

**BUSINESS SCHEDULE OF FEES of Erste Befektetési Zrt.  
FOR CUSTOMERS TAKEN OVER FROM CITIBANK, effective as of 4 February 2017****1. Consignment fees**

**1. Sale of structured bonds and securities** 1.00% of the face value

**II. Fees associated with account-keeping**

**1. Account-keeping fee in the case of normal securities account and Long-term Investment Account (LTIA)<sup>1</sup>**

|  |                |
|--|----------------|
| <b>Investment funds</b>                | free of charge |
| <b>Structured bonds and securities</b> | 0.25%/year     |
| <b>All other securities</b>            | 0.15%/year     |

The securities account-keeping fee is charged in one sum every quarter, by the 10th business day of the month following the given quarter. Its maximum amount is HUF 18,750/quarter.

The calculation of the account-keeping fee is based on, in the case of structured bonds and securities and government securities, the face value of the particular securities, while in the case of other securities, their stock exchange value. In the case of FX instruments, the portfolio is converted at the current official foreign exchange rate quoted by the National Bank of Hungary. With respect to the calculation of the account-keeping fee, the portfolios of the LTIA and the normal account are taken into account in aggregate, with the provision that the fees (including the fee part calculated for the portfolio on the LTIA) are charged to the normal customer account.

**Responsible custody fee** HUF 3,000/month

**III. Other provisions**

In any other case, the rules and fees stated in the Schedule of Fees of Erste Befektetési Zrt, as in force, apply.

After this Schedule of Fees comes into force, it will also apply to customers who have entered into a contract entitled 'Underlying Agreement for Investment Services and Their Supplementary Services'.

In their specific agreement, the Contracting Parties may also agree on rates other than the foregoing, by mutual consent.

Budapest, 21 November 2016

**Erste Befektetési Zrt.**

<sup>1</sup> The given fees apply to customer accounts, securities accounts and securities custody accounts alike in the case of securities accepted by KELER and other recognised clearing houses.  
ERSTE Befektetési Zrt., activity licence No: III/75.005-19/2002, a stock exchange member of BÉT Zrt. and Deutsche Börse AG