</sup> , or the fee for reinstallation of a program on the same or a different computer / network at the request of the Account Holder, required through its own fault, in the case of one computer / network installation in Hungary (abroad: as per specific agreement)	HUF 30,000 <sup>2</sup>		-	
Upfront fee (not including the registration of new users)	HUF 50,000			

<sup>1</sup> The customer side Erste Electra and the Erste Electra Light programs are self-installing applications, therefore, they are only installed by the Bank if expressly included in the contract for the Erste Electra service.

<sup>2</sup> The fees stated for installation and reinstallation on the same or a different computer/network are exclusive of VAT.

17. ELECTRONIC BANKING GENERAL TERMS AND CONDITIONS	Fee
Registration of new accounts	HUF 10,000/account
Registration of new users	HUF 10,000/ user
Changing user rights	HUF 5,000/user
Setting network authorisation and applying them on more PCs	As agreed
Using concern authorisation within the given concerns	As agreed
Consultancy	HUF 20,000/hour
Individual procedural fee	As agreed, but minimum HUF 20,000 / instance

18. CASH POOLING	Fee
Upfront fee	As agreed individually, but minimum HUF 50,000,-
Contract amendment fee	As agreed individually
Cash-Pooling fee per account	HUF 10,000 / month

19. BUILDER'S COLLATERAL MANAGEMENT	Fee
Upfront fee	As agreed individually
Fee for opening a Collateral Management and Security Account	free of charge
Monthly fee for the collateral management service per collateral management account (including transfer commission, account statement fees and postage)	As agreed individually
Contract amendment fee for change of financial schedule	HUF 5,000
Other contract amendment fees	As agreed individually
Administration fee in case of insufficient funds	HUF 10,000
Certificate/declaration concerning the management of the builder's collateral	HUF 10,000
Resetting the work schedule in the EANY system	HUF 10,000
Generating a new password for the EANY system	HUF 5,000

20. HOT-LINE SERVICE	Fee
Deactivation of users	HUF 5,000/user
Reactivation of deactivated users	HUF 5,000/user
Activation of new electronic signature	HUF 5,000/user

21. SMS SERVICES		
Service	Fee in the case of HUF accounts	Fee in the case of FCY accounts
Corporate CardGuard <sup>1</sup> (per bank card, monthly)	HUF 282 per telephone number + HUF 21 per SMS	EUR 1.14 per telephone number + EUR 0.08 per SMS
SMS log in password for Corporate NetBank and Corporate Mobile Bank (per user per month)	HUF 0	€ 0
SMS signature password for Corporate NetBank and Corporate Mobile Bank (per user per month)	HUF 0	€ 0

<sup>1</sup> The Bank notifies the Account Holder of the purchase / cash withdrawal transaction performed with the bank card associated with its bank account.

If the fee has been set in the currency of the account to which it is to be debited, the amount of the fee specified above will be debited directly, otherwise, a fee set in EUR is debited to the account after being converted first into HUF at the bank account conversion midpoint exchange rate valid on the debit date, then into the currency of the bank account to be debited. The fee falls due on the 6th business day following the subject month.

22. SERVICES ASSOCIATED WITH PAYMENT TRANSACTIONS	
Service	Fee
The amendment / withdrawal of any FCY order not processed by the Bank may be initiated until 15:45, in the event of day T FX transfer (EUR, USD) and Express transfer (EUR, USD) until 14:30, and the withdrawal of a HUF order until 16:30 on the submission date at the latest. Cancellation requests received after that time are considered as received at 8:00 the next working day.	HUF 2,500 per order

<b>22. SERVICES ASSOCIATED WITH PAYMENT TRANSACTIONS</b>	
<b>Service</b>	<b>Fee</b>
Withdrawal of orders that have already been processed	HUF 6200 per order
Queuing of collection orders, orders for the transfer of funds by the order of the authority and orders to transfer funds	Free of charge
Order cancelled/rejected due to the lack of sufficient funds, or an error in form or contents (including non-compliance with legal regulations or the measures of authorities; domestic HUF turnover)	Free of charge
Order cancelled/rejected due to the lack of sufficient funds, or an error in form or contents (including non-compliance with legal regulations or the measures of authorities; FX/international/conversion turnover)	Free of charge
Administration of an erroneous or incomplete order (erroneous orders not corrected by the end of day T+1 are deleted)	Free of charge
Execution of a payment order with the 'OUR' cost bearing method	0.158% of the amount, min. EUR 23.16 EUR, max. EUR 79
Issue of a SWIFT/SEPA copy for a request submitted at the time of the submission of the transfer order with issue on day T+1	HUF 3,100 each
SWIFT/SEPA copy for a request submitted at the time of the submission of the transfer order issued on day T in the case of orders other than conversion orders	HUF 3,100 each
SWIFT/SEPA copy for a request submitted at the time of the submission of the transfer order issued on day T in the case of conversion orders	HUF 3,100 each
Issuance of SWIFT/SEPA copy ex-post request with T+1 daily issue	HUF 3.100 each
Issue of a SWIFT/SEPA copy at a subsequent request with issue on day T in case of a day T non-conversion order. (Deadline for submission 2:30 PM)	HUF 3,100 each
Issue of a SWIFT/SEPA copy at a subsequent request with issue on day T in case of non-conversion order.	HUF 3,100 each
Issue of transfer order at the request of the Account Holder	HUF 3,100 each
Proof of funds	Priced on a case-by-case basis
Handling on custody and segregated accounts (for each commenced month)	0.5 % of the certified amount as a one-off fee: minimum HUF 5,000, maximum HUF 50,000
Banking information on a HUF account and foreign trade transactions	HUF 5,000 each + third-party costs (if any)
Request of banking information on the foreign partner of the Account Holder from its account-keeping bank	HUF 5,000 each + third-party costs (if any)
Issue of audit letter (the orders received shall be processed within 5 to 10 business days following acceptance of the application)	HUF 25,000 each
Issue of a certificate	HUF 2,000 / transfer to be certified, but minimum HUF 5,000 /certificate
Fee for issuing or modifying certificates with respect to declarations and tax free transactions related to housing purpose loans that can be extended by the employer free of tax and support for the repayment of loans of a housing purpose	As agreed individually
Subsequent administration, amendment of outgoing FCY transfer (not recall) per instance	HUF 6200

Day T SWIFT copy to be fulfilled for conversion orders are converted to account conversion rate, but such a value equal to € 50,000 engagements - appropriate framework agreements are in place - it is possible to exchange individual agreements concluded during the pre-fixed rates apply.

<b>23. SENDING AND REPLACEMENT OF ACCOUNT STATEMENTS</b>	
<b>Service</b>	<b>Fee in the case of a HUF and FCY account</b>
Monthly delivery of the monthly account statement and PEK data <sup>1</sup> by mail	HUF 0 per month per bank account
Daily delivery of the daily <sup>2</sup> account statement and PEK data <sup>1</sup> by mail	HUF 250, EUR 0.64 per account statement
Account statement and PEK data file <sup>1</sup> delivered electronically, in PDF format	HUF 250, EUR 0.64
Daily <sup>2</sup> account statement and PEK data file <sup>1</sup> sent daily in electronic format (in PDF or on electronic channel), and all daily account statements and PEK files mailed once a month.	HUF 250, EUR 0.64
Account statement delivered through SWIFT (MT940)	HUF 7500 monthly per bank account per SWIFT (BIC) address
Forwarding intraday account turnover information through SWIFT in MT942 format	HUF 7500 per account per month within the bank HUF 15000 per account per month outside the bank

Receipt of MT940/942 from a bank account managed by another bank in the Electronic Banking system	
Receipt of MT940/942 from a bank account managed by the Bank in the Electronic Banking system	
Replacement of an account statement (the fee is charged on day T+1)	HUF 1.145 per account statement

<sup>1</sup> PEK data file: An electronic data file on payments received, handed over by the Post Office Settlement Centre (PEK) to the Bank

24. CONDITIONS OF PRODUCTS LINKED TO THE SERVICES OF THE HUNGARIAN POST OFFICE	
Service	Fee
Crediting of payment to the Bank on a cash transfer order (postal cheque) with an output code of OC 31 or 32 output	Fee charged by the post office + HUF 10 per item
Crediting of payment to the Bank of a cash transfer order (postal cheque) with an output code of OC 21, 22, 23 or 24	Fee charged by the post office + HUF 10 per item
Disbursement by postal money order submitted electronically (submission deadline: 13:00 hrs)	Fee charged by the post office

The announcement of the Hungarian Post Office relating to postal money transaction fees is available on the [www.posta.hu](http://www.posta.hu) website.

In the case of erroneous cash transfer orders (with erroneous payer identifier) with an output code of OC31 and OC32 as well as domiciled payment orders (OC21-TC59, OC21-TC60), the Bank sends the details of the payment to the Account Holder on paper.

Payment transfer orders can be requested in the Bank, in which case the Bank arranges for the production of the printed orders without delay (via the State Printing House). Under the Account Holder's instruction the Bank undertakes/provides for the production of personalised type OC21-TC55 cheques. This instruction can be given by the Account Holder in our branches/corporate offices.

Minimum volume to be ordered under the payment transfer order (yellow cheque) request service: 100 pieces of printed cheque forms. The fee for using this service is due to the Bank irrespective of the outcome of the banking transaction. The Bank shall send the cheque forms requested to the Account Holder by the 25th working day of the month following the month when the request was submitted.

The fee for the Production of the payment transfer order (cheque) service is debited by the Bank upon the submission of the request.

25. BANK CARDS		
Service	Fee (where not otherwise indicated, the percentage fee/commission is related to the amount of the relevant transaction in its currency for each transaction)	
	MasterCard Business Premium	MasterCard Business Foreign Currency Bank Card
Cash withdrawal in Hungary from the automated teller machines (ATMs) of the Bank and abroad from the ATMs of EBG	300 Ft	1 €
Cash withdrawal from ATMs other than the ATMs of the Bank in Hungary	450 Ft	1.5 €
Cash withdrawal at euro from ATMs other than the ATMs of the EBG abroad within EEA <sup>9</sup>	450 Ft	1.5 €
Cash withdrawal currency other than euro from ATMs other than the ATMs of the EBG abroad within EEA	450 Ft	1.5 €
Cash withdrawal from ATMs other than the ATMs of the EBG abroad outside EEA	450 Ft	1.5 €
Cash withdrawal at the branch of other money transaction providers (POS) in Hungary	450 Ft	1.5 €
Cash withdrawal at euro at a branch (POS) abroad within EEA <sup>9</sup>	1.03% + 1 237 Ft, promotional until withdrawn 0,41% + 411 Ft	1.03% + 5.1 €, promotional until withdrawn 0.41% + 1.6 €
Cash withdrawal at currency other than euro at a branch (POS) abroad within EEA	1.03% + 1 237 Ft	1.03% + 5.14 €
Cash withdrawal at a branch (POS) abroad outside EEA	1.03% + 1 237 Ft	1.03% + 5.14 €
Commercial payment in Hungary / abroad (POS)	Commission-free	
Cash deposit to HUF account via ATM <sup>6</sup>	HUF 51 + 0.206% (promotion: HUF 0 until withdrawn)	not possible
Cash deposit to FX account via ATM <sup>6,8</sup>	-	0.21% + 0.21 €
ATM cash deposit limit	maximum 50 banknotes / transaction	not possible
Balance enquiry from the ATM or at the branch of the Bank in Hungary	HUF 51	0.21 €
Balance enquiry from other ATMs in Hungary or abroad	HUF 257	1.03 €
Unsuccessful transaction on an ATM of the Bank or a POS terminal at the cash desk of a branch through the fault of the Card Holder <sup>1</sup>	HUF 50 (promotion: HUF 0 until withdrawn)	EUR 0.2 (promotion: EUR 0 until withdrawn)

25. BANK CARDS		
Service	Fee (where not otherwise indicated, the percentage fee/commission is related to the amount of the relevant transaction in its currency for each transaction)	
Unsuccessful transaction on an ATM or POS terminal other than that of the Bank through the fault of the Card Holder <sup>1</sup>	HUF 100 (promotion: HUF 0 until withdrawn)	EUR 0.4 (promotion: EUR 0 until withdrawn)
	MasterCard Business Premium	MasterCard Business Foreign Exchange Bank Card
Fee charged for bank card issue <sup>2</sup>	12,500 Ft	EUR 40
Annual bank card fee <sup>3</sup>	12,500 Ft	EUR 40
Production of Emergency Bank Card	HUF 9,000	EUR 30
Regeneration of bank card (per regeneration)	HUF 1,542	EUR 6,17
Regeneration of PIN number (per regeneration)	HUF 450	EUR 1,5
Bank card replacement fee	HUF 2,981	EUR 10.3
Deactivation of bank card <sup>4</sup>	HUF 0	EUR 0
Modification of the daily bank card usage limit <sup>10</sup>	HUF 900 (free of charge during promotion)	EUR 3 (free of charge during promotion)
Emergency cash withdrawal abroad <sup>5</sup>	USD 180	
Emergency bank card replacement abroad <sup>5</sup>	USD 257	
Purchase by bank card abroad, inland	Commission free	
Fee for PIN amendment on a cash dispenser (ATM) operated by the Bank	HUF 154	€ 0.51
Fee for PIN amendment on a domestic cash dispenser (ATM) operated by other Banks	HUF 308	1.03 €
Amount of caution money	None	
MasterCard MoneySend credit (exclusively in the case of MasterCard Business Premium, MasterCard Business cards)	No commission	---

<sup>1</sup> Transactions that are unsuccessful due to an incorrectly entered PIN number, exceeded limit or insufficient balance qualify as transactions resulting from the fault of the Account Holder.

<sup>2</sup> One-off fee charged for the issued bankcards, which is only charged upon the issuance of the first bankcard during the timespan of the legal relationship relevant for the bankcard.

<sup>3</sup> The Bank debits the annual card fee for the subject year annually, at the anniversaries of the first card generation, on the last business day of the month of the anniversary. If the card is regenerated or replaced prior to the due date of the annual card fee, the due date of the annual card fee does not change, and the debit date is the last business day in the month of the anniversary of the first card generation. In the event of the cancellation of the bank card, the Bank debits the pro-rated part of the annual fee on the date of cancellation of the bank card.

<sup>4</sup> Within the 60 days following the blocking of the bankcard, 1 replacement card of the same type can be applied for, in which case only the fee for the replacement will be charged. Application submitted after the 60 days or for a different type of bankcard qualifies as a new bankcard issuance in which case the card issuance fee as per this List of Conditions will also be charged in addition to the replacement fee.

<sup>5</sup> If the MasterCard Business Premium / Business Foreign Currency Card of the Account Holder is cancelled while he or she is staying abroad, he or she may request an emergency cash withdrawal / bank card according to the provisions of the General Terms of Contract for Business Bank Cards. The emergency bank card may be received not later than in 72 hours, while the emergency cash withdrawal may take place after 36 hours from the notification of using this service to the International Card Organisation. The emergency cash withdrawal may not exceed an amount corresponding the USD 5,000 in the legal tender of the country in which the cash is withdrawn and the cover available on the account linked to the cancelled bank card. If the requested cash is in a currency other than USD, when verifying compliance with the limit of USD 5,000, the Bank converts the requested amount into HUF at the SK (in the case of FCY accounts) or SV (in the case of HUF accounts) exchange rate quoted last on the given day at the date on which the request is received by the Bank, then converts the so obtained amount into USD at the SK (in the case of FCY accounts) or SE (in the case of HUF accounts) exchange rate. If the currencies of the amount to be withdrawn and the account are different, the Bank calculates the cover available on the account by converting the available balance of the account into the currency of the amount to be withdrawn at the SE exchange rate in the case of HUF accounts, while the Bank calculates the same by converting the available balance of the account into HUF at the SK exchange rate, then by converting the so obtained amount into the currency of the amount to be withdrawn; in both cases, applying the exchange rate quoted on the given date on the date of receipt of the request by the Bank. The amount made available within the service is debited to the associated account by applying the SE (in the case of HUF accounts) or SV and SE (in the case of FCY accounts) exchange rate valid on the date when the request is announced. If the currency of the account is other than USD, the Bank debits the fee to be charged for the given service by applying the SE exchange rate last quoted on the date of emergency cash withdrawal / bank card receipt in the case of accounts with the currency of HUF, while accounts for it by converting it into HUF at the SK exchange rate, then by converting the amount so obtained into the currency of the account in the case of FCY accounts.

<sup>6</sup> The updated list of ATMs participating in the service can be found on the Bank's website. During the promotion cash deposit at domestic Erste ATMs are complimentary. This promotion is valid from 30 June 2018 until withdrawn.

<sup>8</sup> 50 banknotes may be deposited in one transaction using an ATM capable of managing the deposit. The following denominations are accepted: 500 HUF, 1,000 HUF, 2,000 HUF, 5,000 HUF, 10,000 HUF, 20,000 HUF. The number of banknotes to be deposited may be limited depending on the free storage capacity of the ATM at the time of the transaction. Cash may be deposited through an ATM only into not closed HUF and currency accounts. No inactive, expired, blocked or otherwise invalid bank card may be used for depositing cash. Any HUF cash deposit made with a card issued by Erste Bank will be settled on the customer's currency account, in the currency of the account, on the account conversion currency sell rate quoted last.

<sup>9</sup> The currency of the transaction is determined based on the currency of the original transaction indicated to the Bank by the international card companies.

<sup>10</sup> The modification of the daily bank card usage limit is free of charge until 31.12.2023 on promotion.

The validity period of chip cards is 3 years from issuance and the validity period of bank cards with no chip is 2 years from issuance.

The daily ATM cash withdrawal limit is set by the Bank at HUF 200,000 by default, which may be modified by the Account Holder up to HUF 1,000,000 for MasterCard Business Foreign Currency Bank Cards, and up to HUF 1,500,000 for MasterCard Business Premium debit cards.

The daily limit for POS purchases / cash withdrawals is set at HUF 1,000,000. Permanent changes to the limits on daily cumulative transaction amounts may be made by the Bank in accordance with an application officially signed by the Card Holder and the Account Holder, and the limits specified therein shall apply until a new application is submitted. The number of ATM cash withdrawals is limited to 5 transactions per day, and the number of POS purchases / cash withdrawals is limited to 10 transactions per day. The Bank cannot make permanent changes to those limits on daily transaction numbers. Via TeleBank or upon a statement officially signed by the Card Holder and the Account Holder being submitted to the Bank, the Bank allows temporary (time-restricted) changes to the limits on the amounts and number of ATM and POS transactions free of charge, for the period stated in the application (up to 48 hours), provided that the limit on the number of ATM cash withdrawals may not exceed 20 transactions per day, and the time-restricted daily ATM cash withdrawal limit may not exceed HUF 3,000,000. When the validity of the temporary (time-restricted) limits expires, the permanent limits on the card shall automatically be reset to the values applied before the time-restricted limits (valid for up to 48 hours) were set.

Limits for contactless payment: domestic transaction amount limit: HUF 15,000 per transaction (pursuant to Government Decree 60/2020 (III.23.) the limit for contactless payment transactions with PIN-code required is amended from HUF 5,000 to HUF 15,000).

MasterCard MoneySend daily credit limit: HUF 100,000, which cannot be changed as a fixed or time-locked limit. The Bank provides MasterCard MoneySend crediting only for MasterCard Business Premium cards. The Bank takes out insurance in favour of the Card Holder as an additional service in connection with the embossed credit card, as set out in the bank card agreement and the General Terms and Conditions relevant thereto. The insurance and assistance service is described in detail in the "General Terms and Conditions for Accident, Sickness and Luggage Insurance".

## 26. QUEUING OF ORDERS

The Bank queues orders to be debited to a HUF account due to insufficient balance, denominated in HUF, initiated within the Bank without conversion and initiated to the credit of a domestic account outside the Bank until the following dates:

- Ad hoc payment orders:
  - For electronically submitted orders on day T until 4:30 p.m. (S: 1 p.m.)
  - For orders submitted on paper day T+1 until 4:30 p.m. (S: 1 p.m.)
  - For orders submitted via the TeleBank no queuing exists
  - There is no queuing for instant HUF credit transfer orders
- In the event of lack of funds for VIBER transfers the Bank will queue the orders until the final submission deadline for submission for that day, after this the order will be rejected.
- Regular (standing / recurring / fixed amount) payment orders (HUF) until 4:30 p.m. (S: 1 p.m.)
- No queuing in the case of regular (standing / recurring / fixed amount) transfer orders (FCY)
- Group collection orders on day T until 4:30 p.m. (S: 1 p.m.)
- For official transfer and transfer orders day T+35 until 6 p.m.
- For official transfer orders (where the obligor is the Bank's Account Holder customer) until the end of day T+1
- For collection based on an authorisation letter (collection with ground No. 1):
  - For authorisation letters received before 1 March 2007 where the authorisation contains a request for queuing, then on day T+15 nap until 6 p.m., where this request refers to a legislation or is for 90 days, day T+35 until 6 p.m.; otherwise only on day T
  - For authorisation letters received after 1 March 2007 where the authorisation contains a request for queuing, then on day T+15 nap until 6 p.m.; otherwise only on day T
- For collection based on enforceable document, on legislation (collection based on grounds No. 2 and 3) on day T, and on the basis of a separate request day T+35 until 6 p.m.

Foreign currency or conversion orders with insufficient coverage and the orders for import cash collection will be queued by the Bank by 4:25 p.m. on T+2 workdays, where T-day transfers and conversions along with Regular (standing/repeated/fixed) FX transfers are exceptions, these are queued until the final submission deadline set for performance on the subject day, and then (if they cannot be fulfilled) they will be rejected, as well as T-day transfer orders where the account balance provides sufficient coverage, however, the coverage becomes insufficient due to an exchange rate revaluation before the settlement.

## 27. GENERAL RULES

The EBH establishes the rate of the bank charges (commissions, fees and costs) which may be charged for its services, their scope of application, the application of exchange rates and the method of interest settlement, subject to the provisions of the given account contract, the applicable General Terms of Contract and the Business Rules, as follows.

The calculation of bank charges associated with payment transactions is based on the amount of the payment order (hereinafter: "order"). Bank charges expressed in terms of percentage are amounts charged by the Bank that are expressed as a percentage of a business event (e.g. amount of the transaction) which cannot usually be specified in advance and in respect of other payment turnover related fees the tariff specified in the List of Conditions is applied. For fees where both a HUF and EUR fee is listed for a given fee item, the Bank will charge the EUR amount for debiting to an FX account and the HUF fee for HUF

accounts. If the commission specified for a given transaction has been recorded in the currency of the account affected by the book-entry, the Bank will apply this fee; otherwise—the commission may only be entered in the books with conversion (e.g., a fee set in EUR is to be debited to a USD account)—the Bank will convert the commission into HUF at the commercial sell rate valid at the time of the book-entry of the order, then will convert the amount so obtained into the currency of the account at the commercial buy rate. The commissions of the Bank apply to routine commitments and procedures; the Bank may consider whether to accept the order and the commission to be applied in the case of any non-routine additional requests.

In the event of termination of a bank account, the Bank will not charge the fixed part of the account keeping fee for the not full month in the month in which the account is terminated.

For lack of any provisions otherwise, the fees (commissions/bank charges) defined in this List of Conditions are due upon the booking of the service provided by the bank or on the last (banking) day of the month (in the latter case, summarised by order type). An exception to this may be the fee / commission settlement dates set in a separate contract, as well as fees / costs charged by a third party / service provider / intermediary, which the Bank settles with the Account Holder when the invoice submitted to the Bank falls due. Account keeping fees are debited on the first business day of the month following the month to which they relate, with the value date of the last day of the month to which they relate.

If neither the currency of the order nor the currency of the account to be debited/credited is HUF, the Bank will first convert the amount of the order into HUF and then convert this HUF amount into the currency of the account concerned. In the case of payment orders for a payment to be debited from an account held with the EBH and paid to an account held with another payment service provider / EBH, the Bank shall apply the exchange rate quoted on the date of debit, or in respect of a payment to be debited from an account held with another payment service provider and paid to an account with EBH, the exchange rate quoted on the day of entry into the books.

The Bank executes outgoing foreign currency transfers through foreign intermediary payment service providers.

Certain banks operating in certain countries (e.g., in Romania), depending on their rules of procedure, either refund the items that can be credited by conversion after deducting their costs or start complaints correspondence. In the latter case, the transferred amount is not credited until the payment order is not modified. The costs of correspondence incurred by our Bank and the foreign bank during settlement are debited to the account of the Orderer.

In the case of outgoing foreign currency transfers, if the currency of the order is different from the currency of the account of the payee to which the amount is to be credited, the correspondence bank of the Bank is entitled to carry out conversion between the two currencies and to execute the order in the currency of the account to which the amount is to be credited.

Pursuant to the provisions set out by the Bank in the associated General Terms and Conditions and in the cases defined therein, the applicable rate of the default interest shall correspond to the base interest rate of the National Bank of Hungary (MNB) in effect from time to time + 5% p.a., or in the case of the CAD (Canadian dollar), the CZK (Czech koruna), the DKK (Danish krone), the GBP (Pound sterling), the JPY (Japanese yen), the NOK (Norwegian krone), the PLN (Polish zloty), the RON (new Romanian leu), the SEK (Swedish krona), the USD (US dollar), the CHF (Swiss franc), the EUR foreign currencies it shall correspond to the base interest rate of the central bank of the country concerned in effect from time to time + 5% p.a. For the BGN (Bulgarian lev), the HRK (Croatian kuna), the RUB (Russian ruble) currencies, the rate of the default interest shall correspond to 12%p.a.

The rate of default interest applied by the Bank is, in the case of loan and guarantee transactions: the rate of default interest payable on outstanding and not yet paid principal, interest and fees is as follows:

		<b>Rate of default interest</b>
<b>Loan transactions (save for overdrafts)</b>	<i>Principal</i>	Transaction interest rate + 5%
	<i>Interest (variable)</i>	Base rate (of the central bank) corresponding to the currency of the facility + 5%
	<i>Interest (fixed, refinanced)</i>	Transaction interest rate + 5%
	<i>Interest (fixed, own equity)</i>	Base rate (of the central bank) corresponding to the currency of the facility + 5%
	<i>Fee</i>	Base rate corresponding to the currency of the facility +5%
<b>Overdrafts</b>	<i>Interest / fee</i>	In the case of not overdue overdraft - Transaction interest rate + 5% In the case of overdue overdraft - Base rate (of the central bank) corresponding to the currency of the facility + 5%
<b>Guarantees</b>	<i>In the event of drawdown (compusory credit)</i>	Base rate (of the central bank) corresponding to the currency of the guarantee facility + 5%
	<i>Fee</i>	5%

#### **RULES OF APPLYING EXCHANGE RATES TO FX LOANS AND FX GUARANTEES**

The Bank uses the last quoted exchange rate, effective during the processing of conversion transactions relating to commitments.

The cross exchange rate is the exchange rate calculated from the foreign exchange rates, effective for the two currencies concerned at the time of the execution of the transaction, published by the Bank (ratio of the respective foreign exchange rates).

E.g., the EUR/USD cross exchange rate is calculated as the EUR/HUF exchange rate divided by the USD/HUF exchange rate.

The Bank uses the cross exchange rate to the settlement of FX loans and guarantees in different currencies and, naturally, individual cross exchange rates may also be applied based on the customer's written request if the customer has a Master Agreement for the Execution of Individual Exchange Rate Agreements (agreements over the specified limit).

1. EXCHANGAGE RATE TYPE ABBREVIATIONS:	
DV1	Commercial buy rate published by the Bank (listing in the morning)
DK1	Commercial medium rate published by the Bank (listing in the morning)
DE1	Commercial sell rate published by the Bank (listing in the morning)
DV2	Commercial buy rate published by the Bank (listing in the afternoon)
DK2	Commercial medium rate published by the Bank (listing in the afternoon)
DE2	Commercial sell rate published by the Bank (listing in the afternoon)
SV	Account conversion buy rate published by the Bank (maximum EUR 100,000 conversion)
SE	Account conversion sell rate published by the Bank (maximum EUR 100,000 conversion)
EV	Individual buy rate and individual cross exchange rate: an exchange rate, not established according to the list of exchange rates but applicable to the particular transaction which is quoted by the Bank to the customer entering into an Individual Agreement with it based on the direct quotes of the foreign exchange market. <b>The Bank enters into an Agreement on Individual Exchange Rates only with customers who have a Master Agreement for the Execution of Individual Exchange Rate Agreements.</b>
EE	Individual sell rate and individual cross exchange rate: an exchange rate, not established according to the list of exchange rates but applicable to the particular transaction which is quoted by the Bank to the customer entering into an Individual Agreement with it based on the direct quotes of the foreign exchange market. <b>The Bank enters into an Agreement on Individual Exchange Rates only with customers who have a Master Agreement for the Execution of Individual Exchange Rate Agreements.</b>

Exchange rates quoted under serial number 1 are quoted between 11 a.m. and 12 a.m., while exchange rates quoted under serial number 2 are quoted between 4 p.m. and 5 p.m.

2. SETTLEMENT OF AN FX LOAN IN HUF:			
Transaction	Account conversion Exchange rate (T day)	Commercial Exchange rate <sup>1, 2</sup>	Individual exchange rate <sup>3</sup>
Collection of one-off fees:	SE	-	-
Disbursement	SV	DV1 or DV2	EV
Verification of the available credit limit	-	DK1 or DK2	-
Principal repayment, interest, administration fee and commitment fee, debited as scheduled in the contract	-	DE1 or DE2	EE
Repayment of matured debt	-	DE1 or DE2	EE
Final lump-sum repayment and partial repayment	SE	DE1 or DE2	EE
Monitoring	-	DK1 or DK2	-

3. SETTLEMENT OF A HUF LOAN IN FOREIGN CURRENCY:			
Transaction	Account conversion Exchange rate (T day)	Commercial exchange rate <sup>1, 2</sup>	Individual exchange rate <sup>3</sup>
Collection of one-off fees:	SV	-	-
Disbursement	SE	DE1 or DE2	EE7
Verification of the available credit limit	-	DK1 or DK2	-
Principal repayment, interest, administration fee and commitment fee, debited as scheduled in the contract	-	DV1 or DV2	EV
Repayment of matured debt	-	DV1 or DV2	EV
Final lump-sum repayment and partial repayment	SV	DV1 or DV2	EV
Monitoring	-	DK1 or DK2	-

<sup>1</sup> The exchange rate quoting times and the credit value dates of transactions requiring a payment order are governed by the Annullment on payment transactions. Wherever a payment order does not relate to any transaction relating to loans, the commercial exchange rate settlement shall take place on the value dates of T+1 day in the case of EEA currencies (European Economic Area: the EU Member States as well as Norway, Island and Lichtenstein) and T+2 days for other currencies.

<sup>2</sup> The Bank calculates it at the exchange rate effective during the execution of the transaction/monitoring.

<sup>3</sup> When requested by the customer in writing, an individual exchange rate may be applied over EUR 100,000 if the customer has a Master Agreement for the Execution of Individual Exchange Rate Agreements.

4. SETTLEMENT OF AN FX LOAN IN A DIFFERENT CURRENCY:			
Transaction	Account conversion Exchange rate (T day)	Commercial exchange rate <sup>3,4</sup>	Individual cross exchange rate <sup>5</sup>
Collection of one-off fees:	cross exchange rate <sup>1</sup>	-	-
Disbursement		cross exchange rate <sup>2</sup>	
Verification of the available credit limit	-	medium cross exchange rate	-
Principal repayment, interest, administration fee and commitment fee, debited as scheduled in the contract	-		cross exchange rate <sup>1</sup>
Repayment of matured debt	-		cross exchange rate <sup>1</sup>
Final lump-sum repayment and partial repayment		cross exchange rate <sup>1</sup>	
Monitoring	-		cross medium exchange rate

5. CURRENCY CONVERSION IN CONVERTIBLE LOANS			
Transaction	Account conversion exchange rate (T day)	Commercial exchange rate <sup>3,4</sup>	Individual exchange rate <sup>5</sup>
Currency conversion to the currency of repayment	SE	DE1 or DE2	EE
Currency conversion to the currency of disbursement	SV	DV1 or DV2	EV

VII. 6. SETTLEMENT OF AN FX GUARANTEE IN HUF:			
Transaction	Account conversion exchange rate (T day)	Commercial exchange rate <sup>3,4</sup>	Individual exchange rate <sup>5</sup>
Collection of one-off fees:	SE	-	-
Verification of available guarantee line	-	DK1 or DK2	-
Performance of a Guarantee <sup>6</sup>	SV	DV1 or DV2	EV
Reimbursement of a drawn Guarantee <sup>7</sup>	SE	DE1 or DE2	EE
Monitoring	-	DK1 or DK2	-

<sup>1</sup> The Bank quotes a sell rate for the currency of the customer's debt and a buy rate for the currency used by the customer for the payment of the debt. The Bank establishes the applied cross exchange rate on the basis of these two exchange rates.

<sup>2</sup> The Bank quotes a buy rate for the currency in which the loan is used and a sell rate for the currency in which the disbursed amount is credited. The Bank establishes the applied cross exchange rate on the basis of these two exchange rates.

<sup>3</sup> The exchange rate quoting times and the credit value dates of transactions requiring a payment order are governed by the Annullment on payment transactions. Wherever a payment order does not relate to any transaction relating to loans, the commercial exchange rate settlement shall take place on the value dates of T+1 day in the case of EEA currencies (European Economic Area: the EU Member States as well as Norway, Island and Lichtenstein) and T+2 days for other currencies.

<sup>4</sup> The Bank calculates it at the exchange rate effective during the execution of the transaction/monitoring.

<sup>5</sup> When requested by the customer in writing, an individual exchange rate may be applied over EUR 100,000 if the customer has a Master Agreement for the Execution of Individual Exchange Rate Agreements.

<sup>6</sup> The Bank performs a payment obligation to the beneficiary of the guarantee based on the guarantee issued by it.

<sup>7</sup> After the payment obligation assumed on the basis of the guarantee issued by the Bank has been fulfilled, the customer has a payment obligation towards the Bank.

7. SETTLEMENT OF A HUF GUARANTEE IN FX:			
Transaction	Account conversion exchange rate (T day)	Commercial exchange rate <sup>1,2</sup>	Individual exchange rate <sup>3</sup>
Collection of one-off fees:	SV	-	-

<b>Verification of available guarantee line</b>	-	DK1 or DK2	-
<b>Performance of a Guarantee<sup>4</sup></b>	SE	DE1 or DE2	EE
<b>Reimbursement of a drawn Guarantee<sup>5</sup></b>	SV	DV1 or DV2	EV
<b>Monitoring</b>	-	DK1 or DK2	-

<b>8. SETTLEMENT OF AN FX GUARANTEE IN A DIFFERENT CURRENCY:</b>			
<b>Transaction</b>	<b>Account conversion exchange rate (T day)</b>	<b>Commercial exchange rate<sup>1,2</sup></b>	<b>Individual exchange rate<sup>3</sup></b>
<b>Collection of one-off fees:</b>	cross exchange rate <sup>6</sup>	-	-
<b>Verification of available guarantee line</b>	-	cross medium exchange rate	-
<b>Performance of a Guarantee<sup>4</sup></b>		cross exchange rate <sup>7</sup>	
<b>Reimbursement of a drawn Guarantee<sup>5</sup></b>		cross exchange rate <sup>6</sup>	
<b>Monitoring</b>	-	cross medium exchange rate	-

<sup>1</sup> The exchange rate quoting times and the credit value dates of transactions requiring a payment order are governed by the Announcement on payment transactions. Wherever a payment order does not relate to any transaction relating to loans, the commercial exchange rate settlement shall take place on the value dates of T+1 day in the case of EEA currencies (European Economic Area: the EU Member States as well as Norway, Island and Lichtenstein) and T+2 days for other currencies.

<sup>2</sup> The Bank calculates it at the exchange rate effective during the execution of the transaction/monitoring.

<sup>3</sup> When requested by the customer in writing, an individual exchange rate may be applied over EUR 100,000 if the customer has a Master Agreement for the Execution of Individual Exchange Rate Agreements.

<sup>4</sup> The Bank performs a payment obligation to the beneficiary of the guarantee based on the guarantee issued by it.

<sup>5</sup> After the payment obligation assumed on the basis of the guarantee issued by the Bank has been fulfilled, the customer has a payment obligation towards the Bank.

<sup>6</sup> The Bank quotes a sell rate for the currency of the customer's debt and a buy rate for the currency used by the customer for the payment of the debt. The Bank establishes the applied cross exchange rate on the basis of these two exchange rates.

<sup>7</sup> The Bank quotes a buy rate for the currency in which the loan is used and a sell rate for the currency in which the disbursed amount is credited. The Bank establishes the applied cross exchange rate on the basis of these two exchange rates.

<b>9. FORCED HUF CONVERSION<sup>1</sup> OF AN OUTSTANDING LOAN DENOMINATED IN FX / DRAWN GUARANTEE DEBT:</b>			
<b>Transaction</b>	<b>Account conversion exchange rate (T day)</b>	<b>Commercial exchange rate</b>	<b>Individual exchange rate</b>
<b>Forced conversion into HUF</b>	-	DK1	-

<sup>1</sup> When the Bank exercises its right defined in Section 9.11. of the GCTC

The Bank may increase each fee indicated in the List of Conditions once a year to an extent exceeding the annual consumer price index published by the Central Statistical Office (CSO) by 15 percentage points, and the Bank may deviate from the extent of this increase into a direction that is more favourable for the customer.

The bank publishes a supplementary announcement in a way identical with that of the List of Conditions if it temporarily modifies any of the fees/costs or conditions of the services regulated with this List of Conditions (for a period defined as a special offer or until withdrawal; hereinafter referred to as: Supplementary Announcement). The bank will notify its (future) customers of the withdrawal of the promotional Supplementary Announcement that is valid until withdrawal prior to the withdrawal's entering into force. The Supplementary Announcement temporarily modifies the currently valid List of Conditions to the extent included therein exclusively.