

Fees and Commissions for Retail Bank Accounts Taken Over During the Transfer of the Citibank Retail Portfolio and No Longer Sold

Effective from: 4 February 2017

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1 General provisions

1.1 Introductory provisions

- (a) The terms and conditions set out in this Announcement govern the retail bank accounts taken over during the portfolio transfer between Citibank Europe plc Hungarian Branch Office and Erste Bank Hungary Zrt. (the 'Bank'). This Announcement forms part of the payment orders made between the Bank and the Customer as well as the contract made for financial or supplementary financial services provided by the Bank to the Customer.
- (b) The general rules for money transactions, the special rules for FX transactions, and the exchange rate and cash withdrawal procedures applied are set out in the Announcement on Retail Bank Accounts and Deposit Interest Rates, as in force.
- (c) The Bank expressly reserves the right to unilaterally amend the terms and conditions set out in this Announcement in accordance with the provisions of the General Terms of Business for Retail Banking Services.
- (d) The fees associated with the FX account are debited at the account conversion mid-rate set by the Bank, valid on the transaction date of the currency in question.
- (e) The retail bank accounts taken over during the portfolio transfer between Citibank Europe plc Hungarian Branch Office and Erste Bank Hungary Zrt. are governed by the preferential terms and the related rates without the examination of the terms for two full months following the transfer (until 30 April 2017).
- (f) The Bank reserves the right sometimes not to collect, taking into account its strict business interests, a fee rate specified in the Announcement. The Bank does not charge the fee for transfers within the Bank subject to the Limit stated in this Announcement until revoked.
- (g) Additional terms and conditions affecting the products offered and services provided by the Bank in this Announcement but not regulated are available in the Announcement on Retail Bank Accounts and Deposit Interest Rates as well as the General Terms of Contract for Retail Banking Services forming part of the contract made between the Bank and the Customer and in the general terms of contract applicable to the services in question, about which the Customers can receive information at the bank branches, via retail TeleBank and on the website at www.erstebank.hu.
- (h) Products and services newly applied for as of 4 February 2014 are governed by the General Terms of Contract for Retail Banking Services, as in force.
- (i) 'Linked accounts' means the entirety of accounts jointly accessible to the Account Holder and the Authorised Person(s) and/or the Joint Account Holder(s).
- (j) The information brochure relating to the first two cash withdrawals per month free of charge available pursuant to Section 36/A of Act LXXXV of 2009 on the provision of money transaction services, as amended in connection with financial utility rate cuts, and to the central record-keeping of declarations made on cash withdrawal free of charge is included in the main document of the Announcement on Retail Bank Accounts and Deposit Interest Rates.

1.2 Preferential terms

- (k) 'Observation period' means the period from the 15th day of every month until the 14th day of the following month (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 and/or the daily closing balance.
- (l) 'Determination of average balance': the Bank calculates the balance in HUF every month on the basis of the arithmetic average of the daily closing balance figures of the observation period specified in point (k), during which it takes into account the balance of the following accounts kept in HUF or foreign exchange by the Bank for the Customer as Account Holder (only in the case of products taken over during the portfolio transfer between Citibank Europe plc Hungarian Branch Office and Erste Bank Hungary Zrt. and Erste Befektetési Zrt.): current accounts, savings accounts, term deposits and securities. If the Bank keeps the account in question in foreign exchange, the Bank will take into account the prevailing foreign exchange mid-rate quoted by the National Bank of Hungary, valid on the preceding business day, for establishing its daily closing balance. In the case of securities held for the Customer by Erste Befektetési Zrt., the product of the end-of-day number of securities and their same-day net asset value per item forms part of the daily closing balance. With respect to current accounts, only the balance of the account products set forth in this annex to the Announcement may be taken into account for the calculation of the average balance.
- (m) The Bank examines the condition of crediting to the current account for a specific month for the observation period in HUF with respect to HUF and FX current accounts within the same fee package. The Bank takes into account amounts credited both from within and outside of Hungary in HUF and foreign exchange (even via VIBER) as the fulfilment of the condition. In the case of FX accounts, the Bank takes into account the specific crediting at the foreign exchange rate quoted by the National Bank of Hungary and valid on the preceding business day. The Bank does not accept crediting by transfer between own bank accounts within the Bank.
In the case of accounts opened after 1 January 2013, crediting may be fulfilled by maximum one transaction, in one sum, while in the case of accounts opened before 1 January 2013, by maximum three transactions.
- (n) If the average balance and/or the amount credited reach(es) or exceed(s) the condition set for the fee package in question in the observation period, the preferential terms will take effect as follows:
 - customer relations fee in the reference month;
 - transaction discounts with collected commissions in the reference month;
 - an ATM discount that will be valid in the month following the reference month.

- (o) In the case of the linked Citigold accounts established since 1 April 2012, unless otherwise provided in this Announcement, the Bank does not charge the Customers any account-keeping fee.
- If a Customer who has been recently awarded linked Citigold accounts does not reach the minimum monthly average balance expected in the case of the fee package in question or the minimum incoming transfer amount not later than by the end of the second full calendar month following the setting of the linked Citigold accounts, the Bank may charge a Segment Limit Non-Performance Fee specified in this annex to the Announcement. This provision also applies to continuous, i.e. previously awarded, linked Citigold accounts.

Description	Erste World Plus Account Package			Erste World Private Plus Account Package		Erste World VIP Account Package	Erste Private C Plus Account Package
	<i>In the case of linked Citigold accounts established from 6 June 2013</i>	<i>In the case of linked Citigold accounts established between 1 April 2012 and 6 June 2013</i>	<i>In the case of linked Citigold accounts established before 1 April 2012</i>	<i>In the case of linked Citigold accounts established between 1 April 2012 and 6 June 2013</i>	<i>In the case of linked Citigold accounts established from 6 June 2013</i>		
Segment limit	<ul style="list-style-type: none"> a minimum account balance of HUF 5 million every month or minimum HUF 800,000 credited in one sum to a current account kept with Erste Bank from outside the Bank every month on any grounds 		a minimum average balance of HUF 15 million every month	a minimum average balance of HUF 15 million every month or minimum HUF 1,200,000 incoming transfer in one sum every month	a minimum average balance of HUF 15 million every month	a minimum average balance of HUF 15 million every month	a minimum average balance of HUF 15 million every month
Segment	Erste World						Private Banking
Segment Limit Non-performance Fee (previously Citigold service fee) (a uniform amount irrespective of the number of accounts) if the segment limit is NOT achieved	HUF 10,000	HUF 8,000	HUF 10,000	HUF 13,000	HUF 10,000	HUF 0	HUF 18,000

The Bank charges the Segment Limit Non-performance Fee relating to the reference month on the last banking day of the reference month. If the Customer's monthly aggregate average balance relative to the segment limit temporarily decreases below the minimum expected monthly average balance, the Bank may dispense with charging the Segment Limit Non-performance Fee for a specific period.

In addition to the monthly review of the achievement of the Private Banking/Erste World/Premium Limit, the Bank may also apply an annual review, during which the Bank verifies the actual fulfilment of the conditions by the Customers. In the case of Erste World/Private Banking Customers, the achievement of the Segment Limit, while in the case of Premium Customers, the fulfilment of the conditions for a zero monthly customer relations fee mean the achievement of the limit. If, during the annual review, the Private Banking/Erste World/Premium Limit as set out above is not achieved, Customers with the Private Banking/Erste World/Premium customer status will be served as Retail Customers in the future and the Bank's List of Retail Terms and Conditions will become applicable to them.

If the Customer's Private Banking/Erste World/Premium customer status is terminated, the Bank will, in the absence of the Customer's declaration to the contrary, modify the Customer's Private Banking/Erste World/Premium Fee Package to the 'Erste EgySzámlla' account Fee Package (with a NetBank/MobilBank HUF transfer discount and the condition of making purchases to the value of HUF 35,000 with a bank card associated with the 'EgySzámlla').

In either case, changing the Customer's status has no retroactive effect, the terms of the investment and credit products under the already concluded contracts will be unchanged until the expiry of the contracts, and the terms of accounts are modified by the fulfilment of the obligation to provide information under Act CCXXXVII of 2013. After his or her status has been changed, the Customer may not use the Private Banking/Erste World/Premium terms.

If the Private Banking/Erste World/Premium customer status is terminated, all fees and charges relating to the Securities Account will be charged in accordance with the Business Schedule of Fees of Erste Befektetési Zrt., as in force, as of the day after the date when the Private Banking/Erste World/Premium customer status was terminated.

1.3 Fee charging procedure

In general, the Bank debits the fees, commissions and charges incurred in connection with the orders specified above to the Customer's account as follows:

Fee debit date	Type of account debited with the fee	Names of fee
On the transaction date	Account affected by the transaction	Opening of HUF and FX account; VIBER transfer; One-time and standing FX transfer; SEPA Credit Transfer; HUF transfer to another country; Cash desk transactions; Request for bank certificate; Request for account statement; Transfer order modification and deletion fees; Fees associated with collection order, official transfer order and court transfer order; Nomination form fee in case of death and Fax costs; Balance enquiry at own ATM in Hungary, Balance enquiry at own branch, Balance enquiry at other ATMs in Hungary and abroad, Mailing of card in Hungary/to another country, Receipt of card at a branch at the Customer's request per card per occasion,

		PIN reproduction, PIN modification at the Bank's own ATMs in Hungary, PIN modification at other ATMs in Hungary and abroad, Purchase in Hungary and abroad, Cash withdrawal via the Bank's own ATMs and Erste Bank Group ATMs abroad, Cash withdrawal via other ATMs in Hungary, Cash withdrawal via ATMs abroad, Cash withdrawal at the branches of other banks and other payers and merchants and at POS terminals in Hungary, Cash withdrawal abroad at branch, Cash payment into Erste Bank ATMs in Hungary, Invoice payment via the Erste MobilePay service and Wire Transfer via the Erste MobilePay service
	Payer's account	Modification of fee package; Termination of customer relations on the Customer's initiative within 6 months from account opening Erste MobilePay registration, Card reproduction, Card blocking and replacement, Main card issuing fee, Annual card fee for main card
On the first business day of the reference month	Account affected by the transaction	Fee for the establishment, modification and cancellation of freezing an amount at the Customer's request
	Payer's account	Monthly subscription fee for the Erste 'Hímök' SMS Service
On the last day of the reference month	Account affected by the transaction	Execution of one-time HUF transfer; Execution of standing fixed-amount HUF transfer; Execution of direct debit; Transfer subject to a limit
	Payer's account	Monthly customer relations fee, Account-keeping fee and Segment Limit Non-Performance Fee

2 Fees associated with account-keeping

2.1 Account packages for Retail Customers

2.1.1 Erste Global Plus Account Package

Description		Erste Global Plus Account Package not available from 4 February 2017
Monthly customer relations fee (a monthly fee) (a uniform amount irrespective of the number of accounts)		HUF 990
Money transactions		
Domestic one-time HUF transfer within the Bank	via NetBank, MobilBank and pre-coded TeleBank	0.3%, min. HUF 100, max. HUF 6,990
	via TeleBank operator	0.9% min. HUF 490
	at branch	0.9% min. HUF 490
Domestic one-time HUF transfer outside the Bank	via NetBank, MobilBank and pre-coded TeleBank	0.3%, min. HUF 100, max. HUF 6,990
	via TeleBank operator	0.9%, min. HUF 490
	at branch	0.9%, min. HUF 490
Execution of standing fixed-amount HUF transfer within the Bank/Transfer subject to a limit within the Bank		0.3%, min. HUF 100, max. HUF 6,990
Execution of standing fixed-amount HUF transfer outside the Bank/Transfer subject to a limit outside the Bank		0.3%, min. HUF 100, max. HUF 6,990
Execution of direct debit order (order to pay for utilities)		0.3%, min. HUF 100, max. HUF 6,990
VIBER transfer	at branch	0.9%, min. HUF 5,465
One-time and standing FX transfer within the Bank (without conversion, with conversion)	via NetBank	0.3%, max. HUF 6,990
	via TeleBank	0.9%, min. HUF 1,990
	at branch	0.9%, min. HUF 1,990
One-time and standing FX transfer outside the Bank (without conversion, with conversion), SEPA Credit Transfer, HUF transfer abroad, FIT Payment within the Erste Bankgroup EUR transfer	via NetBank	0.3%, min. HUF 2,910 max. HUF 199,000
	via TeleBank	0.9%, min. HUF 5,465
	at branch	0.9%, min. HUF 5,465
Cash desk transactions²		
Payment from cash desk (from HUF and FX account, coins and banknotes)		1.5%, min. HUF 990
Bank card transactions		
Cash withdrawal via via Erste Bank in Hungary and via Erste Bank Group ATM abroad		1.5%, min. HUF 590
Cash withdrawal via other ATMs in Hungary		1.5%, min. HUF 590
Cash withdrawal via ATMs abroad		1.5%, min. HUF 590
Purchase in Hungary and abroad		0.3%, max. HUF 6,990
Balance enquiry via Erste Bank ATMs in Hungary		HUF 90
Balance enquiry at Erste Bank branch		HUF 90
Balance enquiry via other ATMs in Hungary or abroad		HUF 90
Fee rates associated with bank card		
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold		
Card renewal on expiry		HUF 590
MasterCard Standard cards applied for until 04.02.2017		
Main card issuing fee		HUF 0
Annual card fee for main card for Account Holder		HUF 6,990
Annual card fee for main card for co-holder		HUF 6,990
Fee of reproduction of bank card		HUF 0

Card blocking and replacement of card	HUF 0
MasterCard World Gold cards	
Main card issuing fee	not available
Annual card fee for main card for Account Holder	HUF 6,990
Annual card fee for main card for co-holder	HUF 6,990
Fee of reproduction of bank card	HUF 0
Card blocking and replacement of card	HUF 0
Fees of transfer orders modification and cancellation	
Recall (cancellation) of HUF order not yet executed by the Bank at branch or via TeleBank	HUF 1,060/order
Recall of HUF order already executed by the Bank (regardless of the success of the transaction) at branch or via TeleBank	HUF 3,171/order
Withdrawal of FX and HUF transfer order to another country, not yet executed by the Bank	HUF 0
Subsequent correction and withdrawal of FX and HUF transfer order to another country, already executed by the Bank ¹	HUF 2,784 + costs incurred by correspondent banks

2.1.2 Erste TOP Plus Account Package

Description		Erste TOP Plus Account Package not available from 5 May 2014	
		Fees for contracts concluded after 1 January 2013	Fees for contracts concluded before 1 January 2013
Monthly customer relations fee (a monthly fee) (a uniform amount irrespective of the number of accounts)		In the case of minimum HUF 150,000 credited in one sum from outside the Bank every month on any grounds HUF 0	
		In the absence of minimum HUF 150,000 credited in one sum from outside the Bank every month on any grounds HUF 3,800	
Money transactions			
Domestic one-time HUF transfer within the Bank	via NetBank, MobilBank and pre- coded TeleBank	0.3%, max. HUF 6,020	HUF 0
	via TeleBank operator	0.3%, max. HUF 6,020	HUF 0
	at branch	0.3%, max. HUF 6,020	HUF 0
Domestic one-time HUF transfer outside the Bank	via NetBank, MobilBank and pre- coded TeleBank	0.3%, max. HUF 6,020	HUF 0
	via TeleBank operator	0.3%, max. HUF 6,020	HUF 0
	at branch	0.3%, max. HUF 6,020	HUF 0
Execution of standing fixed-amount HUF transfer within the Bank/Transfer subject to a limit within the Bank		0.3%, max. HUF 6,020	HUF 0
Execution of standing fixed-amount HUF transfer outside the Bank/Transfer subject to a limit outside the Bank		0.3%, max. HUF 6,020	HUF 0
Execution of direct debit order (order to pay for utilities)		0.3%, max. HUF 6,020	HUF 0
VIBER transfer	at branch	0.8%, min. HUF 10,300	
One-time and standing FX transfer within the Bank (without conversion, with conversion)	via NetBank	0.3%, max. HUF 6,020	HUF 0
	via TeleBank	0.3%, max. HUF 6,020	HUF 0
	at branch	0.3%, max. HUF 6,020	HUF 0
One-time and standing FX transfer outside the Bank (without conversion, with conversion), SEPA Credit Transfer, HUF transfer abroad, FIT Payment within the Erste Bankgroup EUR transfer	via NetBank	0.6%, min. HUF 2,755 max. HUF 137,000	
	via TeleBank	0.7%, min. HUF 3,180 max. HUF 164,000	
	at branch	0.8%, min. HUF 5,465 max. HUF 217,000	
Cash desk transactions ²			
Payment from cash desk (from HUF and FX account, coins and banknotes)		0.6%, max. HUF 12,075	HUF 0
Bank card transactions			
Cash withdrawal via Erste Bank ATM in Hungary and from Erste Bank Group ATM abroad		0.6%, max. HUF 12,075	HUF 0
Cash withdrawal via other ATMs in Hungary		0.6%, max. HUF 12,075	HUF 0
Cash withdrawal via ATMs abroad		First transaction in each month: 0.6% max. HUF 12,075	First transaction in each month: HUF 0 afterwards:

Description	Erste TOP Plus Account Package not available from 5 May 2014	
	Fees for contracts concluded after 1 January 2013	Fees for contracts concluded before 1 January 2013
	afterwards: 1.6%, min. HUF 3,020	1.6%, min. HUF 3,020
Purchase in Hungary and abroad	For account contracts concluded between 1 January 2013 and 5 September 2013: HUF 0	For account contracts concluded as of 5 September 2013: 0.3%, max. HUF 6,020
Balance enquiry via Erste Bank ATMs in Hungary	HUF 0	
Balance enquiry at Erste Bank branch	HUF 0	
Balance enquiry via other ATMs in Hungary or abroad	HUF 0	
Fee rates associated with bank card		
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold		
Card renewal on expiry	HUF 0	
MasterCard Standard cards applied for until 04.02.2017		
Main card issuing fee	HUF 0	
Annual card fee for main card for Account Holder	HUF 2,790	HUF 0
Annual card fee for main card for co-holder	HUF 0	
Fee of reproduction of bank card	HUF 0	
Card blocking and replacement of card	HUF 0	
MasterCard World Gold cards		
Main card issuing fee	HUF 0	
Annual card fee for main card for Account Holder	HUF 2,790	HUF 0
Annual card fee for main card for co-holder	HUF 0	
Fee of reproduction of bank card	HUF 0	
Card blocking and replacement of card	HUF 0	
Fees of transfer orders modification and cancellation		
Recall (cancellation) of HUF order not yet executed by the Bank at branch or via TeleBank	HUF 0	
Recall of HUF order already executed by the Bank (regardless of the success of the transaction) at branch or via TeleBank	HUF 3,171/order	
Withdrawal of FX and HUF transfer order to another country, not yet executed by the Bank	HUF 0	
Subsequent correction and withdrawal of FX and HUF transfer order to another country, already executed by the Bank	HUF 2,784 + costs incurred by correspondent banks	

2.1.3 Erste Comfort Plus Account Package

Description	Erste Comfort Plus Account Package not available from 5 May 2014	
	over a minimum average monthly balance of HUF 1.5 million	under a minimum average monthly balance of HUF 1.5 million
Monthly customer relations fee (a monthly fee) (a uniform amount irrespective of the number of accounts)	HUF 0	HUF 765
Money transactions		
Domestic one-time HUF transfer within the Bank	via NetBank, MobilBank and pre-coded TeleBank	HUF 0
	via TeleBank operator	HUF 115
	at branch	HUF 950
Domestic one-time HUF transfer outside the Bank	via NetBank, MobilBank and pre-coded TeleBank	0.35%, min. HUF 85, max. HUF 6,580
	via TeleBank operator	0.4%, min. HUF 85, max. HUF 7,130
	at branch	0.5%, min. HUF 210
		0.7%, min. HUF 425

Description		Erste Comfort Plus Account Package not available from 5 May 2014	
		over a minimum average monthly balance of HUF 1.5 million	under a minimum average monthly balance of HUF 1.5 million
Execution of standing fixed-amount HUF transfer within the Bank/Transfer subject to a limit within the Bank		HUF 110/transfer executed	
Execution of standing fixed-amount HUF transfer outside the Bank/Transfer subject to a limit outside the Bank		HUF 110/transfer executed	
Execution of direct debit order (order to pay for utilities)		HUF 85/order executed	
VIBER transfer	at branch	0.8%, min. HUF 10,300	
One-time and standing FX transfer within the Bank (without conversion, with conversion)	via NetBank	HUF 0	
	via TeleBank	HUF 160	
	at branch	HUF 600	
One-time and standing FX transfer outside the Bank (without conversion, with conversion), SEPA Credit Transfer, HUF transfer abroad, FIT Payment within the Erste Bankgroup EUR transfer	via NetBank	0.6%, min. HUF 2,755 max. HUF 137,000	
	via TeleBank	0.7%, min. HUF 3,180 max. HUF 164,000	
	at branch	0.8%, min. HUF 5,465 max. HUF 217,000	
Cash desk transactions			
Payment from cash desk (from HUF and FX account, coins and banknotes)		0.9%, min. HUF 550	
Bank card transactions			
Cash withdrawal via Erste Bank ATM in Hungary and from Erste Bank Group ATM abroad		First 2 transactions in the month in Hungary: HUF 0 afterwards: HUF 525	HUF 525
Cash withdrawal via other ATMs in Hungary			
Cash withdrawal via ATMs abroad		1.6%, min. HUF 3,160	
Purchase in Hungary and abroad		HUF 0	
Balance enquiry via Erste Bank ATMs in Hungary		HUF 50	
Balance enquiry at Erste Bank branch		HUF 50	
Balance enquiry via other ATMs in Hungary or abroad		HUF 50	
Fee rates associated with bank card			
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold			
Card renewal on expiry		HUF 550	
MasterCard Standard cards applied for until 04.02.2017			
Main card issuing fee		HUF 0	
Annual card fee for main card for Account Holder		HUF 5,500	
Annual card fee for main card for co-holder		HUF 3,810	
Fee of reproduction of bank card		HUF 0	
Card blocking and replacement of card		HUF 0	
MasterCard World Gold cards			
Main card issuing fee		not available	
Annual card fee for main card for Account Holder		HUF 5,500	
Annual card fee for main card for co-holder		HUF 3,810	
Fee of reproduction of bank card		HUF 0	
Card blocking and replacement card		HUF 0	
Fees of transfer orders modification and cancellation			
Recall (cancellation) of HUF order not yet executed by the Bank at branch or via TeleBank		HUF 1,060/order	
Recall of HUF order already executed by the Bank (regardless of the success of the transaction) at branch or via TeleBank		HUF 3,171/order	
Withdrawal of FX and HUF transfer order to another country, not yet executed by the Bank		HUF 0	
Subsequent correction and withdrawal of FX and HUF transfer order to another country, already executed by the Bank		HUF 2,784 + costs incurred by correspondent banks	

2.1.4 Erste Control Plus Account Package

Description		Erste Control Plus Account Package not available from 1 January 2012	
		over a minimum average monthly balance of HUF 1.5 million	under a minimum average monthly balance of HUF 1.5 million
Monthly customer relations fee (a monthly fee) (a uniform amount irrespective of the number of accounts)		HUF 0	HUF 415
Money transactions			
Domestic one-time HUF transfer within the Bank	via NetBank, MobilBank and pre- coded TeleBank	HUF 0	HUF 280
	via TeleBank operator	HUF 245	
	at branch	HUF 685	
Domestic one-time HUF transfer outside the Bank	via NetBank, MobilBank and pre- coded TeleBank	0.4%, min. HUF 75, max. HUF 7,110	0.45%, min. HUF 75, max. HUF 8,200
	via TeleBank operator	0.55%, min. HUF 355	
	at branch	0.65%, min. HUF 415	
Execution of standing fixed-amount HUF transfer within the Bank/Transfer subject to a limit within the Bank		HUF 110/transfer executed	
Execution of standing fixed-amount HUF transfer outside the Bank/Transfer subject to a limit outside the Bank		HUF 110/transfer executed	
Execution of direct debit order (order to pay for utilities)		HUF 95/order executed	
VIBER transfer	at branch	0.8%, min. HUF 10,900	
One-time and standing FX transfer within the Bank (without conversion, with conversion)	via NetBank	HUF 0	
	via TeleBank	HUF 160	
	at branch	HUF 600	
One-time and standing FX transfer outside the Bank (without conversion, with conversion), SEPA Credit Transfer, HUF transfer abroad, FIT Payment within the Erste Bankgroup EUR transfer	via NetBank	0.5%, min. HUF 2,755 max. HUF 137,000	
	via TeleBank	0.5%, min. HUF 2,755 max. HUF 137,000	
	at branch	0.5%, min. HUF 2,755 max. HUF 137,000	
Cash desk transactions ²			
Payment from cash desk (from HUF and FX account, coins and banknotes)		0.75%, min. HUF 650	
Bank card transactions			
Cash withdrawal via Erste Bank ATM in Hungary and from Erste Bank Group ATM abroad		First domestic transaction in each month: HUF 0	HUF 525
Cash withdrawal via other ATMs in Hungary		afterwards: HUF 525	
Cash withdrawal via ATMs abroad		1.6%, min. HUF 3,150	
Purchase in Hungary and abroad		HUF 0	
Balance enquiry via Erste Bank ATMs in Hungary		HUF 0	
Balance enquiry at Erste Bank branch		HUF 0	
Balance enquiry via other ATMs in Hungary or abroad		HUF 0	
Fee rates associated with bank card			
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold			
Card renewal on expiry		HUF 550	
MasterCard Standard cards applied for until 04.02.2017			
Main card issuing fee		HUF 0	
Annual card fee for main card for Account Holder		HUF 5,500	
Annual card fee for main card for co-holder		HUF 3,810	
Fee of reproduction of bank card		HUF 0	
Card blocking and replacement of card		HUF 0	
MasterCard World Gold cards			

Description	Erste Control Plus Account Package not available from 1 January 2012	
	over a minimum average monthly balance of HUF 1.5 million	under a minimum average monthly balance of HUF 1.5 million
Main card issuing fee	HUF 0	
Annual card fee for main card for Account Holder	HUF 5,500	
Annual card fee for main card for co-holder	HUF 3,810	
Fee of reproduction of bank card	HUF 0	
Card blocking and replacement of card	HUF 0	
Fees of transfer orders modification and cancellation		
Recall (cancellation) of HUF order not yet executed by the Bank at branch or via TeleBank	HUF 1,060/order	
Recall of HUF order already executed by the Bank (regardless of the success of the transaction) at branch or via TeleBank	HUF 3,171/order	
Withdrawal of FX and HUF transfer order to another country, not yet executed by the Bank	HUF 0	
Subsequent correction and withdrawal of FX and HUF transfer order to another country, already executed by the Bank	HUF 2,784 + costs incurred by correspondent banks	

2.1.5 Erste Net Plus Account Package

Description		Erste Net Plus Account Package* not available from 2 September 2009	
		over a minimum average monthly balance of HUF 1.5 million	under a minimum average monthly balance of HUF 1.5 million
Monthly customer relations fee (a monthly fee) (a uniform amount irrespective of the number of accounts)		HUF 275	HUF 380
Money transactions			
Domestic one-time HUF transfer within the Bank	via NetBank, MobilBank and pre- coded TeleBank	HUF 0	
	via TeleBank operator	HUF 245	
	at branch	0.5%, min. HUF 655, max. HUF 7,110	
Domestic one-time HUF transfer outside the Bank	via NetBank, MobilBank and pre- coded TeleBank	HUF 0	0.32%, min. HUF 80, max. HUF 6,450
	via TeleBank operator	0.45%, min. HUF 165	
	at branch	0.7%, min. HUF 620	
Execution of standing fixed-amount HUF transfer within the Bank/Transfer subject to a limit within the Bank		HUF 110/transfer executed	
Execution of standing fixed-amount HUF transfer outside the Bank/Transfer subject to a limit outside the Bank		HUF 110/transfer executed	
Execution of direct debit order (order to pay for utilities)		HUF 95/order executed	
VIBER transfer	at branch	0.8%, min. HUF 10,900	
One-time and standing FX transfer within the Bank (without conversion, with conversion)	via NetBank	HUF 0	
	via TeleBank	HUF 115	
	at branch	0.5%, min. HUF 550, max. HUF 7,110	
One-time and standing FX transfer outside the Bank (without conversion, with conversion), SEPA Credit Transfer, HUF transfer abroad, , FIT Payment within the Erste Bankgroup EUR transfer	via NetBank	0.5%, min. HUF 2,750, max. HUF 137,000	
	via TeleBank	0.5%, min. HUF 2,750, max. HUF 137,000	
	at branch	0.5%, min. HUF 2,750, max. HUF 137,000	
Cash desk transactions ²			
Payment from cash desk (from HUF and FX account, coins and banknotes)		0,85%, min. HUF 1,600	
Bank card transactions			
Cash withdrawal via Erste Bank ATM in Hungary and from Erste Bank Group ATM abroad		HUF 505	
Cash withdrawal via other ATMs in Hungary		HUF 505	
Cash withdrawal via ATMs abroad		1.3%, min. HUF 2,985	
Purchase in Hungary and abroad		HUF 0	

Description	Erste Net Plus Account Package* not available from 2 September 2009	
	over a minimum average monthly balance of HUF 1.5 million	under a minimum average monthly balance of HUF 1.5 million
Balance enquiry via Erste Bank ATMs in Hungary	HUF 50	
Balance enquiry at Erste Bank branch	HUF 50	
Balance enquiry via other ATMs in Hungary or abroad	HUF 50	
Fee rates associated with bank card		
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold		
Card renewal on expiry	HUF 550	
MasterCard Standard cards applied for until 04.02.2017		
Main card issuing fee	HUF 0	
Annual card fee for main card for Account Holder	HUF 5,350	
Annual card fee for main card for co-holder	HUF 3,810	
Fee of reproduction of bank card	HUF 0	
Card blocking and replacement of card	HUF 0	
MasterCard World Gold cards		
Main card issuing fee	not available	
Annual card fee for main card for Account Holder	HUF 5,350	
Annual card fee for main card for co-holder	HUF 3,810	
Fee of reproduction of bank card	HUF 0	
Card blocking and replacement of card	HUF 0	
Fees of transfer orders modification and cancellation		
Recall (cancellation) of HUF order not yet executed by the Bank at branch or via TeleBank	HUF 1,060/order	
Recall of HUF order already executed by the Bank (regardless of the success of the transaction) at branch or via TeleBank	HUF 3,171/order	
Withdrawal of FX and HUF transfer order to another country, not yet executed by the Bank	HUF 0	
Subsequent correction and withdrawal of FX and HUF transfer order to another country, already executed by the Bank	HUF 2,784 + costs incurred by correspondent banks	

2.1.6 Account-keeping fees and commissions for all retail fee packages

Account-keeping fees		
Account opening fee (regardless of the number of accounts)		HUF 0
Monthly account-keeping fee (per account separately)		HUF 0
Account Package modification	via NetBank	Not available
	via TeleBank	HUF 1,585
	at branch	HUF 1,585
Termination of customer relations on the Customer's initiative within 6 months from account opening	via NetBank	Not available
	via TeleBank	Not available
	at branch	HUF 7,930
Request for monthly account statements, extraordinary paper-based account statements and certificates		
Fee of monthly account statement	Paper-based, mailed to the Customer's address	HUF 0
	Electronic account statement	HUF 0
Request for account statements for three consecutive months once in every calendar year		HUF 0
– Fee for additional account statements for 12 months preceding the request	via NetBank	Not available
	via TeleBank	HUF 234
	at branch	HUF 530
– Fee for additional account statements older than 12 months preceding the request	via NetBank	Not available
	via TeleBank, at branch	HUF 530

Request for bank certificate	HUF 1,060
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2.2 Account Packages for Erste Premium Customers

2.2.1 Erste Premium Plus Account Package

Description		Erste Premium Plus Account Package not available from 4 February 2017			
		Fees for contracts concluded after 5 May 2014		Fees for contracts concluded before 5 May 2014	
Monthly customer relations fee (a monthly fee) (a uniform amount irrespective of the number of accounts)		over a minimum average monthly balance of HUF 3,000,000 HUF 0	under a minimum average monthly balance of HUF 3,000,000 HUF 4,490	over a minimum average monthly balance of HUF 2,000,000 HUF 0	under a minimum average monthly balance of HUF 2,000,000 HUF 3,999
Money transactions					
Domestic one-time HUF transfer within the Bank	via NetBank, MobilBank and pre-coded TeleBank	HUF 0			
	via TeleBank operator	0.6%, min. HUF 490		0.3%	
	at branch	0.9%, min. HUF 990		0.9%	
Domestic one-time HUF transfer outside the Bank	via NetBank, MobilBank and pre-coded TeleBank	HUF 0			
	via TeleBank operator	0.6%, min. HUF 490		0.3%	
	at branch	0.9%, min. HUF 990		0.9%	
Execution of standing fixed-amount HUF transfer within the Bank/Transfer subject to a limit within the Bank		HUF 0			
Execution of standing fixed-amount HUF transfer outside the Bank/Transfer subject to a limit outside the Bank		HUF 0			
Execution of direct debit order (order to pay for utilities)		HUF 0			
VIBER transfer	at branch	0.9%, min. HUF 5,465			
One-time and standing FX transfer within the Bank (without conversion, with conversion)	via NetBank	0.4%, min. HUF 390, max. HUF 9,990		HUF 0	
	via TeleBank	0.6%, min. HUF 990		0.3%	
	at branch	0.9%, min. HUF 1,990		0.9%	
One-time and standing FX transfer outside the Bank (without conversion, with conversion), SEPA Credit Transfer, HUF transfer abroad, FIT Payment within the Erste Bankgroup EUR transfer	via NetBank	0.5%, min. HUF 2,800, max. HUF 130,000			
	via TeleBank	0.6%, min. HUF 3,200, max. HUF 156,000			
	at branch	0.7%, min. HUF 5,200, max. HUF 206,000			
Cash desk transactions ²					
Payment from cash desk (from HUF and FX account, coins and banknotes)		1.5%, min. HUF 990		0.8%, min. HUF 300	
Bank card transactions					
Cash withdrawal via Erste Bank ATM in Hungary and from Erste Bank Group ATM abroad		First 5 transactions in the month in Hungary:HUF 0 afterwards: 1.5%, min. HUF 590		HUF 0	
Cash withdrawal via other ATMs in Hungary					
Cash withdrawal via ATMs abroad		1.5%, min. HUF 590		1%, min. HUF 1,490	
Purchase in Hungary and abroad		HUF 0			
Balance enquiry via Erste Bank ATMs in Hungary		HUF 50		HUF 0	
Balance enquiry at Erste Bank branch					
Balance enquiry via other ATMs in Hungary or abroad					
Fee rates associated with bank card					
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold					
Card renewal on expiry		HUF 590		HUF 550	
MasterCard Standard cards applied for until 04.02.2017					
Main card issuing fee		HUF 0			
Annual card fee for main card for Account Holder		HUF 6,990		HUF 5,990	
Annual card fee for main card for co-holder		HUF 6,990		HUF 1,990	
Fee of reproduction of bank card		HUF 0		HUF 0	

Description	Erste Premium Plus Account Package not available from 4 February 2017	
	Fees for contracts concluded after 5 May 2014	Fees for contracts concluded before 5 May 2014
Card blocking and replacement of card	HUF 0	
MasterCard World Gold cards		
Main card issuing fee	HUF 0	
Annual card fee for main card for Account Holder	HUF 6,990	HUF 5,990
Annual card fee for main card for co-holder	HUF 6,990	HUF 1,990
Fee of reproduction of bank card	HUF 0	HUF 0
Card blocking and replacement of card	HUF 0	
Fees of transfer orders modification and cancellation		
Recall (cancellation) of HUF order not yet executed by the Bank at branch or via TeleBank	HUF 1,060/order	
Recall of HUF order already executed by the Bank (regardless of the success of the transaction) at branch or via TeleBank	HUF 3,171/order	
Withdrawal of FX and HUF transfer order to another country, not yet executed by the Bank	HUF 0	
Subsequent correction and withdrawal of FX and HUF transfer order to another country, already executed by the Bank	HUF 2,784 + costs incurred by correspondent banks	

2.2.2 Erste Premium C Plus Account Package

Description		Erste Premium C Plus Account Package not available from 1 April 2012	
		over a minimum average monthly balance of HUF 3,000,000	under a minimum average monthly balance of HUF 3,000,000
Monthly customer relations fee (a monthly fee) (a uniform amount irrespective of the number of accounts)		HUF 0	HUF 3,800
Money transactions			
Domestic one-time HUF transfer within the Bank	via NetBank, MobilBank and pre-coded TeleBank	HUF 0	
	via TeleBank operator	HUF 0	
	at branch	HUF 0	
Domestic one-time HUF transfer outside the Bank	via NetBank, MobilBank and pre-coded TeleBank	HUF 0	
	via TeleBank operator	HUF 0	
	at branch	HUF 0	
Execution of standing fixed-amount HUF transfer within the Bank/Transfer subject to a limit within the Bank		HUF 0	
Execution of standing fixed-amount HUF transfer outside the Bank/Transfer subject to a limit outside the Bank		HUF 0	
Execution of direct debit order (order to pay for utilities)		HUF 0	
VIBER transfer	at branch	0.8%, min. HUF 18,750	
One-time and standing FX transfer within the Bank (without conversion, with conversion)	via NetBank	HUF 0	
	via TeleBank	HUF 0	
	at branch	HUF 0	
One-time and standing FX transfer outside the Bank (without conversion, with conversion), SEPA Credit Transfer, HUF transfer abroad, FIT Payment within the Erste Bankgroup EUR transfer	via NetBank	0.6%, min. HUF 2,750, max. HUF 137,000	
	via TeleBank	0.7%, min. HUF 3,175, max. HUF 164,000	
	at branch	0.8%, min. HUF 5,300, max. HUF 217,000	
Cash desk transactions ²			
Payment from cash desk (from HUF and FX account, coins and banknotes)		HUF 0	
Bank card transactions			
Cash withdrawal via Erste Bank ATM in Hungary and from Erste Bank Group ATM abroad		HUF 0	
Cash withdrawal via other ATMs in Hungary		HUF 0	
Cash withdrawal via ATMs abroad		First transaction in each month: HUF 0, afterwards 1.6%, min. HUF 3,235	
Purchase in Hungary and abroad		HUF 0	

Description	Erste Premium C Plus Account Package not available from 1 April 2012	
	over a minimum average monthly balance of HUF 3,000,000	under a minimum average monthly balance of HUF 3,000,000
Balance enquiry via Erste Bank ATMs in Hungary	HUF 0	
Balance enquiry at Erste Bank branch	HUF 0	
Balance enquiry via other ATMs in Hungary or abroad	HUF 0	
Fee rates associated with bank card		
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold		
Card renewal on expiry	HUF 550	
MasterCard Standard cards applied for until 04.02.2017		
Main card issuing fee	HUF 0	
Annual card fee for main card for Account Holder	HUF 0	
Annual card fee for main card for co-holder	HUF 0	
Fee of reproduction of bank card	HUF 0	
Card blocking and replacement of card	HUF 0	
MasterCard World Gold cards		
Main card issuing fee	not available	
Annual card fee for main card for Account Holder	HUF 0	
Annual card fee for main card for co-holder	HUF 0	
Fee of reproduction of bank card	HUF 0	
Card blocking and replacement of card	HUF 0	
Fees of transfer orders modification and cancellation		
Recall (cancellation) of HUF order not yet executed by the Bank at branch or via TeleBank	HUF 0	
Recall of HUF order already executed by the Bank (regardless of the success of the transaction) at branch or via TeleBank	HUF 3,171/order	
Withdrawal of FX and HUF transfer order to another country, not yet executed by the Bank	HUF 0	
Subsequent correction and withdrawal of FX and HUF transfer order to another country, already executed by the Bank!	HUF 2,784 + costs incurred by correspondent banks	

2.2.3 Account-keeping fees and commissions for all Premium fee packages

Account-keeping fees		
Account opening fee (regardless of the number of accounts)		HUF 0
Monthly account-keeping fee (per account separately)		HUF 0
Account Package modification	via NetBank	Not available
	via TeleBank	HUF 1,585
	at branch	HUF 1,585
Termination of customer relations on the Customer's initiative within 6 months from account opening	via NetBank	Not available
	via TeleBank	Not available
	at branch	HUF 7,930
Request for monthly account statements, extraordinary paper-based account statements and certificates		
Fee of monthly account statement	Paper-based, mailed to the Customer's address	HUF 0
	Electronic account statement	HUF 0
Request for account statements for three consecutive months once in every calendar year		HUF 0
– Fee for additional account statements for 12 months preceding the request	via NetBank	Not available
	via TeleBank	HUF 234
	at branch	HUF 530
– Fee for additional account statements older than 12 months preceding the request	via NetBank	Not available
	via TeleBank, at branch	HUF 530
Request for bank certificate		HUF 1,060

2.3 Account Packages for Erste World Customers

2.3.1 Erste World Plus Account Package

Description		Erste World Plus Account Package not available from 6 January 2014	
		In the case of linked Citigold accounts established from 6 June 2013	In the case of linked Citigold accounts established between 1 January 2013 and 6 June 2013
Account-keeping fee		HUF 500	HUF 0
Monthly customer relations fee		HUF 2,000	HUF 2,000
Monthly customer relations fee if the value of purchases by Erste World Customers with debit cards and supplementary debit cards, including direct debit orders associated with the current account and the service of the automatic repayment of credit card expenses from an Erste Bank account, reaches minimum HUF 150,000 per month		HUF 0	Free of charge
Money transactions			
Domestic one-time HUF transfer within the Bank	via NetBank, MobilBank and pre-coded TeleBank	0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
	via TeleBank operator	0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
	at branch	0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
Domestic one-time HUF transfer outside the Bank	via NetBank, MobilBank and pre-coded TeleBank	0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
	via TeleBank operator	0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
	at branch	0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
Execution of standing fixed-amount HUF transfer within the Bank/Transfer subject to a limit within the Bank		0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
Execution of standing fixed-amount HUF transfer outside the Bank/Transfer subject to a limit outside the Bank		0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
Execution of direct debit order (order to pay for utilities)		0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
VIBER transfer	at branch	0.8%, min. HUF 10,500	0.8%, min. HUF 10,500
One-time and standing FX transfer within the Bank (without conversion, with conversion)	via NetBank	0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
	via TeleBank	0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
	at branch	0.3%, max. HUF 6,020	0.3%, max. HUF 6,020
One-time and standing FX transfer outside the Bank (without conversion, with conversion), SEPA Credit Transfer, HUF transfer abroad, FIT Payment within the Erste Bankgroup EUR transfer	via NetBank	0.5%, min. HUF 3,900, max. HUF 40,000	0.5%, min. HUF 3,900, max. HUF 40,000
	via TeleBank	0.6%, min. HUF 4,490, max. HUF 40,000	0.6%, min. HUF 4,490, max. HUF 40,000
	at branch	0.7%, min. HUF 5,280, max. HUF 40,000	0.7%, min. HUF 5,280, max. HUF 40,000
Cash desk transactions ²			
Payment from cash desk (from HUF and FX account, coins and banknotes)		under HUF 2,000,000: 0.6%, max. HUF 12,075 over HUF 2,000,000: 0.9%, max. HUF 52,160	under HUF 2,000,000: 0.6%, max. HUF 12,075 over HUF 2,000,000: 0.9%, max. HUF 52,160
Bank card transactions			
Cash withdrawal via Erste Bank ATM in Hungary and from Erste Bank Group ATM abroad		0.6%, max. HUF 12,075	
Cash withdrawal via other ATMs in Hungary		0.6%, max. HUF 12,075	
Cash withdrawal via ATMs abroad		first two per month 0.6%, max. HUF 12,075 afterwards: 1.6%, min. HUF 3,000	
Purchase in Hungary and abroad		HUF 0	
Balance enquiry via Erste Bank ATMs in Hungary		HUF 0	
Balance enquiry at Erste Bank branch		HUF 170	
Balance enquiry via other ATMs in Hungary or abroad		HUF 410	
Fee rates associated with bank card			
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold			
Card renewal on expiry		HUF 0	
MasterCard Standard cards applied for until 04.02.2017			

Description	Erste World Plus Account Package not available from 6 January 2014	
	<i>In the case of linked Citigold accounts established from 6 June 2013</i>	<i>In the case of linked Citigold accounts established between 1 January 2013 and 6 June 2013</i>
Main card issuing fee	HUF 0	
Annual card fee for main card for Account Holder	HUF 0	
Annual card fee for main card for co-holder	HUF 0	
Fee of reproduction of bank card	HUF 0	
Card blocking and replacement of card	HUF 0	
MasterCard World Gold cards		
Main card issuing fee	HUF 0	
Annual card fee for main card for Account Holder	HUF 0	
Annual card fee for main card for co-holder	HUF 0	
Fee of reproduction of bank card	HUF 0	
Card blocking and replacement of card	HUF 0	
Fees of transfer orders modification and cancellation		
Recall (cancellation) of HUF order not yet executed by the Bank at branch or via TeleBank	HUF 0	HUF 0
Recall of HUF order already executed by the Bank (regardless of the success of the transaction) at branch or via TeleBank	HUF 0	HUF 0
Withdrawal of FX and HUF transfer order to another country, not yet executed by the Bank	HUF 0	HUF 0
Subsequent correction and withdrawal of FX and HUF transfer order to another country, already executed by the Bank 1	HUF 0	HUF 0

Description	Erste World Plus Account Package not available from 6 January 2014	
	<i>In the case of linked Citigold accounts established between 1 April 2012 and 1 January 2013</i>	<i>In the case of linked Citigold accounts established before 1 April 2012</i>
Account-keeping fee	HUF 0	
Monthly customer relations fee	HUF 2,000	HUF 0
Monthly customer relations fee if the value of purchases by Erste World Customers with debit cards and supplementary debit cards, including direct debit orders associated with the current account and the service of the automatic repayment of credit card expenses from an Erste Bank bank account, reaches minimum HUF 150,000 per month	HUF 0	HUF 0
Money transactions		
Domestic one-time HUF transfer within the Bank	via NetBank, MobilBank and pre-coded TeleBank	HUF 0
	via TeleBank operator	HUF 0
	at branch	HUF 0
Domestic one-time HUF transfer outside the Bank	via NetBank, MobilBank and pre-coded TeleBank	HUF 0
	via TeleBank operator	0.4%, min. HUF 700
	at branch	0.4%, min. HUF 700
Execution of standing fixed-amount HUF transfer within the Bank/Transfer subject to a limit within the Bank	HUF 0	HUF 0
Execution of standing fixed-amount HUF transfer outside the Bank/Transfer subject to a limit outside the Bank	HUF 0	HUF 0
Execution of direct debit order (order to pay for utilities)	HUF 0	HUF 0
VIBER transfer	at branch	0.8%, min. HUF 10,500
One-time and standing FX transfer within the Bank (without conversion, with conversion)	via NetBank	HUF 0
	via TeleBank	HUF 0
	at branch	HUF 0
One-time and standing FX transfer outside the Bank (without conversion, with conversion), SEPA Credit Transfer, HUF	via NetBank	0.5%, min. HUF 3,900, max. HUF 40,000
	via TeleBank	0.6%, min. HUF 4,490, max. HUF 40,000

Description		Erste World Plus Account Package not available from 6 January 2014	
		<i>In the case of linked Citigold accounts established between 1 April 2012 and 1 January 2013</i>	<i>In the case of linked Citigold accounts established before 1 April 2012</i>
transfer abroad, FIT Payment within the Erste Bankgroup EUR transfer	at branch	0.7%, min. HUF 5,280, max. HUF 40,000	0,6%, min. HUF 4,650, max. HUF 40,000
Cash desk transactions ²			
Payment from cash desk (from HUF and FX account, coins and banknotes)		under HUF 2,000,000: HUF 0 over HUF 2,000,000: 0.9%, max. HUF 52,160	up to HUF 5,000,000: HUF 0 over HUF 5,000,000: 0.6%
Bank card transactions			
Cash withdrawal via Erste Bank ATM in Hungary and from Erste Bank Group ATM abroad		HUF 0	
Cash withdrawal via other ATMs in Hungary		HUF 0	
Cash withdrawal via ATMs abroad	HUF 0	Over a minimum average monthly balance of HUF 15,000,000 HUF 0	Under a minimum average monthly balance of HUF 15,000,000 First 2 transactions in each month: HUF 0 afterwards 1.6%, min. HUF 3,500
Purchase in Hungary and abroad		HUF 0	
Balance enquiry via Erste Bank ATMs in Hungary		HUF 0	
Balance enquiry at Erste Bank branch		HUF 170	
Balance enquiry via other ATMs in Hungary or abroad		HUF 410	
Fee rates associated with bank card			
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold			
Card renewal on expiry		HUF 0	HUF 530
MasterCard Standard cards applied for until 04.02.2017			
Main card issuing fee		HUF 0	
Annual card fee for main card for Account Holder		HUF 0	HUF 14,900
Annual card fee for main card for co-holder		HUF 0	HUF 4,750
Fee of reproduction of bank card		HUF 0	
Card blocking and replacement of card		HUF 0	
MasterCard World Gold cards			
Main card issuing fee		HUF 0	
Annual card fee for main card for Account Holder		HUF 0	HUF 14,900
Annual card fee for main card for co-holder		HUF 0	HUF 4,750
Fee of reproduction of bank card		HUF 0	
Card blocking and replacement of card		HUF 0	
Fees of transfer orders modification and cancellation			
Recall (cancellation) of HUF order not yet executed by the Bank at branch or via TeleBank		HUF 0	HUF 0
Recall of HUF order already executed by the Bank (regardless of the success of the transaction) at branch or via TeleBank		HUF 0	HUF 0
Withdrawal of FX and HUF transfer order to another country, not yet executed by the Bank		HUF 0	HUF 0
Subsequent correction and withdrawal of FX and HUF transfer order to another country, already executed by the Bank 1		HUF 0	HUF 0

2.3.2 Erste World VIP Account Package

Description	Erste World VIP Account Package not available from 1 April 2012
Account Package modification	HUF 0
Additional fee rates associated with account-keeping	The terms of the account-keeping service not specifically regulated in this section are governed by the relevant fee rates of the Erste World Plus Fee Package (in the case of linked Citigold accounts established before 1 April 2012).

2.3.3 Erste World Private Plus Account Package

Description		Erste World Private Plus Account Package not available from 4 February 2017	
		In the case of linked Citigold accounts established from 6 June 2013	In the case of linked Citigold accounts established between 1 April 2012 and 6 June 2013
Account-keeping fee		HUF 0	
Monthly customer relations fee		HUF 0	HUF 2,000
Monthly customer relations fee if the value of purchases by Erste World Customers with debit cards and supplementary debit cards, including direct debit orders associated with the current account and the service of the automatic repayment of credit card expenses from an Erste Bank bank account, reaches minimum HUF 150,000 per month		HUF 0	HUF 0
Money transactions			
Domestic one-time HUF transfer within the Bank	via NetBank, MobilBank and pre-coded TeleBank	0.3%, max. HUF 4,000	HUF 0
	via TeleBank operator	0.3%, max. HUF 6,020	HUF 0
	at branch	0.3%, max. HUF 6,020	HUF 0
Domestic one-time HUF transfer outside the Bank	via NetBank, MobilBank and pre-coded TeleBank	HUF 0	
	via TeleBank operator	0.3%, max. HUF 6,020	HUF 0
	at branch	0.3%, max. HUF 6,020	HUF 0
Execution of standing fixed-amount HUF transfer within the Bank/Transfer subject to a limit within the Bank		0.3%, max. HUF 6,020	HUF 0
Execution of standing fixed-amount HUF transfer outside the Bank/Transfer subject to a limit outside the Bank		0.3%, max. HUF 6,020	HUF 0
Execution of direct debit order (order to pay for utilities)		0.3%, max. HUF 6,020	HUF 0
VIBER transfer	at branch	0,8% min. HUF 10,500	
One-time and standing FX transfer within the Bank (without conversion, with conversion)	via NetBank	0.3%, max. HUF 6,020	HUF 0
	via TeleBank	0.3%, max. HUF 6,020	HUF 0
	at branch	0.3%, max. HUF 6,020	HUF 0
One-time and standing FX transfer outside the Bank (without conversion, with conversion), SEPA Credit Transfer, HUF transfer abroad, FIT Payment within the Erste Bankgroup EUR transfer	via NetBank	0.5%, min. HUF 3,900, max. HUF 40,000	
	via TeleBank	0.6%, min. HUF 4,490, max. HUF 40,000	
	at branch	0.65%, min. HUF 5,280 max. HUF 40,000	
Cash desk transactions ²			
Payment from cash desk (from HUF and FX account, coins and banknotes)		under HUF 5,000,000: 0.6%, max. HUF 12,075 over HUF 5,000,000: 0.9%, max. HUF 52,160	under HUF 5,000,000: HUF 0 over HUF 5,000,000: 0.9%, max. HUF 52,160
Bank card transactions			
Cash withdrawal via Erste Bank ATM in Hungary and from Erste Bank Group ATM abroad	First 3 transactions in the month in Hungary: HUF 0 afterwards: 0.6%, max. HUF 12,075	HUF 0	
Cash withdrawal via other ATMs in Hungary			
Cash withdrawal via ATMs abroad	First 2 transactions per month: 0.6%, max. HUF 12,075 afterwards: 1.6%, min. HUF 3,000	First 2 transactions per month: HUF 0 afterwards: 1.6%, min. HUF 3,000	
Purchase in Hungary and abroad	HUF 0		
Balance enquiry via Erste Bank ATMs in Hungary	HUF 0		
Balance enquiry at Erste Bank branch	HUF 170		
Balance enquiry via other ATMs in Hungary or abroad	HUF 410		
Fee rates associated with bank card			

Description	Erste World Private Plus Account Package not available from 4 February 2017	
	<i>In the case of linked Citigold accounts established from 6 June 2013</i>	<i>In the case of linked Citigold accounts established between 1 April 2012 and 6 June 2013</i>
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold		
Card renewal on expiry		HUF 0
MasterCard Standard cards applied for until 04.02.2017		
Main card issuing fee		HUF 0
Annual card fee for main card for Account Holder		HUF 0
Annual card fee for main card for co-holder		HUF 0
Fee of reproduction of bank card		HUF 0
Card blocking and replacement of card		HUF 0
MasterCard World Gold cards		
Main card issuing fee		HUF 0
Annual card fee for main card for Account Holder		HUF 0
Annual card fee for main card for co-holder		HUF 0
Fee of reproduction of bank card		HUF 0
Card blocking and replacement of card		HUF 0
Fees of transfer orders modification and cancellation		
Recall (cancellation) of HUF order not yet executed by the Bank at branch or via TeleBank		HUF 0
Recall of HUF order already executed by the Bank (regardless of the success of the transaction) at branch or via TeleBank		HUF 0
Withdrawal of FX and HUF transfer order to another country, not yet executed by the Bank		HUF 0
Subsequent correction and withdrawal of FX and HUF transfer order to another country, already executed by the Bank		HUF 0

2.3.4 Account-keeping fees and commissions for all Erste World Fee Packages

Account-keeping fees		
Account-opening fee (irrespective of the number of accounts)		HUF 0
Termination of customer relations on the Customer's initiative within 6 months from account opening	via NetBank	Not available
	via TeleBank	Not available
	at branch	HUF 5,290
Request for monthly account statements, extraordinary paper-based account statements and certificates		
Fee of monthly account statement	Paper-based, mailed to the Customer's address	HUF 0
	Electronic account statement	HUF 0
Request for account statements for three consecutive months once in every calendar year		HUF 0
– Fee for additional account statements for 12 months preceding the request	via NetBank	Not available
	via TeleBank	HUF 234
	at branch	HUF 530
– Fee for additional account statements older than 12 months preceding the request	via NetBank	Not available
	TeleBank, Bankfiók	HUF 530
Request for bank certificate		HUF 0

2.4 Account Packages for Private Banking Customers

2.4.1 Erste Private C Plus

Description		Erste Private C Plus Account Package not available from 6 January 2013
Account-keeping fee		HUF 0
Monthly customer relations fee		HUF 0
Money transactions		
Domestic one-time HUF transfer within the Bank	via NetBank, MobilBank and pre-coded TeleBank	HUF 0
	via TeleBank operator	HUF 0
	at branch	HUF 0
Domestic one-time HUF transfer outside the Bank	via NetBank, MobilBank and pre-coded TeleBank	HUF 0
	via TeleBank operator	HUF 0
	at branch	HUF 0
Execution of standing fixed-amount HUF transfer within the Bank/Transfer subject to a limit within the Bank		HUF 0
Execution of standing fixed-amount HUF transfer outside the Bank/Transfer subject to a limit outside the Bank		HUF 0
Execution of direct debit order (order to pay for utilities)		HUF 0
VIBER transfer	at branch	0.8%, min. HUF 10,500
One-time and standing FX transfer within the Bank (without conversion, with conversion)	via NetBank	HUF 0
	via TeleBank	HUF 0
	at branch	HUF 0
One-time and standing FX transfer outside the Bank (without conversion, with conversion), SEPA Credit Transfer, HUF transfer abroad, FIT Payment within the Erste Bankgroup EUR transfer	via NetBank	0.5%, min. HUF 3,900, max. HUF 40,000
	via TeleBank	0.6%, min. HUF 4,490, max. HUF 40,000
	at branch	0.65%, min. HUF 5,280 max. HUF 40,000
Cash desk transactions²		
Payment from cash desk (from HUF and FX account, coins and banknotes)		under HUF 7,000,000: HUF 0 over HUF 7,000,000: 0.9%, max. HUF 52,160
Bank card transactions		
Cash withdrawal via Erste Bank ATM in Hungary and from Erste Bank Group ATM abroad		HUF 0
Cash withdrawal via other ATMs in Hungary		HUF 0
Cash withdrawal via ATMs abroad		HUF 0
Purchase in Hungary and abroad		HUF 0
Balance enquiry via Erste Bank ATMs in Hungary		HUF 0
Balance enquiry at Erste Bank branch		HUF 0
Balance enquiry via other ATMs in Hungary or abroad		HUF 0
Fee rates associated with bank card		
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold		
Card renewal on expiry		HUF 0
MasterCard Standard cards applied for until 04.02.2017		
Main card issuing fee		HUF 0
Annual card fee for main card for Account Holder		HUF 0
Annual card fee for main card for co-holder		HUF 0
Fee of reproduction of bank card		HUF 0
Card blocking and replacement of card		HUF 0

Description	Erste Private C Plus Account Package not available from 6 January 2013
MasterCard World Gold cards	
Main card issuing fee	HUF 0
Annual card fee for main card for Account Holder	HUF 0
Annual card fee for main card for co-holder	HUF 0
Fee of reproduction of bank card	HUF 0
Card blocking and replacement of card	HUF 0
Fees of transfer orders modification and cancellation	
Recall (cancellation) of HUF order not yet executed by the Bank at branch or via TeleBank	HUF 0
Recall of HUF order already executed by the Bank (regardless of the success of the transaction) at branch or via TeleBank	HUF 0
Withdrawal of FX and HUF transfer order to another country, not yet executed by the Bank	HUF 0
Subsequent correction and withdrawal of FX and HUF transfer order to another country, already executed by the Bank	HUF 0

2.4.2 Account-keeping fees and commissions for the Erste Private C Plus Fee Package

Account-keeping fees		
Account-opening fee (irrespective of the number of accounts)		HUF 0
Termination of customer relations on the Customer's initiative within 6 months from account opening	via NetBank	Not available
	via TeleBank	Not available
	at branch	HUF 5,290
Request for monthly account statements, extraordinary paper-based account statements and certificates		
Fee of monthly account statement	Paper-based, mailed to the Customer's address	HUF 0
	Electronic account statement	HUF 0
Request for account statements for three consecutive months once in every calendar year		HUF 0
– Fee for additional account statements for 12 months preceding the request – Fee for additional account statements older than 12 months preceding the request	via NetBank	Not available
	via TeleBank, at branch	HUF 0
Request for bank certificate		HUF 0

2.5 Account-keeping fees and commissions for all fee packages

2.5.1 Other money transaction fees

Money transaction fees	Fee rates
Making standing fixed-amount HUF transfer order	HUF 0
Transfer between own accounts with or without conversion	HUF 0
Making and executing transfer order (transfer between own accounts) subject to a limit	HUF 0
Granting authorisation for making direct debit orders	HUF 0
FX transfer on T-day (EUR and USD transfer without conversion) – outside the Bank via NetBank	0,25%, min.HUF 2,500 +HUF 2,500 + (0,3%, max. HUF 6,000)
Credit of HUF and FX incoming transfer, Credit of VIBER, Credit of Prieur transfer	HUF 0

2.5.2 Cash transactions

Cash desk transactions ²	Fee rates
Payment of cash and coins at branch	HUF 0
Payment from cash desk (from HUF and FX account, coins and banknotes)	As announced for the individual accounts
Change of nomination	HUF 0
In the event of cash withdrawals of over HUF 2,000,000 or an equivalent foreign currency without giving notice on the previous day, fee for the part over HUF 2,000,000 or an equivalent foreign currency over and above the cash desk payment announced for the individual accounts (depending on the cash on hand) It is only charged in the case of Fee Packages for Retail Customers and Fee Packages for Premium Customers	+0.2%
Failure of announced cash withdrawal, for the not withdrawn amount	including any remaining fraction of HUF 1,000,000: HUF 2,000

2.5.3 Fees for collection order, official transfer order and court transfer order

Fees for collection order, official transfer order and court transfer order	
Acceptance of authorisation for collection order	HUF 2,000/authorisation
Execution of collection order, official transfer order and court transfer order	if submitted electronically: HUF 300/(part) performance
	in the case of paper-based order: HUF 1,000/(part) performance

2.5.4 Responsible custody

Responsible custody	
Monthly fee	HUF 1,000

2.5.5 Completion of nomination form in case of death

Completion of nomination form in case of death	
Fee	HUF 1,172/declaration

The Customer is obliged to report any change in his or her details stated in the declaration forthwith in writing. In this case, it is necessary to complete a new declaration.

2.5.6 Deposit transactions

Deposit transactions fees and commissions	
Tie-up, modification and break-up of deposit	HUF 0

2.5.7 Other service fees

Name of order		Fee rates	Due date for charging the fee
Fax costs (per page)	to Hungary	HUF 586 of equivalent FX amount	Value date of the transaction
	to European countries	HUF 1,752 or equivalent FX amount	
	outside Europe	HUF 2,333 or equivalent FX amount	
Acceptance of damaged HUF banknote if more than half of the banknote is submitted		HUF 0	–

Name of order	Fee rates	Due date for charging the fee
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.	–
Fee for the establishment, modification and cancellation of freezing an amount at the Customer's request at a bank branch or via TeleBank	HUF 500/transaction	Last day of the reference month

2.6 Other banking services for all fee packages

2.6.1 Erste Retail TeleBank

Erste Retail TeleBank	
Monthly service fee	HUF 0

2.6.2 Erste Retail NetBank

Erste Retail NetBank	
Monthly service fee	HUF 0

2.6.3 Erste 'Hírnök' SMS service

Erste 'Hírnök' SMS service	
Monthly subscription fee	HUF 440*
Monthly subscription fee for the Erste Global Plus Fee Package	HUF 600
Monthly subscription fee for the Erste World Private Plus Fee Package	HUF 0
Monthly subscription fee for the Erste Private C Plus Fee Package	HUF 0

The monthly subscription fee is debited in advance, on the first business day of every month.

*** The first year is HUF 0 in the Erste TOP Plus and Erste Premium C Plus Fee Packages.**

In the case of accounts opened before 15 June 2012:

- No fee needs to be paid if the Customer is in the Erste TOP Plus or Erste Premium C Plus Fee Package on the first day of the reference month. In this case, the Bank will not charge a monthly subscription fee for the reference month in question.
- No fee is payable for the month in which the Erste 'Hírnök' SMS service is requested and for maximum 11 subsequent months when either of the Erste TOP Plus or Erste Premium C Plus Fee Package is applied for for the first time if the Customer is in either of the Erste TOP Plus or Erste Premium C Plus Fee Package without interruption during the above period.

In the case of accounts opened after 15 June 2012:

- No fee needs to be paid if the Customer is in the Erste TOP Plus Fee Package on the first day of the reference month AND has registered for electronic account statements and authorises the forwarding of marketing materials via all channels (email, SMS, telephone and paper-based postal letter). In this case, the Bank will not charge a monthly subscription fee for the reference month in question.
- No fee is payable for the month in which the Erste 'Hírnök' SMS service is requested and for maximum 11 subsequent months when either account in the Erste TOP Plus Fee Package is applied for if the Customer is in the Erste TOP Plus Fee Package without interruption during the above period.

2.6.4 Direct debit package

Direct debit package	Fee rates	Due date for charging the fee
Package fee	HUF 299/month	the last business day of the month
Transaction fee for direct debit order within and outside the Bank (order to pay for utilities)	HUF 0 + (0.30%, max. HUF 6,000)	immediately

2.6.5 Bank card fees

Bank card transactions	Fee rates	Due date
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold		
Purchase in Hungary and abroad	As per fee package	-
Cash withdrawal from the Bank's own ATM and from Erste Bank Group ATM abroad (1)	As per fee package	Immediately
Cash withdrawal via other ATMs in Hungary	As per fee package	Immediately
Cash withdrawal at the branches of other banks, other payers and merchants and at POS terminals in Hungary	1.18% + HUF 580, max HUF 12,930 + (0.60%)	Immediately
Cash withdrawal via ATMs abroad	As per fee package	Immediately
Cash withdrawal at cash desk abroad	1.79% + HUF 1,490 + (0.60%)	Immediately
Cash payment to Erste Bank ATMs in Hungary	HUF 0	On the last business day of the reference month
Invoice payment via the Erste MobilePay service	0.16%, min. HUF 150	Immediately
Wire transfer via the Erste MobilePay service (4)	0.16%, min. HUF 150 + (0.3%, max. HUF 6,000)	Immediately
Parking via the Erste MobilePay service***	HUF 0	-
Purchase of motorway vignettes via the Erste MobilePay service***	HUF 0	-
Topping up of mobile phones via the Erste MobilePay service	HUF 0	-
Other fees	Fee rates	Due date
Maestro, VISA Electron, MasterCard Unembossed, VISA Classic, MasterCard Standard, Maestro SuperShop, MasterCard Gold and MasterCard World Gold		
Balance enquiry via Erste Bank ATMs in Hungary	As per fee package	Immediately
Balance enquiry at Erste Bank branch	As per fee package	Immediately
Balance enquiry via other ATMs in Hungary or abroad	As per fee package	Immediately
Mailing of card within Hungary/abroad	HUF 0	Immediately
Receipt of card at branch, at the Customer's request, per card per occasion	HUF 3,000	Immediately
Regeneration of PIN code	HUF 733	Immediately
Modification of PIN at Erste Bank ATMs in Hungary	HUF 0	Immediately
Modification of PIN at other ATMs in Hungary and abroad	HUF 300	Immediately
Regeneration of TPIN code	HUF 0	-
Erste MobilePay registration	HUF 199	Immediately
Fee rates associated with bank card		
Maestro and VISA Electron cards		
Main card issuing fee	HUF 4,900/new card	After application for a new card, when the first card is generated
Annual card fee for main card	HUF 4,900/annum	Annually, at the anniversary of card generation**
Fee of reproduction of bank card	HUF 4,900	Immediately
Card blocking and replacement of card (2)	HUF 4,900	Immediately
Virtual VISA card (3)		
Issuance fee for main and supplementary cards	HUF 1,500/new card	After application for a new card, when the first card is generated
Annual card fee for main and supplementary cards	HUF 1,500/annum	Annually, at the anniversary of card generation**
Fee of reproduction of bank card	HUF 1,500	Immediately
Card blocking and replacement of card (2)	HUF 4,900	Immediately
VISA Classic card; MasterCard Standard card applied for after 04.02.2017		
Main card issuing fee	HUF 7,500/new card	After application for a new card, when the first card is generated
Annual card fee for main card	HUF 7,500/annum	Annually, at the anniversary of card generation**
Fee of reproduction of bank card	HUF 7,500	Immediately
Card blocking and replacement of card (2)	HUF 13,500	Immediately
Maestro SuperShop Bank Card		

Main card issuing fee	HUF 6,500/new card	After application for a new card, when the first card is generated
Annual card fee for main card	HUF 6,500/annum	Annually, at the anniversary of card generation**
Fee of reproduction of bank card	HUF 6,500	Immediately
Card blocking and replacement of card (2)	HUF 6,500	Immediately
MasterCard Gold (6)		
Issuance fee for main and supplementary cards	HUF 22,000/new card	After application for a new card, when the first card is generated
Annual card fee for main and supplementary cards	HUF 22,000/annum	Annually, at the anniversary of card generation**
Fee of reproduction of bank card	HUF 0	Immediately
Card blocking and replacement of card (2)	HUF 13,500	Immediately

* The card issuing fee is a one-off fee charged for new bank cards applied for from 4 February 2017, which is only charged once per bank card upon the issuance of the first bank card during the term of the bank card relationship.

**The Bank debits the annual card fee for the reference year once a year, on the anniversaries of the generation of the first card, on the last business day of the anniversary month. If, prior to the due date of the annual card fee, the card is regenerated or replaced, the due date for the annual card fee will not change, and the debit date will be the last business day of the anniversary month of the generation of the first card.

*** In the case of the Parking and Motorway Vignette Purchase Transactions made via the Erste MobilePay service, a convenience fee is charged by Cardnet Kártyarendszerek és -szolgáltatások Zrt. (Cardnet) providing the service, the rate of which is included in the General Terms of Contract of Cardnet, as in force.

(1) 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, in Serbia: Erste Bank Novi Sad.

(2) Within 60 days following the cancellation of the bank card, one bank card of the same type may be applied for as a replacement card, and in such case only the 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 such case the card issue fee specified in the Announcement will also be charged in addition to the card cancellation/replacement fee.

(3) 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 posting of card within Hungary/abroad.

(4) In the case of Wire Transfer Transactions made via the Erste MobilePay service, the maximum transaction limit is HUF 100,000.

¹ Executed then deleted items are credited at the then-current foreign exchange buy rate. Consequently, a request for deletion/modification may cause the Principal to incur a financial loss, and if the other bank(s) participating in the transfer charges (charge) a fee for deletion, the Bank will pass it through to the Customer. No deletion may be requested via NetBank.

² The Bank does not accept coins as payment during cash desk transactions performed in foreign currencies.