

ANNOUNCEMENT ON RETAIL BANK ACCOUNTS AND DEPOSIT INTEREST RATES

Effective from: 15 November 2016

Reason for amendment:

The Annex Nr. 2.8, 2.9, 2.10, 2.11, 2.12 are modified and renumbered and the Annex Nr 2.15 is eliminated.

Conditions of Erste Standard Retail Bank Account and Related Services Sold as of 1 April 2015; 'Erste Nemzetközi Számla' International Account; Group Insurance Premiums Associated with Bank Accounts are available in Annexes.



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1. General rules for money transactions

The calculation of fees and commissions (collectively the 'Fees') is based on the amount of the order or the number of banknotes or coins. Fees set as a percentage are based on the amount of the transactions involved.

Our fees apply to standard (general) commitments and procedures. In the case of any non-standard extra or custom requests, the Bank may consider accepting the order and the commission item to be applied separately and on a case-by-case basis.

In respect of this Announcement, free of charge always means HUF 0.

Definitions relating to fees and commissions (collectively the 'Fees') with respect to this Announcement:

- 'Item fee' means a variable fee set in a HUF or foreign exchange amount involving a minimum and a maximum value specified in a HUF amount in relation to the individual fees, or the part specified in a HUF or foreign exchange amount of a composite fee.
- 'Percentage Fees' means a variable fee set as a percentage or the part of a Composite Fee specified as a percentage. The calculation of the percentage fee is based on the transaction amount affected by the fee.
- 'Composite Fee' means a fee comprising a percentage fee and a related Item Fee specified in a HUF or foreign exchange amount.

Reference Day (T day) means a banking day on which the Bank begins the tasks incumbent on it in relation to a payment order (e.g. cover assessment).

In the event of conversion, the Bank converts the commission by applying the foreign exchange rate valid at the debit value date of the order, applied to debiting the transaction, and debits it to the Customer's account at the same time as charging the consideration for the transfer.

The Bank reserves the right to unilaterally amend the terms and conditions published in the Announcement (fees, execution procedures, etc.). The terms and method of initiating the amendment and the rules for notifying the Customers are set out in the General Terms of Contract for Retail Banking Services.

In the case of value-dated HUF and FX transfers, the Account Holder may designate a debit date maximum 365 days in advance.

The final submission deadlines set for the execution procedures applied relate to normal business days. On business days on Saturdays in Hungary, due to the fact that the operating hours of the clearing systems are shorter, they change in respect of the order types listed below (HUF transfer from HUF account to HUF account) as follows:

- Coded transfer via an automated TeleBank device (outside the Bank, within the Bank and between own accounts within the Bank), day T 1:00 p.m.
- Transfer outside the Bank via TeleBank operator, day T 12:30 p.m.
- Transfer outside the Bank via NetBank/MobilBank, day T 1:00 p.m.
- VIBER transfer (submitted on paper), 12:00 noon

Due to insufficient funds, the Bank queues HUF orders until the following times:

- one-time transfer order:
 - in the case of orders submitted on paper, until 4:30 p.m. on the Debit Day + 1 banking day (until 1:00 p.m. on Saturday),
 - in the case of orders submitted via NetBank/MobilBank, until 4:30 p.m. on the Debit Day (until 1:00 p.m. on Saturday),
 - there is no queuing in the case of orders submitted via TeleBank;
- in the case of official transfer and court transfer order, until 6:00 p.m. on the Debit Day + 35 days;
- in the case of direct debit (the Bank's Customer is the payer), until 6:00 p.m. on the Debit Day + 1 banking day;
- in the case of regular transfer orders, until 4:30 p.m. on the Debit Day + 1 banking day (until 1:00 p.m. on Saturday);
- collection based on letter of authorisation (collection for reason No 1):
 - in the case of letters of authorisation received prior to 1 March 2007, if they contain a request for queuing, until 6:00 p.m. on the Debit Day + 15 days; if this request refers to legislation or takes effect in 90 days, until 6:00 p.m. on the Debit Day + 35 days. Otherwise, until 6:00 p.m. on the Debit Day,
 - in the case of letters of authorisation received after 1 March 2007, if they contain a request for queuing, until 6:00 p.m. on the Debit Day + 35 days; otherwise, until 6:00 p.m. on the Debit Day;
- The Bank queues collection based on an executable document (collection for reason No 2) if the beneficiary expressly requests that it be kept pending, where the Bank queues the payment order for 35 days.

Specific rules for FX transactions:

The Bank executes outgoing foreign exchange transfers by involving foreign intermediary payment service providers.

In the case of outgoing foreign exchange transfers and HUF transfers initiated to a foreign bank, if the payee assumes the total cost of the commissions of the partner banks (foreign/domestic) (charge method: OUR), an Item Fee will be charged per transfer in addition to the Fee associated with the given transfer order at the same time as the settlement of the commission for the transfer order, the cover for which has to be provided on the bank account to be debited, when the order is submitted, simultaneously, in addition to the total amount of the transfer and the Fee associated with the given transfer order.

In the case of incoming foreign exchange transfers, if the sending bank sent the payment order with the 'OUR' charge option, the Bank will charge the sending bank with the amount of the commission payable on the basis of the Bank's Interbank Announcement (which contains the



Fees to be charged to the partner bank during the execution of orders), irrespective of the content of the Announcement applicable to Customers and the individual terms and conditions applicable to the given Customer.

The Bank is entitled to debit the Customer's account specified in the original transaction (if there is an insufficient balance on this account, another account of the Customer) even subsequently with bank charges arising in connection with transfers or cheque collections or for other reasons. In these cases, the Bank applies commercial exchange rates in the case of conversion charge debits. If there is an insufficient balance on the Customer's accounts for the settlement of charges, the Bank may queue its receivables on the Customer's account even by applying an account conversion rate.

The Bank queues orders submitted for foreign exchange transfers without a sufficient account balance until 4:25 p.m. on day T + two business days. Exceptions to this are day T transfers and conversions, which will be queued until the final submission deadline for same-day payment, then rejected (if cannot be executed).

The currency of FX transfers initiated to Romania must be the same as the currency of the credited bank account. Otherwise, Romanian banks may not execute the transaction and, depending on their own rules of procedure, either transfer the amount back after deducting their charges or start writing letters of complaint. In the latter case, the amount may not be credited until the payment order is modified and, in addition, we will also be compelled to debit the cost of correspondence between our Bank and the foreign bank to the Principal's account.

In the case of outgoing foreign currency transfers, 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.

The Bank executes FX transfer orders initiated with the 'BEN' charge option in non-EUR payment transactions within the EEA and all FX transfers in EUR payment transactions within the EEA and to SEPA Member States with the 'SHA' charge method in accordance with the money transaction regulations in force. In the event of FX transfers and conversions within the Bank, this means that if an EEA currency is involved, irrespective of the Account Holder's declaration, the Bank will settle the commission associated with debiting the order on the account to be debited. The Bank executes EUR transfers within the EEA and EUR transfers initiated to SEPA Member States as SEPA transfers. The Bank applies the rules for EUR transfers within the EEA to all EUR transfer orders initiated to SEPA Member States.

Data content other than the basic details of the order, which is required for the execution of outgoing foreign exchange transfer orders:

- In the case of EUR transfers within the EEA and EUR transfers initiated to SEPA Member States:
 - beneficiary's International Bank Account Number (IBAN). (If the BIC/SWIFT code is nevertheless provided, the Bank will review it on the basis of the IBAN and will modify it, if necessary.)
 If details other than the above are stated, the Bank will reject the order.
- In the case of non-EUR transfers within the EEA:
 - BIC/SWIFT code of beneficiary's bank (eight or eleven characters);
 - beneficiary's International Bank Account Number (IBAN);
 - Charge method*: SHA (recommended) and OUR.
 If details other than the above are stated, the Bank may reject the order or the order will be executed as an unregulated payment transaction within the EEA.
- In the case of transfers outside the EEA:
 - BIC/SWIFT code of beneficiary's bank (8 or 11 characters) or, if the bank does not have a BIC code, its bank identifier (e.g. FEDWIRE (FW)/ABA, SHORTCODE (SC), BSB, etc.);
 - Name and address of beneficiary's bank;
 - Account No or IBAN of beneficiary's bank (depending on whether it is mandatory to use IBAN in the country in question);
 - Charge method*: BEN, SHA and OUR

***SHA (Shared):** Shared charge method between the payer and the beneficiary; the payer bears only the fees and commission charged by the Bank. When this charge option is indicated, in the case of payment transactions outside the EEA, the intermediary banks may deduct their own commissions from the transferred amount. The Bank automatically considers a charge method not or unclearly indicated in the order an SHA charge method.

OUR (Our): It is a charge method between the payer and the beneficiary, chosen by the payer in the payment order, in the case of which all costs relating to the transaction are borne by the remitter (principal).

In the case of USD transfers, due to the specific features of the US clearing system, it is not ensured that orders with the 'OUR' charge method are always received by the beneficiary without deductions. In the case of the 'OUR' charge method, the 'OUR' fee charged over and above and simultaneously with the Bank's own standard transfer fee (fee for the 'OUR' charge method) covers the transfer charge charged by all banks participating in the transaction, which is unknown in advance, in the form of a guaranteed fee.

It may not be chosen in the case of EUR transfers within the EEA and EUR transfers initiated to SEPA Member States.

BEN: All transfer charges are to be borne by the beneficiary, thus the commission charged by the Bank is deducted from the amount to be transferred. The intermediary banks also deduct/may also deduct their own commissions from the transferred amount. In EUR payment transactions initiated within the EEA or to SEPA Member States, the 'BEN' charge method may not be chosen. If it is nevertheless stated in the order, the Bank will, in accordance with the relevant statutory regulations, execute the order by the 'SHA' charge method and will debit the commission to the Principal's own account.

Exchange rates applied

VV – foreign currency buy rate
 VE – foreign currency sell rate
 DV1 – commercial foreign exchange buy rate quoted by the Bank between 11:00 a.m. and 12:00 noon
 DV2 – commercial foreign exchange buy rate quoted by the Bank between 16:00 a.m. and 12:00 noon
 DE1 – commercial foreign exchange sell rate quoted by the Bank between 11:00 a.m. and 12:00 noon
 DE2 – commercial foreign exchange sell rate quoted by the Bank between 4:00 and 5:00 p.m.
 SV – account conversion buy rate



SE – account conversion sell rate
SK – last quoted account conversion mid-rate

Individual Exchange Rate

Individual exchange rate: The exchange rate that the Bank quotes for the Account Holder at variance with the List of Exchange Rates, under an agreement concluded between the two of them, on the basis of direct foreign exchange market quotes.

In the case of conversions reaching or exceeding EUR 100,000 or an equivalent FX amount, a quote for an individual exchange rate may be requested. The Bank agrees to quote individual rates in the following currencies: EUR, USD, CHF, GBP and JPY.

If the Customer has agreed on an individual exchange rate with the Bank for a payment transaction requiring foreign exchange conversion, in connection with which he or she submits a separate foreign exchange transfer order to a third-party account/between his or her own accounts, he or she has to refer to the individual exchange rate in the dedicated field on the order form. Any damage that may arise from failure to do so or in the absence of entitlement to a special exchange rate, but by erroneous reference to it, in the order is to be borne by the Account Holder.

Cash withdrawal procedure:

Due to cash management regulations, bank branches make payments typically in the case of the following currencies: EUR, USD, CHF and GBP. The bank branch can fulfil any different request for a foreign currency only if an order is submitted in advance. In the event of cash payments from cash desk reaching or exceeding the cash withdrawal limit set by the Bank (in the event of HUF and foreign currency payments, currently HUF 2 million and EUR 2,000, respectively), the Bank will accept the withdrawal if a request is submitted only in writing, on paper, at a bank branch by 12:00 noon on the banking day preceding the date of payment.

In the event of the payment of foreign currencies, requests for cash in convertible currencies (USD, CHF and GBP) below an amount corresponding to EUR 2,000 and for HUF payments below HUF 2 million will be fulfilled on the same day, as far as possible, depending on the cash at hand. Requests for withdrawing more cash than specified above, which are announced in advance, are fulfilled as follows:

- a cash requirement of HUF 50 million,
- CHF, USD and GBP corresponding to EUR 20,000,
- we agree to pay out other convertible currencies corresponding to EUR 3,000, depending on procurement, not earlier than on the next banking day.

We agree to fulfil your cash withdrawal requirement over and above the above depending on procurement, on the third banking day from receiving notice, at the earliest.

2. Bank Card Services Fees

| Description | Rate | |
|---|-----------------------------------|--|
| Visa Electron and Maestro Bank Card | Rate | Due date |
| Bank card issuing fee | HUF 4,900/new card | After application for a new card, when the first card is generated |
| Annual bank card fee | HUF 4,900 p. a. | Annually, at the anniversary of card generation |
| Bank card reproduction fee | HUF 4,900 | Immediately |
| Card blocking and replacement of card (1) | HUF 4,900 | Immediately |
| Visa Electron 'Diák' Card | Rate | Due date |
| Bank card issuing fee | Not available from 31 August 2015 | After application for a new card, when the first card is generated |
| Annual bank card fee | HUF 4,900 p. a. | Annually, at the anniversary of card generation |
| Bank card reproduction fee | Not available from 31 August 2015 | Immediately |
| Card blocking and replacement of card (1) (4) | HUF 4,900 | Immediately |
| Maestro 'Diák' Card | Rate | Due date |
| Bank card issuing fee | HUF 1,990/new card | After application for a new card, when the first card is generated |
| Annual bank card fee | HUF 1,990 p. a. | Annually, at the anniversary of card generation |
| Bank card reproduction fee | HUF 4,900 | Immediately |
| Card blocking and replacement of card (1) | HUF 4,900 | Immediately |
| Virtual VISA card (2) | Rate | Due date |
| Bank card issuing fee | HUF 1,500/new card | After application for a new card, when the first card is generated |
| Annual bank card fee | HUF 1,500 p. a. | Annually, at the anniversary of card generation |
| Bank card reproduction fee | HUF 1,500 | Immediately |
| Card blocking and replacement of card (1) | HUF 4,900 | Immediately |
| Visa Classic and MasterCard Standard Bank Card | Rate | Due date |
| Bank card issuing fee | HUF 7,500/new card | After application for a new card, when the first card is generated |
| Annual bank card fee | HUF 7,500 p. a. | Annually, at the anniversary of card generation |
| Bank card reproduction fee | HUF 7,500 | Immediately |
| Card blocking and replacement of card (1) | HUF 13,500 | Immediately |
| MasterCard Gold Bank Card | Rate | Due date |
| Bank card issuing fee | HUF 22,000/new card | After application for a new card, when the first card is generated |
| Annual bank card fee | HUF 22,000 p. a. | Annually, at the anniversary of card generation |
| Bank card reproduction fee | HUF 0 | – |
| Card blocking and replacement of card (1) | HUF 13,500 | Immediately |
| Erste SuperShop Bank Card | Rate | Due date |
| Bank card issuing fee | HUF 6,500/new card | After application for a new card, when the first card is generated |
| Annual bank card fee | HUF 6,500 p. a. | Annually, at the anniversary of card generation |
| Bank card reproduction fee | HUF 6,500 | Immediately |
| Card blocking and replacement of card (1) | HUF 6,500 | Immediately |
| Wizz Air Bank Card | Rate | Due date |
| Bank card issuing fee | HUF 8,500/new card | After application for a new card, when the first card is generated |



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| Annual bank card fee | HUF 8,5000 p. a. | Annually, at the anniversary of card generation |
| Bank card reproduction fee | HUF 8,500 | Immediately |
| Card blocking and replacement of card (1) | HUF 13,500 | Immediately |
| Bank Card Transaction Fees | Rate | Due date |
| Purchase in Hungary and abroad | HUF 0 | - |
| Cash withdrawal in Hungary via Erste Bank ATM and abroad via Erste Bank Group ATM (3) | HUF 60 + 0.6% + 0.6% | Immediately |
| Cash withdrawal via other ATMs in Hungary | HUF 390 + 1.39% + 0.6% | Immediately |
| Cash withdrawal at the branches of other banks, other payers and merchants and at POS terminals in Hungary | HUF 580 + 1.18% + 0.6%, max. HUF 12,930 | Immediately |
| Cash withdrawal via ATM abroad | HUF 1.290 + 1.79% + 0.6% | Immediately |
| Cash withdrawal at branch abroad | HUF 1.490 + 1.79% + 0.6% | Immediately |
| Cash in via Erste Bank ATM in Hungary | HUF 50 + 0.20% | On the last business day of the reference month |
| Balance enquiry via Erste Bank ATM (in Hungary) | HUF 50 | Immediately |
| Balance enquiry at Erste Bank branch | HUF 170 | Immediately |
| Balance enquiry via other ATM in Hungary or abroad | HUF 410 | Immediately |
| Modification of PIN via Erste Bank ATM in Hungary | HUF 150 | Immediately |
| Modification of PIN via other ATM in Hungary and abroad | HUF 300 | Immediately |
| Receipt of bank card at bank branch (at the Customer's request) per card per occasion | HUF 3,000 | Immediately |
| Mailing of bank card within Hungary | HUF 0 | - |
| Mailing of bank card abroad | HUF 1,500 | Immediately |
| Mailing of PIN within Hungary | HUF 0 | - |
| Mailing of PIN abroad | HUF 1,000 | Immediately |
| Fee of reproduction of PIN | HUF 733 | Immediately |
| 'Erste Koriátlan ATM' Unlimited ATM Cash Withdrawal Package | Rate | Due date |
| Package fee | HUF 590/month | Upon application, afterwards on the first business day of the month |
| Cash withdrawal transaction fee | HUF 0 + 0.6% | Immediately |

Other fees, commissions and charges and the terms of bank card services not stated in this point in connection with bank card services are set out in Section 6 of the Terms of Bank Card Services of the Bank's main document entitled 'Announcement on Retail Bank Accounts and Deposit Interest Rates', as in force.

(1) Within 60 days following the blocking of the bank card, one bank card of the same type may be applied for as a replacement card, and in such a case only a card cancellation/replacement fee will be charged. An application for a bank card requested after 60 days or for a bank card of another type qualifies as the issue of a new bank card, and in a such case the card issue fee specified in the Announcement will also be charged in addition to the card cancellation/replacement fee.

(2) The Bank only issues VISA virtual cards as a main card. Virtual cards may only be used for shopping on the Internet. In the case of virtual cards, only the following transaction and other fees are applicable: Purchases in Hungary and abroad, and mailing of card within Hungary/abroad.

(3) Members of Erste Bank Group: in Austria: Erste Bank der oesterreichischen Sparkassen AG, in Slovakia: Slovenská Sporiteľňa, in Czech Republic: Česká Spořitelna, in Croatia: Erste Bank Croatia (Erste & Steiermärkische Bank d.d.), in Romania: Banca Comerciala Romana, and in Serbia: Erste Bank Novi Sad.

(4) As of 31 August 2015, if a Visa Electron Student bank card made available previously to any of our existing Customers is cancelled, if one Maestro Student bank card is applied for as replacement card within 60 days following cancellation, only the card cancellation/replacement fee will be charged. If a bank card requested after 60 days following cancellation or a bank card of another type is applied for, the card issue fee specified in the Announcement will also be charged in addition to the card cancellation/replacement fee. * The percentage part of the composite fee is determined in proportion of the amount paid.



3. Supplementary account-keeping fees for Erste Premium and Erste World HUF Bank Accounts opened or reclassified as of 21 March 2016 due to non-fulfilment of a limit

If the preferential terms provided for a definite period in relation to Erste Premium and Erste World HUF Bank Accounts opened or reclassified as of 21 March 2016 are terminated, the Bank will apply the following fee rates in addition to those described in point 2:

| Order type | Rate | Due date |
|--|------------|---|
| Supplementary account-keeping fee for non-fulfilment of the Premium conditions (HUF/month) | HUF 10,000 | On the last banking day of the second month following the reference month |
| Supplementary account-keeping fee for non-fulfilment of the Erste World conditions (HUF/month) | HUF 20,000 | On the last banking day of the second month following the reference month |

4. Fees and execution procedures generally applied to all bank accounts irrespective of the account opening date regarding retail accounts

The following fees applied during retail bank account-keeping apply to all retail bank account types. The fees for all retail bank accounts (except for 'Erste Standard Lakossági Bankszámla' and 'Erste Nemzetközi Számla') and related services unregulated in this section are set out in the relevant annex to this Announcement.

4.1 Standard HUF and FX transfers to third-party accounts and between own accounts initiated by the Customer

Table 1 TERMS OF STANDARD HUF AND FX PAYMENT ORDERS INITIATED BY THE ACCOUNT HOLDER

| One-time HUF transfer orders | Debit fee per order (1) | Final submission deadline (6) | Debit value date | Deadline for execution | Exchange rate applied to debit (2), (3) |
|---|---|-------------------------------|------------------|-------------------------|---|
| HUF transfer between own accounts via NetBank or MobilBank (8) | Free of charge | 6:00 p.m. | T | T | – |
| HUF transfer between own accounts on paper-based certificate | Free of charge | Monday to Friday: 12:00 noon | T | T | – |
| HUF transfer between own accounts via TeleBank operator (7) | Free of charge | 4:00 p.m. | T | T | – |
| HUF transfer between own accounts via automated TeleBank service | Free of charge | 4:30 p.m. | T | T | – |
| International HUF transfer outside the Bank from HUF account via NetBank | 0.107%, min. HUF 1.784, max. HUF 64,071 + (0.3%, max. HUF 6,000) | 3:00 p.m. | T | T+1 | – |
| International HUF transfer outside the Bank from HUF account on paper-based certificate | 0.264%, min. HUF 2.435, max. HUF 64,071 + (0.3%, max. HUF 6,000) | 1:00 p.m. | T | T+2 | – |
| International HUF transfer outside the Bank from HUF account via TeleBank | 0.161%, min. HUF 1.748, max. HUF 64,071 + (0.3%, max. HUF 6,000) | 1:00 p.m. | T | T+1 | – |
| One-time FX orders submitted via NetBank | Debit fee per order (1) | Final submission deadline (6) | Debit value date | Deadline for execution | Exchange rate applied to debit (2), (3) |
| Electronic FX transfer between own accounts (to an account of the same currency as that of the order) | Free of charge | | T | T | – |
| FX transfer outside the Bank via NetBank | 0.107%, min. EUR 16.12, max. EUR 320.36 + (0.3%, max. HUF 6,000) | | T | T+1 or T+2 ⁴ | – |
| SEPA Credit Transfer – EUR transfer from EUR account via NetBank outside the Bank | between EUR 0 and 12,500 EUR 12.27 over the value of EUR 12,500 0.107%, min. EUR 16.12 | | T | T+1 | – |



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| | max. EUR 320.36 + (0.3%, max. HUF 6,000) | | | | |
| SEPA Credit Transfer – EUR transfer from HUF account via NetBank outside the Bank | between EUR 0 and 12,500 HUF 2,239 over the value of EUR 12,500 0.107%, min. HUF 4,354 max. HUF 80,089 + (0.3%, max. HUF 6,000) | | T | T+1 | DE2 |
| SEPA Credit Transfer from non-EUR FX account via NetBank outside the Bank | between EUR 0 and 12,500 EUR 12.27 over the value of EUR 12,500 0.107%, min. EUR 16.12 max. EUR 320.36 + (0.3%, max. HUF 6,000) | | T | T+1 | DV2-DE2 |
| FX transfer within the Bank via NetBank inside the Bank | EUR 2.65 | T 3:00 p.m. | T or T+1 ⁵ | T or T+1 ⁵ | – |
| FX transfer with conversion within the Bank via NetBank (from HUF or FX account) | HUF 462 or EUR 2.65 | | T+1 | T+1 | DE1 or DV1-DE1 |
| FX transfer with conversion outside the Bank via NetBank (from HUF or FX account) | 0.107%, min. HUF 1,784, max. HUF 64,071 or min. EUR 16.12, max. EUR 320.36 + (0.3%, max. HUF 6,000) | | T | T+1 or T+2 ⁴ | DE2 or DV2-DE2 |
| HUF transfer within the Bank with conversion via NetBank | EUR 2.65 | T 3:00 p.m. | T+1 | T+1 | DV1 |
| (Domestic) HUF transfer with conversion outside the Bank via NetBank | 0.214%, min. HUF 322, max. HUF 3,204 + (0.3%, max HUF 6,000) | | T | T+1 | DV1 |
| (International) HUF transfer outside the Bank with conversion via NetBank | 0.107%, min. EUR 16.12, max. EUR 320,36 + (0.3%, max. HUF 6,000) | | T | T+1 | DV2 |
| One-time FX orders submitted on paper-based certificate | Debit fee per order (1) | Final submission deadline (6) | Debit value date | Deadline for execution | Exchange rate applied to debit (2), (3) |
| Electronic FX transfer between own accounts on paper-based certificate (to an account of the same currency as that of the order) | Free of charge | | T | T | – |
| FX transfer outside the Bank on paper-based certificate | 0.264%, min. EUR 16.12, max. EUR 320.36 + (0.3%, max. HUF 6,000) | | T | T+2 | – |
| SEPA Credit Transfer outside the Bank on paper-based certificate | 0.264%, min. EUR 16.12, max. EUR 320.36 + (0.3%, max. HUF 6,000) | | T | T+2 | – |
| FX transfer within the Bank on paper-based certificate | 0.214%, min. EUR 2.15, max. EUR 106.79 + (0.3%, max. HUF 6,000) | | T or T+1 ⁵ | T or T+1 ⁵ | – |
| FX transfer with conversion within the Bank on paper-based certificate (from HUF or FX account) | 0.214%, min. HUF 1,215, max. HUF 12,092 or min. EUR 2.15, max. EUR 106.79 + (0.3%, max. HUF 6,000) | | T+1 | T+1 | DE1 or DV1-DE1 |
| SEPA Credit Transfer with conversion outside the Bank on paper-based certificate (from HUF or FX account) | 0.264%, min. HUF 2,435, max. HUF 64,071 or min. EUR 16.12, max. EUR 320.36 + (0.3%, max. HUF 6,000) | T 1:00 p.m. | T | T+2 | DE2 or DV2-DE2 |
| FX transfer with conversion outside the Bank on paper-based certificate (from HUF or FX account) | 0.264%, min. HUF 2,435, max. HUF 64,071 or min. EUR 16.12, max. EUR 320.36 + (0.3%, max. HUF 6,000) | | T | T+2 | DE2 or DV2-DE2 |
| HUF transfer with conversion within the Bank on paper-based certificate | 0.214%, min. EUR 2.15, max. EUR 106.79 + (0.3%, max. HUF 6,000) | | T+1 | T+1 | DV1 |
| (Domestic) HUF transfer with conversion outside the Bank on paper-based certificate | 0.214%, min. HUF 322, max. HUF 3,204 + (0.3%, max. HUF 6,000) | | T | T+1 | DV1 |
| (International) HUF transfer with conversion outside the Bank on paper-based certificate | 0.264%, min. EUR 16.12, max. EUR 320.36 + (0.3%, max. HUF 6,000) | | T | T+2 | DV2 |
| One-time FX orders via TeleBank | Debit fee per order (1) | Final submission deadline (6) | Debit value date | Deadline for execution | Exchange rate applied to debit (2), (3) |
| FX transfer between own accounts via TeleBank (to an account of the same currency as that of the order) | Free of charge | | T | T | – |
| FX transfer outside the Bank via TeleBank | 0.161%, min. EUR 16.12, max. EUR 320.36 + (0.3%, max. HUF 6,000) | T 1:00 p.m. | T | T+1 | – |
| SEPA Credit Transfer outside the Bank | 0.161%, min. EUR 16.12 max. | | T | T+1 | – |



Announcement on Retail Bank Accounts and Deposit Interest

| | | | | | |
|---|---|-------------|-----|------------|----------------|
| via TeleBank | EUR 320.36 + (0.3%, max. HUF 6,000) | | | | |
| FX transfer within the Bank via TeleBank | EUR 2.65 | | T | T | – |
| FX transfer with conversion within the Bank via TeleBank (from HUF or FX account) | HUF 1,372 or EUR 2.65 | T 1:00 p.m. | T+1 | T+1 | DE1 or DV1-DE1 |
| SEPA Credit Transfer with conversion outside the Bank via TeleBank (from HUF or FX account) | 0.161%, min. HUF 1,784, max. HUF 64,071, min. EUR 16.12, max. EUR 320.36 + (0.3%, max HUF 6,000) | T 1:00 p.m. | T | T+1 or T+2 | DE2 or DV2-DE2 |
| FX transfer with conversion outside the Bank via TeleBank (from HUF or FX account) | 0.161%, min. HUF 1,784, max. HUF 64,071, min. EUR 16.12, max. EUR 320.36 + (0.3%, max. HUF 6,000) | T 1:00 p.m. | T | T+1 or T+2 | DE2 or DV2-DE2 |
| HUF transfer within the Bank with conversion via TeleBank | EUR 2.65 | | T+1 | T+1 | DV1 |
| (Domestic) HUF transfer with conversion outside the Bank via TeleBank | 0.214%, min. HUF 322, max. HUF 3,204 + (0.3%, max. HUF 6,000) | | T | T+1 | DV1 |
| (International) HUF transfer outside the Bank with conversion via TeleBank | 0.161%, min. EUR 16.12, max. EUR 320.36 + (0.3%, max. HUF 6,000) | | T | T+1 | DV2 |

Collateral inspection and blockage are effected on Day T.

¹ The due date for debiting the fees is the value date of the transaction in the case of transfers between own accounts, standard FX transfers (within and outside the Bank), SEPA Credit Transfers, day T EUR/USD transfers and Fit Payment transfers.

² Items requested with day T SWIFT copy, which can be executed by conversion, are converted at an account conversion rate.

³ If the conversion is made not directly from or to the currency of HUF, the Bank will first convert the given foreign exchange amount into HUF, then it will convert this HUF amount into the other foreign exchange involved. The date of the exchange rate applied is the same as the Debit Value Date.

⁴ The deadline for execution is day T+1 and day T+2 in the case of transactions in EEA currencies and non-EEA currencies, respectively.

⁵ If the currency of the beneficiary's account is different from that of the transferred amount, the debit value date and the deadline for execution are day T+1. For amounts denoted in the currency of the account of the beneficiary, both the debit value date and the deadline for execution are day T.

⁶ In branch opening hours on non-banking days according to the execution procedures applicable to weekend opening hours.

⁷ As of 27 February 2016, the Bank immediately executes transfers not exceeding HUF 300,000 between own accounts on weekends or non-business days via a TeleBank operator. The first banking day following the transaction will be the book-entry date of the transfer.

⁸ As of 27 February 2016, the Bank immediately executes transfers between own accounts on weekends or non-business days via NetBank. The first banking day following the transaction will be the book-entry date of the transfer.

Table 2 TERMS AND CONDITIONS FOR OWN-ACCOUNT CONVERSIONS (1)

| Type (currency) of order | Debit fee per order (7) | Final submission deadline (2) | Debit value date | Deadline for execution (3) | Exchange rate applied to debit (3), (4), (5) |
|---|-------------------------|-------------------------------|------------------|----------------------------|--|
| T- Day conversion via NetBank (from HUF account) ⁶ | 1.50% | T 3:00 p.m. | T | T | not relevant or SE |
| T-Day conversion on paper-based certificate (from HUF account) ⁶ | 1.50% | T 1:00 p.m. | T | T | not relevant or SE |
| T-Day conversion via TeleBank (from HUF account) | 1.50% | T 1:00 p.m. | T | T | not relevant or SE |
| T-Day conversion via NetBank (from FX account) ⁶ | 1.50% | T 3:00 p.m. | T | T | not relevant or SV or SV-SE |
| T-Day conversion on paper-based certificate (from FX account) ⁶ | 1.50% | T 1:00 p.m. | T | T | not relevant or SV or SV-SE |
| T-Day conversion via TeleBank (from FX account) | 1.50% | T 1:00 p.m. | T | T | not relevant or SV or SV-SE |
| T+1 Day conversion via NetBank (from HUF account) <i>The Bank will terminate the service on 15 December 2016.</i> | 0.50% | T 3:00 p.m. | T+1 | T+1 | not relevant or DE1 |
| T+1 Day conversion using a paper-based form (from HUF account) <i>The Bank will terminate the service on 15 December 2016.</i> | 0.50% | T 1:00 p.m. | T+1 | T+1 | not relevant or DE1 |
| T+1 Day conversion via TeleBank (from HUF account) | 0.50% | T 1:00 p.m. | T+1 | T+1 | not relevant or DE1 |



| | | | | | |
|--|-------|-------------|-----|-----|--------------------------------|
| <i>The Bank will terminate the service on 15 December 2016.</i> | | | | | |
| T+1 Day conversion via NetBank (from FX account) ⁶ <i>The Bank will terminate the service on 15 December 2016.</i> | 0.50% | T 3:00 p.m. | T+1 | T+1 | not relevant or DV1 or DV1-DE1 |
| T+1 Day conversion using a paper-based form (from FX account) <i>The Bank will terminate the service on 15 December 2016.</i> | 0.50% | T 1:00 p.m. | T+1 | T+1 | not relevant or DV1 or DV1-DE1 |
| T+1 Day conversion via TeleBank (from FX account) <i>The Bank will terminate the service on 15 December 2016.</i> | 0.50% | T 1:00 p.m. | T+1 | T+1 | not relevant or DV1 or DV1-DE1 |

¹ Foreign exchange conversion is carried out between two accounts of different currencies by transferring an amount of the same currency as the currency of one of the accounts. If the currency of the amount transferred is that of the debited account, the FX rate applied for such debiting is not relevant.

In the case of conversion between own accounts, collateral inspection and blockage are effected on day T.

² In branch opening hours on non-banking days according to the execution procedures applicable to weekend opening hours.

³ In the case of amounts reaching or exceeding EUR 100,000, an individual exchange rate may be requested.

⁴ If an individual exchange rate is quoted, the conversion between own bank accounts may also be requested for days T, T+1 and T+2 alike.

⁵ If the conversion is made not directly from or to the currency of HUF, the Bank will first convert the given foreign exchange amount into HUF, then it will convert this HUF amount into the other foreign exchange involved. The date of the exchange rate applied is the same as the Debit Value Date.

⁶ Day T conversion: transfer executed between two of the Account Holder's accounts held in different currencies and kept with EBH on the same debit and credit value date as the date of the order.

⁷ The due date for debiting the fees is the value date of the transaction in the case of transfers between own accounts, standard FX transfers (within and outside the Bank), SEPA Credit Transfers, day T EUR/USD transfers and Fit Payment transfers.

4.2 Non-standard HUF and FX transfer fees

Table 3 NON-STANDARD HUF AND FX PAYMENT ORDERS

| Description of payment order | Order type | Method of submitting order | Order debit fee (1) | Final submission deadline | Debit value date | Deadline for execution (2) | Exchange rate applied to debit (3), (7) |
|--|---------------------------|----------------------------|---|---|------------------|----------------------------|---|
| VIBER transfers | Transfer outside the Bank | on paper-based certificate | 0.537%, min. HUF 10,750 max. HUF 107,497 + (0.3%, max. HUF 6,000) | 2:30 pm | T | T | – |
| VIBER transfer failed through the Customer's fault | | on paper-based certificate | HUF 5,375 | 2:30 pm | T | T | – |
| Submission of collection order (6) | Transfer within the Bank | on paper-based certificate | HUF 0 | Monday to Thursday 2:00 p.m. Friday 12:00 noon | - | - | - |
| | Transfer outside the Bank | | HUF 0 | | - | - | - |
| Execution of collection order (4)(5) | Transfer within the Bank | – | 0.161%, min. HUF 215 max. HUF 1,075 + (0.3%, max. HUF 6,000) | – | T | T | – |
| Execution of collection order (4)(5) | Transfer outside the Bank | – | 0.183%, min. HUF 322 max. HUF 5,375 + (0.3%, max. HUF 6,000) | | T | T+1 | – |
| Execution of order based on official transfer and court transfer order | Transfer within the Bank | – | 0.161%, min. HUF 215, max. HUF 1,075 + (0.3%, max. HUF 6,000) | – | T | T | – |
| | Transfer outside the Bank | | 0.183%, min. HUF 322, max. HUF 5,375 + (0.3%, max. HUF 6,000) | | T | T+1 | – |
| FX transfer on T-day (EUR and USD transfer without conversion) | Transfer outside the Bank | via NetBank | 0.107%, min. EUR 16.12 + EUR 16.12 + (0.3%, max. HUF 6,000) | 1:30 p.m. | T | T | – |
| FIT Payment EUR transfer within the Erste Bank Group | Other Erste | on paper-based certificate | uniformly EUR 10.17 | 1:00 p.m. | T | T+1 | – |



| Description of payment order | Order type | Method of submitting order | Order debit fee (1) | Final submission deadline | Debit value date | Deadline for execution (2) | Exchange rate applied to debit (3), (7) |
|---|--------------------|----------------------------|--|---------------------------|------------------|----------------------------|---|
| up to EUR 12,500 | Group member | via NetBank | | 3:00 p.m. | T | T | – |
| FIT Payment EUR transfer within the Erste Bank Group over EUR 12,500 | Other Erste member | on paper-based certificate | 0.194%, min. EUR 11.44 max. EUR 228.83 + (0.3%, max. HUF 6,000) | 1:00 p.m. | T | T+1 | – |
| | | via NetBank | 0.080%, min. EUR 11.44, max. EUR 228.83 + (0.3%, max. HUF 6,000) | 3:00 p.m. | T | T | – |

Collateral inspection and blockage are always effected on day T.

¹ The due date for debiting the fees is the value date of the transaction in the case of transfers between own accounts, standard FX transfers (within and outside the Bank), SEPA Credit Transfers, day T EUR/USD transfers and Fit Payment transfers.

² The order takes effect on the business day following the date of acceptance of the order.

³ If the conversion is made not directly from or to the currency of HUF, the Bank will first convert the given foreign exchange amount into HUF, then it will convert this HUF amount into the other foreign exchange involved. The date of the exchange rate applied is the same as the Debit Value Date.

⁴ Collection orders (on the basis of letter of authorisation or bill of exchange), official transfer and court transfer order. Payment orders received after the deadline for acceptance are executed on day T+1. If there is an insufficient balance on the bank account affected by the collection order, the provisions of Section 1 'General rules related to the money transactions' of this Announcement govern.

⁵ If the general terms and conditions for execution by court already existed prior to 1 November 2009, a collection order may be submitted if the conditions under Section 66(1) of Act LXXXV of 2009 on the provision of money transaction services are fulfilled. The collection order is converted into HUF at the account conversion buy rate.

⁶ The Bank accepts payment orders received by post from Monday to Friday until 9:00 a.m. with execution on day T. Payment orders received after the deadline for acceptance are executed on banking day T+1.

⁷ It is credited at day T exchange rate.

4.3 Crediting of incoming FX and HUF transfers

| Table 4: CONDITIONS OF CREDITING OF STANDARD TRANSFERS RECEIVED ON BANK ACCOUNTS | | | | |
|--|---|--|----------------------|------------------|
| Currency of the transfer | Currency of Bank Account | Credit fee per order | Deadline for receipt | Exchange rate(1) |
| HUF | HUF | HUF 0 | 6:00 p.m. | – |
| HUF (received from abroad) | HUF | 0.102%, min. HUF 2,034 max. HUF 61,020 | 4:00 p.m. | – |
| HUF | other than HUF | HUF 0 | 4:00 p.m. | DE1 |
| EEA currency (other than HUF) | HUF | 0.102%, min. HUF 2,034 max. HUF 61,020 | 4:00 p.m. | DV1 |
| | To an account of the same currency as that of the order (other than HUF) (2) | HUF 0 | | – |
| EEA currency (other than HUF) | To an account with a currency different from that of the order (other than HUF) | HUF 0 | 4:00 p.m. | DV1-DE1 |
| | Transfers received from the EEA to an EUR account in EUR | HUF 0 | 5:00 p.m. | |
| Crediting of SEPA Credit Transfer without conversion (3) | To an account of the same currency as that of the order | HUF 0 | T 5:00 p.m. | – |
| Crediting of SEPA Credit Transfer with conversion (3) | To an account with a currency different from that of the order (other than HUF) | HUF 0 | T 4:00 p.m. | DV1-DE1 |
| | To an account with a currency different from that of the order (HUF) | 0.102%, min. HUF 2,034, max. HUF 61,020 | T 4:00 p.m. | DV1 |
| Non-EEA currency | HUF | 0.102%, min. HUF 2,034 max. HUF 61,020 | 4:00 p.m. | DV1 |
| | To an account of the same currency as that of the order (other than HUF) | HUF 0 | | – |
| | To an account of a currency other than that of the order (other than HUF) | HUF 0 | | DV1-DE1 |

¹ It is credited at day T exchange rate.

² The Bank accepts transfers received from the EEA in EUR to the credit of EUR accounts until 5:00 p.m.

³ The credit value date is the original value date stated in the order.

If a FIT payment FX transfer (in the case of orders received from outside the EEA) is credited, the deadline for receipt (closing time) is 4:00 p.m.



If a FIT payment FX transfer (in the case of orders received from the EEA) is credited, the deadline for receipt (closing time) is: 5:00 p.m.

| TABLE 5: CREDITING OF NON-STANDARD INCOMING TRANSFERS AND COLLECTIONS (1) | | | | |
|--|---|----------------------|--|------------------|
| Description of payment order | Credit fee per order | Deadline for receipt | Value date of crediting | Exchange rate(2) |
| VIBER crediting to HUF account (4) | HUF 0 | 5:00 p.m. | Original value date stated in the order | – |
| VIBER crediting to FX account (4) | HUF 0 | 5:00 p.m. | Original value date stated in the order | SE |
| Prieuro crediting to EUR account without conversion (in the case of order received from outside the EEA) | HUF 0 | T 2:30 p.m. | Original value date stated in the order | – |
| Prieuro crediting to EUR account without conversion (in the case of order received from the EEA) | | T 5:00 p.m. | | |
| Prieuro crediting to FX account other than EUR with conversion | HUF 0 | T 2:30 p.m. | Original value date stated in the order | SV-SE |
| PriEuro crediting to HUF account with conversion | 0.102%, min. HUF 2,034, max. HUF 61,020 | T 2:30 p.m. | Original value date stated in the order | SV |
| Crediting of collection order (HUF) | HUF 0 | T | Settlement date stated in an interbank message | – |

¹ If domestic collections, official transfers and court transfer orders are executed to the debit of an FX account and to the credit of a HUF account, the conversion is carried out at the account conversion buy rate quoted by the Bank at the date of collection.

² It is credited at day T exchange rate.

³ If the value date of the order falls on a business day, the credit date will be the first banking day following the non-business day.

⁴ If the beneficiary's foreign exchange account number is stated in the incoming VIBER order as the bank account to be credited, the Bank will execute the order by spot conversion at the account conversion rate.

4.4 Fees for cash desk HUF and FX transactions

| Table 6: Fees for cash desk HUF transactions | Debit fee per order (1) | Final submission deadline | Debit date/Value date | Deadline for execution (crediting) |
|--|--|---------------------------|---------------------------------|------------------------------------|
| Cash payment in HUF at bank branch (2) | HUF 0 | In branch opening hours | – | T |
| Payment of more than 50 HUF coins at bank branch (2) | 1.075%, min. HUF 54 | | – | T |
| HUF cash withdrawal at cash desk | 0.559% + HUF 121, max. HUF 12,174* + (0.60%) | | T | – |
| Withdrawal of term deposit from cash desk | 0.537% + HUF 107, max. HUF 10,750 + (0.60%) | | T | – |
| Ad-hoc cash withdrawal in HUF over HUF 2 million without giving notice on the previous day (depending on the cash on hand) | 0.645% + (0.60%) | | Last day of the reference month | – |
| Failure of announced cash withdrawal | 0.215%, min. HUF 5,375 | | T | – |

¹ Unless otherwise provided by the annex to the Announcement related to the given bank account.

² The Bank performs coin/banknote changing services only for its Customers that keep their accounts with the Bank.

| Table 7: Fees for cash desk FX transactions | Debit fee per order | Final submission deadline | Debit date/Value date | Performance (credit) date agreed to | Exchange rate type and day |
|---|---|---------------------------|---------------------------------|-------------------------------------|----------------------------|
| Payment of banknotes in foreign currency into HUF account (1) | HUF 0 | In branch opening hours | – | T | VV |
| Payment of coins in foreign currency into HUF account (1) | 26.645% | | – | T | VV |
| Foreign currency withdrawal from HUF account (2) | 0.559% + HUF 117, max. HUF 11,629 + (0.60%) | | T | – | VE |
| Ad-hoc cash withdrawal over EUR 2,000 without giving notice on the previous day (depending on the cash on hand) | 0.641% + (0.60%) | | Last day of the reference month | – | – |
| Failure of announced cash withdrawal | 0.214% min. HUF 5,339 | | T | – | – |

¹ This transaction may not be executed in the case of 'Erste Komfort Takarékszám' savings accounts.



² Only EUR 1 and 2 coins may be accepted and paid from the cash desk in foreign currency. The Bank does not accept and does not pay coins in any other currency. The Bank executes cash payment orders submitted in currencies other than HUF or EUR up to the smallest banknote denomination of the given currency in the currency of the account. The Bank converts the amounts of foreign currency that cannot be paid in such a way into HUF at the foreign currency sell rate and pays this amount in cash.

4.5 Cheque service fee (1)

| Table 8: Description of payment order | Fee rates | | | | | Due date for charging the fee | Exchange rate |
|--|-----------|---|-----------|-----------------------|--------------------------|---|--------------------------------|
| | % | + | (EUR) | min. (EUR) | max. (EUR) | | |
| Crediting of cheque issued by a foreign party, received for collection, and of the same currency as that of the account (+foreign bank charges and postage) | 0.264% | | | EUR 6.10 | EUR 322.39 | When crediting the consideration for the cheque | DV1 |
| Crediting of cheque issued by a foreign party, received for collection, and of a currency different from that of the account (+foreign bank charges and postage) | 0.264% | | | EUR 6.10 HUF 3,225 | EUR 322.39 HUF 64,498 | When crediting the consideration for the cheque | DV1 / DE1 / DV1 – DE1 |
| Debiting of cheque returned unpaid (without foreign bank charges) | | | EUR 10.75 | | | Value date of the transaction | – |

If its partner bank relations allow, the Bank collects the consideration for received cheques through cheque clearing via its partner bank. In such a case, the Bank credits the consideration for the cheque to the Account Holder's account after the 14th business day following crediting by the partner bank performing the clearing activity, with the general value date of crediting in EEA payment transactions, subject to the right of recourse of the clearing bank. In other cases (when the bank is able to send out the cheque for collection individually), the crediting may require a longer period of time, in this case the Bank credits the Account Holder's account immediately after it becomes aware of crediting to the nostro account. The Bank takes cheques issued by foreign banks in the following currencies: AUD, CAD, CHF, DKK, EUR, GBP, HUF, JPY, NOK and SEK. The Bank does not accept cheques issued in USD as of 6 May 2016.

The Bank will not take any cheques with an amount below EUR 50 (or the equivalent amount in different currencies) for collection, since the costs of collection would be higher than the amount of the cheque.

If the Account Holder has been holding an account with the Bank for less than 6 months or there are no regular transactions on his or her account, which would cover the costs of an unpaid cheque possibly returned, the Bank will only accept the cheque for collection by freezing 0.25% of the amount on the cheque, minimum EUR 50 or equivalent amount in another foreign exchange, on the Account Holder's simultaneously with acceptance. This amount will be released upon the crediting of the consideration for the cheque.

4.6 Fees for other services

| Table 9: Description of payment order | | Fee rates | Due date for charging the fee | Exchange rate type |
|--|---------------------------------|--|---|--------------------|
| Payment of utility and electronic bills: | | | | |
| – Monthly service fee | | Free of charge | – | |
| – Payment of electronic bill via NetBank | | Fee for transfer initiated via NetBank as stated in the Announcement on the bank account to be debited | On the last day of the reference month | |
| Monthly account statement | mailed to home address | HUF 0 | – | |
| | sending e-statement | HUF 0 | – | |
| | printing at bank branch (2) | HUF 0 | – | |
| Replacement of bank account statement | at bank branch or by letter | HUF 586 or equivalent FX amount (1) | On the business day following replacement | |
| | requested via TeleBank operator | HUF 234 or equivalent FX amount (1) | | |
| Account-keeping discount modification fee for 'Erste Prima Lakossági Bankszámla' retail bank account | | HUF 2,150 | on the day of modification | |
| Limit monitoring for utility charge accounts | | HUF 0 | – | |
| Payment to bank account on cash transfer orders with output code OC 21, 22, 23 or 24 (postal cheque) and Postal Transfer Order | | Fees charged in accordance with the Schedule of Fees of the Hungarian Post in force (4) + HUF 108/item | – | |



| Table 9: Description of payment order | | Fee rates | Due date for charging the fee | Exchange rate type |
|---|-----------------------|---|----------------------------------|--------------------|
| Payment voucher dispatch fee/item | | In accordance with the Schedule of Fees of the Hungarian Post in force (4) | Value date of the transaction | |
| Copy of accounting certificate, certificate or other document made out at the Customer's request | | HUF 352 or equivalent FX amount (1) | Value date of the transaction | |
| Making and modification of beneficiary's declaration | | HUF 1,172 or equivalent FX amount (1) | Value date of the transaction | |
| Registration and modification of co-holder | | HUF 290 or equivalent FX amount (1) | Value date of the transaction | |
| If there is an insufficient balance to cover the postage and when notice is given in the event of non-contractual conduct and the confirmation of an order | | In Hungary: HUF 290 or equivalent FX amount (1) | Transaction debit date | |
| | | Abroad: HUF 1,451 or equivalent FX amount (1) | | |
| Individual urgent administration (in addition to transfer charge) | | 1.075%, min. EUR 21.36, max. EUR 214.59 | At value date of the Transaction | DV2 |
| Fax costs (per page) | to Hungary | HUF 586 or equivalent FX amount (1) | Value date of the transaction | |
| | to European countries | HUF 1,752 or equivalent FX amount (1) | | |
| | to outside Europe | HUF 2,333 or equivalent FX amount (1) | | – |
| Safe deposit box rent (3) | small | HUF 5,584 | Last day of the reference month | – |
| | medium-sized | HUF 7,256 | Last day of the reference month | – |
| | large | HUF 8,374 | Last day of the reference month | – |
| Withdrawal of paper-based order not yet executed by the Bank (6), recall of order already executed by the Bank | | HUF 3,225 each or EUR 16.12 EUR | At value date of the Transaction | – |
| OUR charge method fee (in the event of FX transfer and HUF transfer initiated to another country, if the partner bank's charges are assumed) | | 0.172%, min. EUR 17.19, max. EUR 83.39 | At value date of the Transaction | DV2 |
| Subsequent modification of outgoing FX transfer to the debit of HUF or FX account | | FX amount corresponding to HUF 2,784 + SWIFT charge (1) | Value date of the transaction | – |
| Responsible custody fee/fee for possession without legal grounds | | HUF 112/month/account or equivalent FX amount (1) | Last day of the reference month | – |
| Making a SWIFT/SEPA copy on day T+1, specific correspondence about SWIFT/SEPA message, urging; rejection of FX transfer due to an order cancelled/rejected because of insufficient balance or formal error (including non-compliance with legislation or measures taken by the authorities) | | HUF 1,612 or equivalent FX amount (1) | Value date of the transaction | – |
| In the case of FX transfer, SWIFT/SEPA copy on T day, without conversion | | HUF 2,784 or equivalent FX amount (1) | Value date of the transaction | – |
| In the case of FX transfer, SWIFT/SEPA copy on T day with conversion | | HUF 5,579 or equivalent FX amount (1) | Value date of the transaction | – |
| Acceptance of damaged HUF banknote if more than half of the banknote is submitted | | HUF 0 | – | – |
| Acceptance of damaged HUF banknote if less than half of the banknote is submitted | | HUF 0 The Bank receives it against an acknowledgement of receipt (record), then forwards it to the National Bank of Hungary for destruction. | – | – |
| Acceptance of damaged foreign currency banknote if minimum 80% or more of the banknote is submitted | | 20.34% of the amount paid | – | – |
| Acceptance of damaged foreign currency banknote if less than 80% of the banknote is submitted | | The Bank does not accept it. | – | – |
| Receipt and delivery of not more than 50 coins or banknotes for changing (5) | | HUF 0 | – | – |
| Receipt of more than 50 coins by the Bank during change of denomination (5) | | 3% of the amount | | |
| Receipt of more than 50 banknotes by the Bank during change of denomination (5) | | 1.5% of the amount | | |
| Delivery of more than 50 coins by the Bank during change of denomination (5) | | 3% of the amount | | |
| Delivery of more than 50 banknotes by the Bank during change of denomination (5) | | 1.5% of the amount | | |



¹ If the Fee was set in the currency of the bank account to be debited, the amount of the Fee specified will be charged directly, otherwise the Fee specified will be charged after being converted into HUF at the account conversion mid-rate valid on the first banking day of the reference month, then into the currency of the bank account to be debited at the account conversion mid-rate valid on the first banking day of the reference month.

After becoming aware of the fact of death of a private person, primary agricultural producer or sole trader, the Bank manages the amount recorded on a bank account with a positive balance, too, in accordance with the rules for possession without legal grounds (responsible custody). The Bank makes payments to the heirs or beneficiaries of a deceased Customer in accordance with the provisions of Section 14 of this Announcement.

² For Customers who request that their bank account statements be sent to a bank branch or by email, the fee applies to the printing of the original statement. Printing additional copies is considered the replacement of the statement.

³ A safe deposit box may only be rented at the designated branches. It is a fee that only applies to safe deposit box rental contracts concluded until 23 May 2016.

⁴ The Announcement of the Hungarian Post Office applicable to postal money transaction fees is available at the website www.posta.hu.

⁵ The Bank performs coin/banknote changing services only for its Customers that keep their accounts with the Bank. The Bank changes denominations only in the currency of HUF.

⁶ Paper-based orders may be withdrawn before the deadline for the submission of the order of the given type.

⁷ The Bank does not provide an opportunity for modifying the account-keeping fee discount on the 'Erste Prima Lakossági Bankszámla' retail bank account as of 27 April 2016.

4.7 Fees of Erste SMS Max package service

| Table 9: Description of service | Fee rates | Due date for charging the fee | Exchange rate type |
|---|---------------|--|--------------------|
| Erste SMS Max package | HUF 498/month | On the first occasion, on the date of application, and subsequently on the first business day of every month | – |
| Fee for SMS forwarded to a secondary phone number | HUF 29/SMS | On the 6 th business day after the reference month | – |

The Bank considers a request for the service received by 07:00 p.m. same-day application.

4.8 Execution procedures applied to HUF transfers, crediting and other orders

| Description of orders | Method of submitting order | Final submission deadline | | Debit date/Value date | Deadline for execution |
|---|--|--|--|-----------------------|------------------------|
| | | Monday to Thursday | Friday | | |
| Domestic one-time HUF transfer outside the Bank (1) | on paper-based certificate | 12:00 noon | 12:00 noon | T | T+1 |
| | Transfer coded via automated TeleBank service | 04:30 p.m. | 04:30 p.m. | T | T |
| | via TeleBank operator 4:00 p.m. | 4:00 p.m. | 4:00 p.m. | T | T |
| | Via NetBank, MobilBank | 04:30 p.m. | 04:30 p.m. | T | T |
| One-time HUF transfer within the Bank (1) | on paper-based certificate | 12:00 noon | 12:00 noon | T | T |
| | Transfer coded via automated TeleBank service | 04:30 p.m. | 04:30 p.m. | T | T |
| | One-time transfer via TeleBank administrator (8) | 4:00 p.m. | 4:00 p.m. | T | T |
| | Via NetBank, MobilBank, one-time transfer (9) | 6:00 p.m. | 6:00 p.m. | T | T |
| HUF and FX deposit tie-up (2) | on paper-based certificate | In branch opening hours (3) | | T | T |
| | via TeleBank operator 4:00 p.m. | 4:00 p.m. | 3:00 p.m. | T | T |
| | via NetBank | 4:00 p.m. | 3:00 p.m. | T | T |
| Termination of HUF and FX term deposit (2) | on paper-based certificate | In branch opening hours (3) | | T | T |
| | via TeleBank operator 4:00 p.m. | 4:00 p.m. | 3:00 p.m. | T | T |
| Termination of HUF and FX term deposit (2) | via NetBank | 4:00 p.m. | 3:00 p.m. | T | T |
| Cash payment to cash desk and cash withdrawal(3) | – | In branch opening hours | | – | T |
| | – | In the event of distribution of estate 4:00 p.m. | In the event of distribution of estate 2:00 p.m. | | |



| Description of orders | Method of submitting order | Final submission deadline | | Debit date/Value date | Deadline for execution |
|---|--|--|--|-----------------------|------------------------|
| | | Monday to Thursday | Friday | | |
| Granting authorisation for direct debit (order to pay for utilities) (4) | on paper-based certificate | 2:00 p.m. | 12:00 noon | – | – |
| | via TeleBank operator 4:00 p.m. | 3:00 p.m. | 3:00 p.m. | – | – |
| | via NetBank | 6:00 p.m. | 6:00 p.m. | – | – |
| Lodging an objection against direct debit order (4) | on paper-based certificate | On banking day preceding debit 4:00 p.m. | | – | – |
| | | 4:00 p.m. | 2:00 p.m. | – | – |
| | via TeleBank operator | On banking day preceding debit 4:00 p.m. | | – | – |
| | | 3:00 p.m. | 3:00 p.m. | – | – |
| Acceptance of regular (fixed amount, standing) transfer orders (new, modification and cancellation) to HUF bank account (7) | on paper-based certificate | 2:00 p.m. | 12:00 noon | – | – |
| | via TeleBank operator 4:00 p.m. | 3:00 p.m. | 3:00 p.m. | – | – |
| | via NetBank | 6:00 p.m. | 6:00 p.m. | – | – |
| Execution of regular (fixed amount, standing) transfer order on HUF bank account within the Bank (5) | on paper-based certificate | - | – | T | T |
| | via TeleBank operator 4:00 p.m. | | | | |
| | via NetBank | | | | |
| Execution of regular (fixed amount, standing) transfer order on HUF bank account outside the Bank (5) | on paper-based certificate | - | – | T | T |
| | via TeleBank operator 4:00 p.m. | | | | |
| | via NetBank | | | | |
| Redemption of deposit documents (6) | | 8 a.m. to 4 p.m., but up until the end of the opening hours of the bank branch in question | 8 a.m. to 3 p.m., but up until the end of the opening hours of the bank branch in question | | |
| Modification of account type | at a bank branch and via TeleBank operator | 4:00 p.m. | 2:00 p.m. | – | T+1* |
| | via the NetBank system | 6:00 p.m. | 6:00 p.m. | – | T+1* |

*A detailed description of the modification of the account type is set out in Section 10 of this Announcement.

(1) The fees for the individual HUF bank account products within the Bank and for one-time HUF transfers outside the Bank are set out in the annexes to this Announcement.

(2) If a debit date is stated, the due date is day T.

(3) In branch opening hours on non-banking days according to the execution procedures applicable to weekend opening hours.

(4) Payment orders received by the Final Submission Deadline are processed on day T as reference date, while payment orders received after it are processed on business day T+1.

(5) With regular (fixed amount standing) transfer orders, the Account Holder makes an order to the Bank for the recurring transfer of a predefined HUF amount from his or her HUF bank account at predefined dates (debit dates). (This does not apply to bank accounts stated in Annex 8.)

(6) Deadlines for execution and value dates assumed on non-banking days are set out in Annex 5 to the Announcement on Retail Bank Accounts and Deposit Interest Rates.

(7) The order takes effect on the business day following the date of acceptance of the order.

(8) As of 27 February 2016, the Bank immediately executes one-time HUF transfers not exceeding HUF 300,000 within the Bank on weekends or non-business days via a TeleBank operator. The first banking day following the transaction will be the book-entry date of the transfer.

(9) As of 27 February 2016, the Bank immediately executes one-time HUF transfers within the Bank on weekends or non-business days via NetBank and MobilBank. The first banking day following the transaction will be the book-entry date of the transfer.

5. Conditions of bank card services

HUF-based bank cards

The Bank issues international VISA Electron*, Maestro**, Maestro SuperShop co-branded***, VISA virtual cards (electronic cards) as well as VISA Classic, MasterCard Standard****, MasterCard Wizz Air co-branded***** and MasterCard Gold cards (embossed cards) for retail HUF bank accounts, with the possibility of applying for supplementary cards. All cards, except for VISA virtual cards, may be used for cash withdrawal under the Bank's same terms and conditions at ATMs in Hungary and abroad, at the branches of the banks ensuring the acceptance of bank cards and at the postal service points of the Hungarian Post Office, and for balance enquiry at the ATMs of the Bank and certain Hungarian sister banks and at the Bank's branches. All cards are suitable for commercial payment and use abroad. VISA virtual cards may only be used for shopping on the Internet.

The 'Visa Electron Kölyök Kártya' cards for children may be used with limited functionality. Information about the available functions is provided in Annex 2.03 to the Announcement.



Announcement on Retail Bank Accounts and Deposit Interest

The Bank discontinues the sale of the 'Kölyök számla' account for children and the 'Visa Electron Kölyök kártya' product as of 15 July 2014. The reproduction of 'Visa Electron Kölyök kártya' cards and supplementary cards may not be applied for as of 15 September 2014. Active 'Visa Electron Kölyök Kártya' cards issued for children may be used until 30 October 2014. Our Account Holder Customers holding an existing 'Kölyök' account and/or card products are notified in writing of the termination of the products.

*The Bank issues the 'Visa Electron Diák Kártya' student card provided with Visa payWave technology suitable for contactless payment as of 19 October 2012. Accordingly, in the event of new and replacement card applications, supplementary card applications and card reproduction applications submitted as of that date, the Bank provides a bank card also suitable for contactless payment to the Card Holder. The automatically renewed 'Erste Visa Electron Diák Kártya' cards are suitable for contactless payment.

** The Bank issues the retail Maestro Bank Card provided with the Maestro PayPass™ technology also suitable for contactless payment as of 9 December 2013. Accordingly, in the event of new and replacement card applications, supplementary card applications and card reproduction applications submitted as of that date, the Bank provides a bank card also suitable for contactless payment to the Card Holder. The Maestro bank cards expiring on and after 31 January 2014 are renewed as cards suitable for contactless payment, with the 'Red Mandala' card image.

***The Bank issues the Erste SuperShop Bank Card provided with the Maestro PayPass™ technology also suitable for contactless payment as of 3 November 2011. Accordingly, in the event of new and replacement card applications, supplementary card applications and card reproduction applications submitted as of that date, the Bank provides a bank card also suitable for contactless payment to the Card Holder. The automatically renewed Erste SuperShop Bank Cards are suitable for contactless payment.

**** The Bank issues the MasterCard Standard Bank Card associated with retail HUF bank accounts provided with the MasterCard PayPass™ technology also suitable for contactless payment as of 10 July 2014. Accordingly, in the event of new and replacement card applications, supplementary card applications and card reproduction applications submitted as of that date, the Bank provides a bank card also suitable for contactless payment to the Card Holder. The MasterCard Standard Bank Cards expiring on and after 31 August 2014 are renewed as cards suitable for contactless payment.

***** Based on cooperation between Erste Bank Hungary Zrt. and Wizz Air Hungary Kft., a travel point collection programme is associated with the Wizz Air Debit Card, the terms and conditions of which are set out in the document entitled 'Terms of Point Collection'. Its version, as in force, is available at Erste Bank's website (www.erstebank.hu). The Bank issues the Wizz Air Bank Card provided with the MasterCard PayPass™ technology also suitable for contactless payment as of 2 December 2013. Accordingly, in the event of new and replacement card applications, supplementary card applications and card reproduction applications submitted as of that date, the Bank provides a bank card also suitable for contactless payment to the Card Holder. The Wizz Air Bank Cards expiring on and after 31 January 2014 are automatically renewed as bank cards suitable for contactless payment.

Optional card images

In the case of retail bank cards, Erste Bank terminated the option to choose a card image as of 9 December 2013. Accordingly (except for SuperShop Bank Cards that continue to have optional images), one card image will be associated with every retail debit card product as of 9 December 2013 (a separate card image for each product), with which the card will be made. Bank cards expiring on and after 28 February 2014 (except for Maestro, see above, in the part marked with ** under HUF-based bank cards) are renewed with this card image. Please seek information about the bank card image(s) linked to certain card products at the website www.erstebank.hu.

Settlement of bank card transactions and fees

The details relating to the settlement of bank card transactions and fees as well as the exact definition of value date, processing date and book-entry date are set out in the General Terms of Contract for Retail Banking Services.

In the case of transactions made in a foreign currency with the bank card, the HUF amount of the 'KártyaÖr' service stated in an SMS message may deviate from the amount debited to the Customer's bank account.

For the purposes of the fee discounts established in the Announcements, cash withdrawals from Erste Bank Group ATMs abroad are also considered cash withdrawals from own ATMs.

FX-based bank cards

The Bank issues the MasterCard Standard FX Card for retail FX bank accounts kept in euros (EUR)/US dollars (USD)/British pounds (GBP) and Swiss francs (CHF), with the option to apply for supplementary cards.

MasterCard Standard FX Cards may be used for cash withdrawal at ATMs in Hungary and abroad, at the branches of the banks ensuring the acceptance of bank cards (in Hungary and abroad), for commercial payments and for balance enquiry at the ATMs of the Bank and certain domestic sister banks and at the Bank's branches.

The details relating to the settlement of bank card transactions as well as the exact definition of value date, processing date and book-entry date are set out in the General Terms of Contract for Retail Banking Services.

The available balance of the account is stated in Hungarian forints (HUF) on the slips of transactions carried out with the MasterCard Standard FX Card at ATMs and POSs.

Cash in via ATMs

Cash may be paid via ATMs only to unclosed HUF bank accounts. Cash payment is not possible with inactive, expired, blocked or otherwise invalid bank cards. The service may be used with the following bank card types: Maestro, Maestro Diák, Visa Electron, Visa Electron Diák, Visa Classic, MasterCard Standard, MasterCard Standard WizzAir, Maestro SuperShop, MasterCard World Gold and MasterCard Unembossed.



5.1 Limits

The Bank sets the following daily cash withdrawal and purchase amount and transaction number limits for retail debit bank cards.

5.1.1 PERMANENT LIMITS

Cash withdrawal and purchase amount limits

| DAILY limits | Visa Electron Kölyök Card | Maestro, Maestro SuperShop, Maestro Diák, Visa Electron, Visa Electron Diák Card and MasterCard Unembossed | Visa Classic, MasterCard Standard , MasterCard Wizz Air co- branded, MasterCard Standard FX Card | MasterCard World Gold | Virtual VISA card |
|--|------------------------------|--|---|------------------------------|----------------------|
| ATM cash withdrawal limit (default): | HUF 150,000/day | HUF 150,000/day | HUF 200,000/day | HUF 300,000/day | HUF 1/day |
| Maximum value of ATM cash withdrawal* | HUF 150,000/day | HUF 500,000/day | HUF 500,000/day | HUF 500,000/day | HUF 1/day |
| POS purchase and cash withdrawal (default) | HUF 10,000/day | HUF 300,000/day | HUF 500,000/day | up to the account balance | HUF 1/day |
| Maximum value at POS (purchase and cash withdrawal)* | HUF 10,000/day | – | – | – | HUF 1/day |

The Bank sets a maximum daily ATM cash withdrawal limit amount on the basis of the above table: in the case of bank cards applied for before 15 February 2013, as of 15 April 2013, and in the case of bank cards applied for on or after 15 February 2013, as of 15 February 2013.* The maximum amount means that our Customers may set an amount as daily ATM cash withdrawal limit within the maximum limit amount for their bank cards.

*In the case of the 'Kölyök' card, the daily ATM cash withdrawal and daily POS cash withdrawal and purchase maximum amount limit are linked to it starting with the launch of the product.

Our Customers may modify the daily ATM cash withdrawal and the permanent daily POS cash withdrawal and purchase limit set for their bank cards free of charge, at any bank branch and via NetBank or as a time lock limit via TeleBank or NetBank in accordance with the provisions of the GTC, within the maximum value set.

If our Customers do not provide for setting a permanent Daily ATM Cash Withdrawal and Daily POS Cash Withdrawal and Purchase Amount Limit for their bank cards, the default limit amount will be set.

In the case of VISA virtual cards, the cash withdrawal and purchase limits are set by the Bank. The daily ATM cash withdrawal limit may not be modified by the Customer either in writing or as a time lock limit. Our Customers may not modify the purchase limit associated with the card in writing, only via TeleBank or NetBank, free of charge, as a time lock limit (for a period of minimum 24 and maximum 48 hours, as set out in the GTC).

The amount limits set for the use of bank cards associated with the MasterCard Standard FX Card, i.e. both the Daily ATM Cash Withdrawal Limit and the Daily POS Cash Withdrawal and Purchase Limit are set in HUF. To request for authorisation relating to the performance of a transaction is received by the Bank in Hungarian forints (HUF). This HUF amount is compared to the limit set in HUF in the Bank's card system. During cover verification, the Bank converts the HUF amount stated in the request for authorisation received by the Bank at the account conversion mid-rate valid on the day of transaction in the currency of the account into the currency of the account. This amount is compared to the amount of the account balance stated in the currency of the account in the Bank's account-keeping system.

The SMS message of the 'KártyaÖr' service contains a Hungarian forint (HUF) transaction amount and the available balance.

Transaction number limits

ATM cash withdrawal limit: 5 transactions/day

POS cash withdrawal and purchase limit:

- electronic cards: 5 transactions/day
- embossed cards: 10 transactions/day

In the case of every bank card, the daily transaction number limits may be modified only as time lock limits, free of charge, via TeleBank or NetBank, as set out in the GTC and the chapter of this Announcement entitled '**Time lock limits**'.

5.1.2 TIME LOCK LIMITS

It is possible for the Bank's Customers to temporarily modify the limits for up to a period specified by the Customer via TeleBank or NetBank, free of charge. The maximum allowed validity period of the time lock limit is **48 hours**.

After the expiry of the validity of the time lock limit, the limits applicable to the use of the bank card are restored to the value preceding the setting of the time lock limit.



Time lock amount and transaction number limits:

Daily ATM Cash Withdrawal Limit: maximum HUF 1,000,000/day

Daily ATM Cash Withdrawal Limit in the case of 'Kölyök' cards: maximum HUF 150,000/day

Time lock daily ATM cash withdrawal transaction number limit: 20 transactions/day

The time lock ATM cash withdrawal amount limit maximum takes effect on 15 April 2013 in the case of bank cards applied for before 15 February 2013 and on 15 February 2013 in the case of bank cards applied for starting on 15 February 2013.

Time lock daily ATM cash withdrawal amount limit maximum takes effect on 26 February 2014 in the case of 'Kölyök' cards.

5.1.3 LIMITS APPLIED IN THE EVENT OF CONTACTLESS PAYMENT

Domestic transaction amount limit: HUF 5,000/transaction

Foreign (merchant) transaction amount limit: to be determined individually for each country

5.1.4 MASTERCARD MONEYSEND CREDIT LIMIT

MasterCard MoneySend credit limit HUF 100,000/day – the limit may not be modified either as a permanent or a time lock limit.

5.1.5 ATM CASH PAYMENT LIMIT

Fifty banknotes may be paid at the same time via ATMs suitable for receiving payments. Denominations suitable for payment are as follows: HUF 500, HUF 1,000, HUF 2,000, HUF 5,000, HUF 10,000 and HUF 20,000. The number of banknotes that may be paid may be limited depending on the free storage capacity of the ATM existing at the time of the transaction.

5.2 Validity of bank cards

| | |
|---|-----------|
| Validity of Visa Virtual cards | 24 months |
| Validity of bank cards with embedded chip | 36 months |

5.3 Cancellation of card

Blocking may be initiated (from Hungary and abroad):

At the Bank's head office:

(00 36 1) 302-5885

Via the TeleBank service:

06/40-22-22-22 (only from Hungary) (Menu No 1)

5.4 Embossed Visa Electron and Maestro bank card

Conditions for receiving a main card:

- (a) Number of Visa Electron and Maestro main cards that may be issued for one bank account by type: one each

Conditions for receiving a supplementary card:

- (a) Any engraved main card (except for the Visa virtual card) or embossed main card is associated with the account (except for 'Visa Electron Kölyök' card, where it is not possible to hold a main card for the 'Kölyök' account).

5.5 Embossed Visa Classic and MasterCard cards

In connection with the embossed Visa Classic and MasterCard bank cards, issued before 4 October 2004, the Bank pays Tier I interest due for one-time deposits tied-up for a period of 91 to 180 days on the amount of the security deposit existing at the effective date of this Announcement. The interest is added to the principal on 30 June and 31 December.

Conditions for receiving a main card:

- (a) Number of embossed Visa Classic and MasterCard main cards that may be issued for one bank account by type: one each
(b) A MasterCard Gold bank card can be obtained on the basis of individual assessment.

Conditions for receiving a supplementary card:

- (a) An embossed Visa Classic or MasterCard main card is associated with the account.



5.6 Electronic Visa Classic Investment Card

Balance available with the Visa Classic Investment Card

It is **95%** of the product of the number of Asset Management Shares held on the Card Cover Subaccount and the net asset value per Asset Management Share. The available balance is increased by the total amount credited on the reference date and is decreased by the total amount debited on the reference date and the amount distrained for the Bank Card.

On the 30th day following the termination of the account, the Bank makes available the 5% retained by it to the Customer if no other amount is debited to the account within 30 days following the initiation of termination.

Erste Bank Hungary Zrt. and Erste Befektetési Zrt. terminated all agreements relating to Visa Classic Investment Cards on 30 days' notice on 1 February 2011 ('Card Agreement'). The Visa Classic Investment Cards were cancelled free of charge on 1 February 2011.

With respect to the balance remaining after the settlement of bank card transactions, the Asset Management Shares of the Erste Principal-guaranteed Liquidity Fund associated with Visa Classic Investment Cards are, naturally, not redeemed: they remain on the securities account kept with Erste Befektetési Zrt.

The Customer may arrange for the redemption of the Asset Management Shares at any Erste Bank branch.

The Customer may initiate the closing of the securities account by terminating the Underlying Agreement concluded with Erste Befektetési Zrt. in person at any Erste Bank branch.

5.7 Special services associated with embossed Visa Classic and MasterCard (HUF and FX) cards

Emergency cash withdrawal and bank card replacement abroad

In the case of Visa Classic, MasterCard Standard, MasterCard Standard FX Card and MasterCard World Gold Card:

If, during the Card Holder's stay abroad, his or her bank card is blocked and he or she urgently needs cash or a bank card, he or she may request the withdrawal of cash or an emergency bank card in accordance with the provisions of the 'General Terms of Contract for Retail Banking Services'. This Announcement supplements the above provisions as follows.

Maximum amount of emergency cash withdrawal in the legal tender of the country where cash withdrawal takes place*: **USD 5,000 ***

Availability of emergency cash withdrawal, at the latest, starting from the announcement of the intent to use such a card to the International Card Organisation: **36 hours**

Possible receipt of an Emergency Bank Card according to local time, at the latest, starting from the announcement of the intent to use such a card to the International Card Organisation: **72 hours**

One-off fee for Emergency Cash Withdrawal abroad** **USD 175/occasion**

One-off fee for the issuing of an Emergency Bank Card abroad ** **USD 225/occasion**

* In the event of cover verification, the Bank proceeds as follows:

- in the case of a HUF account: The Bank converts the requested amount into the currency of the account at the account conversion sell rate valid at the date of receipt of the request by the Bank and last quoted by the Bank;
- in the case of a non-HUF account:
 - o if the currency of the requested amount and the currency of the account are not the same, the Bank will convert the requested amount received from the International Card Organisation into HUF at the account conversion mid-rate valid on the date of receipt and last quoted by the Bank, then the Bank converts this HUF amount into the currency of the account at the account conversion mid-rate valid on the date of receipt and last quoted by the Bank,
 - o if the currency of the requested amount and the currency of the account are the same, the Bank will not perform conversion.

In the event of limit verification, the Bank proceeds as follows:

- in the case of amounts requested in USD: the Bank checks the requested amount without conversion;
- in the case of amounts requested in currencies other than USD: during cover verification, the Bank converts the non-USD amount specified by the Bank into USD at the account conversion sell rate valid on the date of receipt and last quoted by the Bank (except for MasterCard Standard FX Cards) or the last quoted account conversion mid-rate (in the case of MasterCard Standard FX Cards).

The amount made available within the service is debited to the related account in accordance with the provisions of the General Terms of Contract for Retail Banking Services.

** The Bank proceeds in connection with the service fee as follows:

- in the case of HUF accounts: it converts the fee into HUF at the account conversion sell rate valid on the date when the emergency cash withdrawal takes place/the emergency bank card is handed over to the Customer and last quoted by the Bank;
- in the case of a non-HUF account:
 - o in the case of the currency of the account other than USD, the Bank converts the fee into HUF at the account conversion mid-rate valid at the date when the emergency cash withdrawal takes place/the emergency bank card is handed over to the Customer and last quoted by the Bank, then the Bank converts this HUF amount into the currency of the account at the account conversion mid-rate valid at the same date and last quoted by the Bank,
 - o in the case of an USD account, the Bank does not convert the amount.

The related fee is debited to the related account in accordance with the provisions of the General Terms of Contract for Retail Banking Services.

Accident, health and luggage insurance and assistance service

Free accident, health and luggage insurance and assistance service (the 'Travel Insurance') belong to the embossed bank cards issued by Erste Bank. The insurance is valid if the insured travels outside the borders of Hungary or the country where the permanent residence of the Insured (Card Holder) is located during the period of travel not exceeding 30 consecutive days.

The assistance service may be used 24 hours a day in Hungarian. The company providing this service is authorised to act on behalf of the insurer in the event of any issue.

Assistance telephone: (+36 1) 458-4465



The document entitled 'Terms and Conditions of Travel Insurance for Bank Cards Issued by Erste Bank Hungary Zrt.' sets out a detailed description of Travel Insurance. The Travel Insurance premium is included in the annual card fee.

6. Daily maximum amount of orders made via the Retail TeleBank system

The Bank sets the daily maximum amount of orders of various types given by via the Retail TeleBank as follows:

| Transaction | Maximum amount |
|---|---|
| One-time HUF transfer via TeleBank operator | HUF 3,000,000/day/account |
| Coded one-time HUF transfer, submitted via automatic TeleBank service | Up to the available balance |
| Standing HUF transfer orders | HUF 3,000,000/day/account |
| Transfer to securities account | HUF 20,000,000/day |
| Deposit tie-up and termination | Up to the available balance |
| FX transfer | HUF 3,000,000/day/account or equivalent foreign exchange amount |
| Spot (same-day) and value-dated conversion | HUF 3,000,000/day/account or equivalent foreign exchange amount |

The Bank is obliged to execute orders only up to an amount specified for the various types of orders and corresponding to the daily limits. If the amount of a given order exceeds the daily limit amount within the given order type, the Bank will refuse to execute the order.

Orders submitted via a TeleBank operator and under the 'one-time transfer' menu item of the automated TeleBank service are considered orders submitted via a TeleBank operator.

Orders submitted under the 'coded transfer' menu item of the automatic Retail TeleBank service and via the Retail NetBank systems are considered electronic orders.

7. Interest rates charged in the case of bank account debt

| | Transaction interest (annual) | Default interest (annual) |
|-----------------------------|-------------------------------|---------------------------|
| In the case of HUF accounts | 20% | 6% |
| In the case of FX accounts | 9% | |

If debits received by the Bank (including the amount of interest, fees and commissions charged by the Bank on the basis of any service used in connection with the these GTC, the bank account contract and the bank account) exceed the sight deposit amount available on the bank account and committed to the Account Holder on the basis of an overdraft facility contract, the payment of the uncovered amount will fall immediately due on the debit date and the Account Holder will be obliged to reimburse it to the Bank forthwith.

8. Modification of the bank account type (reclassification)

The Account Holder may also initiate the modification of the bank account type selected by him or her in person at a bank branch and, with the exception of the account types detailed below, also via TeleBank and NetBank. The Account Holder may request the modification of his or her account to an account type that meets the conditions of application and eligibility of the account type when the modification was initiated.

- The modification of the following account types may not be initiated via TeleBank:
 - 'Erste Privilegium S, M and L' Bank Accounts, Erste Private Banking Bank Accounts, Premium Bank Account and bank accounts with more than one Account Holder.
- The modification of the following account types may not be initiated via NetBank:
 - 'Erste Privilegium S, M and L' Bank Accounts, Erste Private Banking Bank Account, Premium Bank Account and FX accounts.
- The modification of the account type may be initiated to 'Erste EgySzámla' single accounts via NetBank and, within that, only the discounts stated in the announcement for adult Customers may be selected.
- No modification may be initiated for 'Erste Közfizetés' Bank Accounts via TeleBank and NetBank.
- No modification may be initiated for 'Erste Privilegium S, M and L' Bank Accounts via TeleBank and NetBank and at bank branches.

9. Fee discount

In the case of retail bank accounts, which declare basic and privileged level as well, the conditions predetermined by the Bank (e.g. income or pension received, direct debit, transfer order, etc.) must be fulfilled in order to reach the privileged level and obtain fee discounts associated with it. The Bank examines the condition of the privileged level on the basis of the transactions completed by the business day preceding the last business day of the month. Transactions performed on the last business day of the month form part of the next period to be examined. The Bank examines the conditions of transfer of income to the bank account regarding the reference month by taking into account amounts credited from the 15th day of the month preceding the reference month until the 14th day of the reference month. If the 14th day of the reference month is not a banking day, the Bank will examine the fulfilment of the conditions by taking into account the amounts credited to the account by the preceding banking day.



In the case of bank accounts, where the bank card cash withdrawal fee discount forms part of the fee structure and where the Bank does not require the condition of account activity in the reference month for obtaining a fee discount, the establishment of the period of fee discount is the same as the calculation of completed card transactions, thus the date when the card transaction is executed counts for taking the fee discount into account.

In the case of bank accounts where a condition(s) for bank card purchases of a number or amount predefined by the Bank for obtaining a fee discount must be fulfilled, the Bank takes into account, for examining the conditions of transactions, the bank card purchase transactions recorded by the business day preceding the last business day of the month.

If the Bank sets the condition of crediting to the bank account (e.g. income) as a condition for obtaining a fee discount, the Bank will accept that income transferred in HUF and foreign exchange both from within and outside Hungary (even via VIBER) as the fulfilment of the condition of the privileged level. The Bank does not accept crediting by transfer between own bank accounts within the Bank.

10. Daily maximum amount of orders made via the Retail NetBank/MobilBank system

The Bank sets the daily maximum amount of one-time and standing HUF and FX transfers via the Retail NetBank system at HUF 10 million by Customer.

In the case of FX transfers, the exchange rate applied to limit reviews is the account conversion mid-rate valid at the time of submission. In the case of pre-value dated orders, the transferred amount is taken into account according to the date of submission. If the total of all orders submitted on the reference day exceeds the amount of the daily limit, the Bank will refuse to execute the last order submitted. The daily limit may be modified via TeleBank, after identification, for a maximum period of 12 hours. A limit increase takes effect immediately upon being set, it is not possible to set a start date and time.

The Bank sets the daily maximum amount of one-time HUF transfers in question via the Retail MobilBank system at HUF 1 million by Customer.

11. Overdraft facility associated with retail bank accounts and sight interest

The sight interest rates of retail bank accounts are set out in Annex 1.1 to this Announcement. The interest rates for overdraft facilities associated with retail bank accounts are set out in Annex 2 to the then-current Announcement on Retail Credit.

12. Information about financial expense reduction

I. Statutory option of free cash withdrawal

Act CLXXXIX of 2013 on financial expense reduction amended Act LXXXV of 2009 on the provision of money transaction services on 22 November 2013, which introduced the possibility of free cash withdrawals for our Retail Customers qualifying as consumers as of 1 February 2014.

II. Terms and conditions of free cash withdrawals

The following Account Holders (consumers) are entitled to the discount: who hold a payment account (bank account) with Erste Bank;

- who are over 16;
- who have a permanent or habitual residence in Hungary;
- who make a declaration at a branch of Erste Bank or via Internet bank (NetBank).

III. Methods of free cash withdrawal

Free cash withdrawal is provided for the bank account specified in a declaration made by the Account Holder as follows:

(a) Cash withdrawal in HUF with bank card from ATM in Hungary

Account Holders may carry out the first two cash withdrawals in HUF per month from an HUF or FX bank account designated by them at automated teller machines (ATMs) in Hungary with a bank card free of fees and charges, up to the total amount of HUF 150,000.

Free cash withdrawal from ATMs is available with all debit cards (including supplementary cards) associated with the bank account designated for free cash withdrawal, but irrespective of the number of Card Holders and Account Holders no fee is payable in respect of an account only for the first two cash withdrawals and up to HUF 150,000 in the reference month.

(b) Cash withdrawal in HUF at a bank branch without bank card

If no bank card was associated with the bank account before 22 November 2013, the Account Holder is entitled to make the first two free cash withdrawals in HUF per month at a bank branch, in the form of cash withdrawal up to a total amount of HUF 150,000 at cash desk, until taking possession of a bank card, but not later than until 31 December 2014.

If the Account Holder did not have a bank card associated with the bank account before 22 November 2013, but he or she applies for a bank card at any time afterwards, after applying for the bank card in question, the first two free cash withdrawals in HUF per month up to the total amount of HUF 150,000 may be made with a bank card via an ATM.

As of 1 January 2015, no fee is payable by eligible Account Holders only for cash withdrawals from ATMs using a bank card; the possibility of free cash payment from cash desk ceases to exist.

The free cash withdrawal option is also available for FX accounts if the cash withdrawal transactions are carried out in HUF, at ATMs and at bank branches in Hungary.

In the case of a free cash withdrawal transaction, a partial amount of the amount withdrawn above the free amount limit (HUF 150,000) is



considered a separate transaction; therefore, the Bank charges the fee stated in the Announcement for this partial amount.
The statutory option of free cash withdrawal is not available with credit cards.

IV. Rules for making and withdrawing declarations

To be entitled to withdraw cash free of charge, the Account Holder is required to make a declaration. It is a general rule that the relevant declaration can be submitted to one payment service provider and for a single payment account. The Bank will refuse the declaration if the conditions specified in Section II are not fulfilled with respect to the Declarer.

The Account Holder may make his or her declaration on a bank account kept with Erste Bank at any branch of Erste Bank or, if the Account Holder has access to the NetBank service, also via the NetBank system.

Only Account Holders registered with the Bank and having a permanent home address in Hungary may make a declaration via NetBank. If the Account Holder making the declaration does not fulfil this condition, making a declaration may not be initiated via Erste NetBank. In this case, his or her declaration may be accepted only at a bank branch if he or she fulfils the other conditions of making a declaration.

Only an Account Holder considered a consumer may make a declaration; however, free cash withdrawal may be made by using all bank cards (both main and supplementary cards) associated with the designated bank account. In the case of a bank account with two Account Holders, the Main Account Holder or the Co-holder may make the declaration. Only one valid declaration may be associated with one bank account at the same time.

Free cash withdrawal may be made for the first time as of 1 February 2014. On the basis of declarations submitted until 20 January 2014, free cash withdrawal is possible as of 1 February 2014. After this, and declaration may be made until the 20th day of every month for ensuring that the Account Holder may use the discount from the following calendar month. If a declaration has been made for a particular bank card, it is not necessary to make another declaration every month. This is only a deadline for declarations to be fresh made.

If a declaration on the designation of a payment account has been previously submitted at Erste Bank or another payment service provider and the Account Holder wishes to make a new declaration, it is not necessary to withdraw the old declaration as of 1 December 2014: his or her new declaration will automatically replace the previous one.

In the case of declarations made at Erste Bank until the 20th day of a particular calendar month, the option of free cash withdrawal from the bank account becomes effective on the 1st day of the next calendar month. In the case of declarations made after the 20th day of a particular month, the option of free cash withdrawal from our bank account becomes effective on the 1st day of the second next calendar month. With this, the option of free cash withdrawal from the bank account designated in the previously made declaration automatically ceases to exist.

It remains possible to withdraw a declaration made at Erste Bank both at our bank branches and via NetBank.

The withdrawal of a valid declaration made on a specific bank account may only be initiated by the person who made that declaration. As long as there is a valid declaration on a specific bank account, no other person may make a new declaration on the same bank account.

If a declaration made at Erste Bank until the 20th day of a particular calendar month is withdrawn, the option of free cash withdrawal from the bank account affected by withdrawal ceases to exist on the 1st day of the next calendar month. In the case of the withdrawal of declarations made after the 20th day of a particular month, the option of free cash withdrawal from the bank account affected by withdrawal ceases to exist on the 1st day of the second next calendar month.

On the basis of Section 36/A of Act LXXXV of 2009 on the provision of money transaction services, if an Account Holder makes a declaration on, and uses free cash withdrawal from, more than one of his or her bank accounts, the Bank will be entitled to charge the fees and charges for the cash withdrawals retroactively, in one sum.

V. Central Records System as of 1 December 2014

On the basis of Section 62/J of Act LXXXV of 2009, Erste Bank Hungary Zrt., as declaration data provider, provides the following information about the rules relating to the Central Records System for cash payments to its Customers.

The Central Records System is a closed database managed by a financial enterprise managing the Central Records System (BISZ Központi Hitelinformációs Zártkörűen Működő Részvénytársaság), which records the fact that declarations assigned to payment accounts exist and the declaration data.

The Central Records System aims at ensuring, in order to guarantee the lawful exercise of the right of free cash withdrawal, that it can be established whether the Declarer has made a declaration and, in the case of declarations made at different times and declaration data providers, that it can be established which of his or her declarations entitles him or her to the service free of fees and charges as defined in Section 36/A(1) of 36/A of Act LXXXV of 2009.

Only the data defined by law may be recorded in the Central Records System, and they may be used for the purposes specified above.

Rules for the operation of the Central Records System, contents of data managed in the Central Records System and general rules for data management

1. The Bank, as declaration data provider, transfers the data listed below to the financial enterprise managing the Central Records regarding the fact that the Declarer has made a declaration at, or has given an instruction for its withdrawal to, the Bank forthwith after the declaration has been made or the instruction to withdraw it has been given and after conducting verification in accordance with its own internal procedures, but not later than within five business days, via an electronic device, in addition to providing its own company details:

– Regarding the person making/withdrawing the declaration:

- first name and surname,
- first name and surname at birth,
- place of birth,
- date of birth,
- mother's first name and surname at birth.



- the calendar day on which the Declarer made the declaration or gave an instruction for its withdrawal.

When the declaration is made or an instruction to withdraw it is given, the Bank, as declaration data provider, informs the consumer in writing or via its Internet service providing system (Internet bank) provided with security identification that his or her declaration data will be handed over to the Central Records System.

2. The Bank handed over the personal data specified by law of the persons making or withdrawing a declaration to that date, to the financial enterprise operating the Central Record System in advance, on a permanent data carrier, for the normal operation of the Central Records System starting on 1 December 2014.

3. The financial enterprise managing the Central Records has may hand over the declaration data, at the request of the Bank as declaration data provider, only to the declaration data provider that has forwarded the requested declaration data to the financial enterprise. Data management by the Central Records is automated. The data relating to the same Declarers and handed over by declaration data providers may be connected in the Central Records. The declaration data provider does not hand over data to the financial enterprise managing the Central Records on the fact that the Declarer has made a declaration at it if the consumer has made his or her new and previous declaration in force at the same declaration data provider.

If the Declarer is not included in the Central Records or if he or she is included in the Central Records, but an instruction for withdrawal also belongs to his or her declaration, the financial enterprise managing the Central Records will confirm registration to the declaration data provider forthwith after receipt of the declaration data, but not later than within two business days.

If the Declarer's previously made declaration in force is included in the Central Records, the financial enterprise managing the Central Records will notify the declaration data provider that has provided data on the declaration included in the Central Records of the fact that the Declarer's declaration has been repealed, forthwith after receipt of the declaration data, but not later than within two business days. Simultaneously, the financial enterprise managing the Central Records confirms for the declaration data provider that has provided data on the new declaration that the declaration has been entered in the records.

Forthwith after receipt of notice from the financial enterprise managing the Central Records but not later than within five business days, the declaration data provider notifies the Declarer of the fact that he or she is no longer entitled to services free of fees and charges after the date specified in Section 36/A(8), in writing or via its Internet service system (Internet bank) provided with security identification or on another permanent data carrier as agreed by the Parties.

Only one declaration of the Declarer entitling him or her to services free of fees and charges may be included in the Central Records at the same time.

Modification of data managed in the Central Records System

The declaration data provider notifies the financial enterprise managing the Central Records forthwith after becoming aware, but not later than within five business day, with the simultaneous provision of the new data, if a change has taken place in the data detailed in point 1.

Deletion of data managed in the Central Records System

The financial enterprise managing the Central Records System manages the declaration data until they are deleted. The declaration data are deleted from the Central Records System forthwith, but not later than within two business days in the following cases:

- (a) after it becomes aware of the termination of the payment account;
- (b) after an instruction is given for withdrawal, if the Declarer does not make a new declaration, at the Declarer's request;
- (c) if the Declarer deceases, after becoming aware of it.

The declaration data provider notifies the financial enterprise managing the Central Records forthwith after becoming aware of the occurrence of the event specified above, but not later than within five business days.

The financial enterprise managing the Central Records automatically deletes the declaration data after five years from the date on which the instruction for withdrawal is given if the Declarer does not make a new declaration.

The financial enterprise managing the Central Records deletes the declaration data forthwith after the examination of the identity of the declaration data provider, but not later than within two business days if the declaration data provider cannot be identified.

Rights the Declarer is entitled to

The Declarer is entitled to request information in person or in writing (in person or by way of a document handed over by a third party, or by post, fax or email) from the Bank about what declarations he or she has made are included in the Central Records. The Declarer may become familiar with his or her own data without limitation, and no cost reimbursement and other fee may be charged for this.

It is always necessary to complete an Application for an own cash declaration report [*Saját kp. nyilatkozatjelentés kérelem*] for submitting an application. The form is available at our bank branches and at the website www.erstebank.hu. The Bank may accept the application if at least the following details are provided:

- first name and surname,
- first name and surname at birth,
- place of birth,
- date of birth,
- mother's first name and surname at birth,
- method of receiving the 'Application for an own cash declaration report' (if not completed, it will be sent to the applicant by post).

The Bank forwards this application for information to the financial enterprise managing the Central Records forthwith, but not later than within five business days of receipt of the application. The financial enterprise managing the Central Records sends the requested data to the requesting Bank in writing, in a sealed manner, within three days.

The Bank initiates the forwarding of the response of the financial enterprise managing the Central Records to the application to the Applicant



also in writing, in a sealed manner, forthwith after receipt, but not later than within five business days.

The Declarer may also request information about the declaration data managed about him or her from the financial enterprise managing the Central Records in writing (by post), free of charge.

The Declarer may request that the declaration data provider or the financial enterprise managing the Central Records correct or, if there are no legal grounds for managing them, delete the declaration data.

VI. Free cash withdrawal against an overdraft facility

According to Section 36/A(3) of Act LXXXV of 2009 on the provision of money transaction services, if the Bank provides for cash withdrawal up to HUF 150,000 in total in HUF on the first two occasions in the relevant calendar month in whole or in part against an overdraft facility provided to the Account Holder, the Account Holder will be entitled to receive cash payments or to withdraw cash free of fees and charges at least up to the income from a work-related legal relationship transferred to the bank account in the relevant month (in particular, salary and social benefits defined in the Personal Income Tax Act (in particular, regularly provided funds and consideration for household work, disability benefit, personal benefit for the blind, and maternity benefit defined in the Act on social administration and social benefits)) and scholarship, but maximum HUF 150,000.

If the free cash withdrawal or a specific part of it was made against an overdraft facility linked to the account and the amount of the overdraft facility used exceeds the sum of amounts credited to the account, as specified in the previous paragraph, the Bank will debit the amount of the fee to be debited due to the arising difference to the related account by the 20th day of the following calendar month, by taking into account the provisions of the previous paragraph.

VII. Other rules

As of 1 February 2014, in the case of account packages where the account package includes maximum two free ATM cash withdrawal transactions by bank card per month at the basic level or by fulfilling the conditions of the privileged level or as an optional discount and the Account Holder makes the declaration defined in Section 36/A of Act LXXXV of 2009 on the provision of money transaction services, as amended in connection with financial rate cuts, the Bank will provide the first two free cash withdrawals in HUF per month from (Erste Bank or other bank) ATMs in Hungary requested in the declaration instead of the maximum two free ATM cash withdrawals included in the account package. In the case of account packages where the account package includes more than two free ATM cash withdrawals by bank card per month at the basic level or by fulfilling the conditions of the privileged level or as an optional discount and the Account Holder makes the declaration defined in Section 36/A of Act LXXXV of 2009, the Bank will provide the first two free ATM cash withdrawals in HUF per month from (Erste Bank or other bank) ATMs in Hungary requested in the declaration instead of the first two free ATM cash withdrawals per month included in the account package, while the additional (over the first two) ATM cash withdrawal(s) in the account package may be made at the ATMs specified in the Announcement free of charge as defined in the Announcement applicable to the account package in question.

If, upon making the first two free cash withdrawals per month as defined in Section 36/A of Act LXXXV of 2009, the aggregate sum withdrawn within the two transactions exceeds HUF 150,000, the fee stated in the Announcement will be charged for the amount over and above HUF 150,000 in such a way that the percentage part of the composite fee is charged for the part above HUF 150,000, and the item fee part is equal to the amount specified in the Announcement, irrespective of the amount.

If the Account Holder does not use the discount specified in Section 36/A of Act LXXXV of 2009, the Bank will provide the ATM cash withdrawal fee discount specified in the Announcement for the account package in question.