

Business SCHEDULE OF FEES of Erste Befektetési Zrt. effective as of 8 November 2016

I. Consignment and agency fees

1. BÉT (Budapest Stock Exchange) consignment fee – spot transactions

(A) In the case of orders given in person or by fax or telephone

In the case of orders given for the sale and purchase of securities quoted and traded on the Budapest Stock Exchange, the following percentage of the stock exchange value of the order:^{1 2}

| | |
|---------------------------------------|--------------------------------|
| In the case of products traded in HUF | 0.7%, minimum HUF 3,000 |
| In the case of products traded in EUR | 0.7%, minimum EUR 10 |
| In the case of products traded in USD | 0.7%, minimum USD 12 |

(B) In the case of orders given via NetBroker:

In the case of orders given for the purchase or sale of securities quoted and traded on the Budapest Stock Exchange, the following percentage of the stock exchange value of the order:²

| | |
|---------------------------------------|-------------------------------|
| In the case of products traded in HUF | 0.45%, minimum HUF 250 |
| In the case of products traded in EUR | 0.45%, minimum EUR 1 |
| In the case of products traded in USD | 0.45%, minimum USD 1 |

Please inquire with our customer service regarding the availability of preferential terms in the case of registration on the Internet before opening an account.

(C) In the case of orders given via NetBroker (Online fee package³)

In the case of orders given for the purchase or sale of securities quoted and traded on the Budapest Stock Exchange, the following percentage of the stock exchange value of the order:²

| | |
|---------------------------------------|------------------------------|
| In the case of products traded in HUF | 0.3%, minimum HUF 200 |
| In the case of products traded in EUR | 0.3%, minimum EUR 1 |
| In the case of products traded in USD | 0.3%, minimum USD 1 |

Please inquire with our customer service regarding the availability of preferential terms in the case of registration on the Internet before opening an account.

(D) In the case of orders given via NetBroker (Broker fee package⁴)

In the case of orders given for the purchase or sale of securities quoted and traded on the Budapest Stock Exchange, the following percentage of the stock exchange value of the order:²

| | |
|---------------------------------------|---------------------------------|
| In the case of products traded in HUF | 0.45%, minimum HUF 2,000 |
| In the case of products traded in EUR | 0.45%, minimum EUR 7 |
| In the case of products traded in USD | 0.45%, minimum USD 9 |

Forced liquidation fee

| | |
|---|------------------------------|
| In the case of a stock exchange value below HUF 1 million | 1%, minimum HUF 3,000 |
| In the case of a stock exchange value above HUF 1 million | 0.7% + HUF 3,000 |

¹ Fee categories freely available to the Customer.

² In the case of Day-trade on the BÉT, when the Customer's offers are stated, the consignment fees of the BÉT are shown in the Trading System and the records and other certificates of Erste Befektetési Zrt. After the closing of the Stock Exchange, if the Customer had orders for the same product on the same subaccount, in the opposite direction, and for the same quantities, which were fulfilled on the same trading day of the BÉT, the fees are set as follows:

If the quantity (number of securities) is equal on the purchase and sale sides (also taking into account partial fulfilment in a given order), Erste Befektetési Zrt. will **credit** the total **amount of the commission on the sales side** to the customer account. If purchases and sales have been realized in different quantities for a given product (also taking into account partial fulfilment within a given order), the **consignment fee for the side with the smaller quantity** of the quantities purchased and sold (or in the case of more than one transaction, the aggregate value of the consignment fees) **is credited**.

³ The Online fee package may be chosen by our Customers who register online for opening a NetBroker account before opening the account and no designated broker or sales representative belongs to their account. The selection of a fee package must be indicated to our customer service by telephone.

⁴ The Broker fee package applies to our Customers whose account has a designated broker or sales representative.

2. Consignment fee for transactions concluded on the BÉTa Market

(A) In the case of orders given in person or by fax or telephone

In the case of orders given for the sale and purchase of securities traded on the BÉTa Market, the following percentage of the stock exchange value of the order:⁵

0.7%, minimum HUF 3,000

(B) In the case of orders given via NetBroker:

In the case of orders given for the purchase or sale of securities traded on the BÉTa Market, the following percentage of the stock exchange value of the order:²

0.45%, minimum HUF 250

The forced liquidation fee is equal to the fee stated for spot transactions on the BÉT.

(C) In the case of orders given via NetBroker (Online fee package³)

In the case of orders given for the purchase or sale of securities traded on the BÉTa Market, the following percentage of the stock exchange value of the order:²

0.3%, minimum HUF 200

The forced liquidation fee is equal to the fee stated for spot transactions at any time on the BÉT.

(D) In the case of orders given via NetBroker (Broker fee package⁴)

In the case of orders given for the purchase or sale of securities traded on the BÉTa Market, the following percentage of the stock exchange value of the order:²

0.45%, minimum HUF 2,000

The fee for forced liquidation is equal to the fee stated for spot transactions at any time on the BÉT.

3. Consignment and agency fee outside the BÉT, except for Romanian and Bulgarian stock exchanges

(A) In the case of orders given by telephone, in person or by fax

In the case of orders given via the Xetra system, the following percentage of the stock exchange value of the order:

0.7%, minimum EUR 20

In the case of day-trade concluded in the Xetra system, the commission stated above is charged on the initial transaction, while the following is charged on its final leg:

0.3%, minimum EUR 20

In the case of orders given for a regulated market/stock exchange other than the Xetra (e.g. USA), the following percentage of the stock exchange value of the order:⁷

0.9% + USD 30, minimum USD 60

In the case of day-trade, the commission stated above is charged on the initial transaction, while the following is charged on its final leg:

0.3%+30 USD, minimum USD 60

Purchase of foreign options

USD 15 or EUR 15/contract, but minimum USD 75 or EUR 75

(B) In the case of orders given via NetBroker:⁸

In the case of orders given via the Xetra system, the following percentage of the stock exchange value of the order:⁹

In the case of products traded in EUR

0.45%, minimum EUR 7

In the case of products traded in USD

0.45%, minimum USD 10

In the case of products traded in GBP

0.45%, minimum GBP 7

In the case of orders given for a regulated market/stock exchange in the USA, the following percentage of the stock exchange value of the order:

0.45%, minimum USD 10

(C) In the case of orders given via NetBroker (Online fee package³)⁸

In the case of orders given via the Xetra system, the following percentage of the stock exchange value of the order:⁹

In the case of products traded in EUR

0.3%, minimum EUR 7

In the case of products traded in USD

0.3%, minimum USD 10

In the case of products traded in GBP

0.3%, minimum GBP 7

In the case of orders given for a regulated market/stock exchange in the USA, the following percentage of the stock exchange value of the order:

0.45%, minimum USD 10

⁵ Fee categories freely available to the Customer.

⁶ In the case of day-trade on the BÉT, when the Customer's orders are stated, the consignment fees of the BÉT are shown in the Trading System and the records and other certificates of Erste Befektetési Zrt. After the closing of the Stock Exchange, if the Customer had orders for the same product on the same subaccount, in opposite direction, and for the same quantities, which were fulfilled on the same trading day of the BÉT, the fees are set as follows: If the quantity (number of securities) is equal on the purchase and sale sides (taking also into account partial fulfilment in a given order), Erste Befektetési Zrt. will **credit** the total amount of the **commission on the sales side** to the customer account. If purchases and sales are realised in different quantities for a given product (taking also into account partial fulfilment within a given order), the **consignment fee for the side of the smaller quantity** of the quantities purchased and sold (or in the case of more than one transaction, the aggregate value of the consignment fees) **is credited**.

⁷ In the case of foreign securities, the given rates are only valid above the price of USD 8/share. Below this, an individual agreement is required. The Company reserves the right not to accept orders by fax.

⁸ In the case of day-trade transactions concluded in the Xetra system and on a regulated stock exchange in the USA, the above commission is charged both on the initial and final legs.

⁹ If the Company charges the fee for transactions concluded in the NetBroker system not in accordance with this Schedule of Fees, the above rules apply to transactions concluded in the NetBroker system, unless the given schedule of fees expressly provides for fees for transactions concluded via NetBroker.

(D) In the case of orders given via NetBroker (Broker fee package⁴)⁸

In the case of orders given via the Xetra system, the following percentage of the stock exchange value of the order:⁹

| | |
|---------------------------------------|------------------------------|
| In the case of products traded in EUR | 0.45%, minimum EUR 12 |
| In the case of products traded in USD | 0.45%, minimum USD 15 |
| In the case of products traded in GBP | 0.45%, minimum GBP 12 |

In the case of orders given for a regulated market/stock exchange in the USA, the following percentage of the stock exchange value of the order:

0.45%, minimum USD 10

Forced liquidation fee

In the case of products traded in EUR
In the case of products traded in USD

1%, minimum EUR 12
1%, minimum USD 15

4. Romanian and Bulgarian stock exchanges

In the case of orders given for the sale and purchase of securities traded on these stock exchanges:

Below an order of HUF 12,000,000, the following percentage of the stock exchange value:

1.5%, minimum HUF 20,000 plus a deposit fee of HUF 7,000

Above an order of HUF 12,000,000, the following percentage of the stock exchange value: **1% plus a deposit fee of HUF 7,000**

5. Consignment fee for standardised BÉT futures and option transactions

In the case of BUX, position opening and closing

(A) In the case of orders given in person or by fax or telephone:

HUF 350 Ft/contract, minimum HUF 3,500

(B) In the case of orders given via NetBroker:

HUF 250/contract

(C) Forced liquidation fee

HUF 350/contract, minimum HUF 3,500

In the case of option and individual shares, position opening and closing

HUF 1,500/contract, minimum HUF 3,000

In the case of BÉT futures foreign exchange, position opening and closing

HUF 350/contract, minimum HUF 3,500

In the case of BÉT futures foreign exchange options, position opening and closing

HUF 350/contract, minimum HUF 3,500

Merging of futures positions:

HUF 350/transaction pair

6. Fee for futures foreign exchange transactions on OTC markets

Upon position opening and closing, the following percentage of the stock exchange value:

0.1%, minimum HUF 10,000

7. Fee for foreign exchange option transactions on OTC markets

Upon position opening and closing, the following percentage of the stock exchange value:

0.06%, minimum HUF 10,000

8. Fee for any other OTC market transactions

In the case of products traded in HUF, the following percentage of the stock exchange value upon position opening and closing:

1%, minimum HUF 3,000

In the case of products traded in EUR, the following percentage of the stock exchange value upon position opening and closing:

1%, minimum EUR 10

In the case of products traded in USD, the following percentage of the stock exchange value upon position opening and closing:

1%, minimum USD 12

9. Fee for offers given to government securities auctions

The following percentage of the stock exchange value: **0.1%, multiplied by the number of quarters remaining until maturity, but minimum HUF 1,000**

10. Fee charged during the primary issue of government securities and subsequent sale

1% of face value

11. Modification of orders

free of charge

12. Other

If, within the consignment transaction, a separate fee or transaction tax is charged by the given stock exchange (e.g. the stock exchange fee charged by the London Stock Exchange for orders fulfilled on the LSE), such fee or transaction tax charged will also be debited to the Customer's account kept with Erste Befektetési Zrt.

II. Fees associated with account-keeping

1. Account-keeping fee¹⁰

(A) Natural persons

Securities account basic fee

fixed fee of HUF 350/month

In the case of Long-Term Investment Accounts (LTIAs)

fixed fee of HUF 350/month/LTIA and

Up to a monthly average cash and securities portfolio market value of HUF 50 million
part above a monthly average portfolio market value of HUF 50 million

portfolio fee of 0.01%/month

Futures and option position fee

free of charge
free of charge

¹⁰ These fees apply to customer accounts, securities accounts and securities deposit accounts alike in the case of securities accepted by KELER and other recognised clearing houses.

Every individual LTIA qualifies as a separate account.

No fixed fee is charged for LTIA accounts opened after 18 April 2016 for the collection year.

With respect to the calculation of the portfolio fee, the portfolio of LTIA(s) and normal account(s) is taken into account in aggregate.

In the case of retirement savings accounts (RSAs)

Up to a monthly average cash and securities portfolio market value of HUF 50 million
part above a monthly average portfolio market value of HUF 50 million

**fixed fee of HUF 350/month and
portfolio fee of 0.01%/month
free of charge**

If the market value of the monthly average portfolio placed on an RSA does
not reach HUF 500,000

fixed fee of HUF 167/month

No fixed fee is charged for RSA accounts opened between 15 June 2016 and 31 July 2016 until the end of the 12th month following the month of account opening.

Basic fee for other securities accounts

fixed fee of HUF 350/month/account

In the case of an opened LTIA or RSA, the fixed fee for a normal securities account (basic fee) is always charged irrespective of its nature. The Company charges a fixed fee for a maximum of four accounts. No fixed fee is charged for accounts opened over and above that,

Promotional terms and conditions for Customers who open a new account: For Customers who open a securities account with our Company until 31 December 2016 and did not have a securities account for six months preceding account opening, 100% of the portfolio fee stated in the Schedule of Fees will be waived until the end of the sixth month following the month of account opening.

Promotional terms and conditions for Customers who fresh start an Erste Savings Plan: The fixed fee for normal securities accounts (basic fee) will be waived until 31 December 2017 for Customers who enter into a contract for the 'Consignment contract for the regular purchase of investment instruments' scheme between 30 September 2016 and 31 December 2016, and transfer at least HUF 10,000 per month to their normal or RSA account for purchasing one of the investment packages. The discount applies only to the months when at least HUF 10,000 is credited to the account in accordance with the conditions.

(B) Legal entities

In the case of securities accounts and additional securities accounts

a fixed fee of HUF 1,250/month/account and

Up to a monthly average cash and securities portfolio market value of HUF 50 million

portfolio fee of 0.01%/month

The part above a monthly average portfolio market value of HUF 50 million

free of charge

Futures and option position fee

free of charge

(C) Deposit and safe custody fee of physical securities¹¹

3% of the face value p. a., minimum HUF 5,000

(D) Safe custody fee of dematerialised securities

**Fee rate corresponding to the account
keeping-fee specified in paragraphs II./1(A) and (B)**

(E) Fee for sending out balance and account statements

free of charge

except by post

HUF 250/letter

**Fee for sending an Individual Certificate of Performance and a Day-end Aggregate
Transaction Certificate**

except by post

**free of charge
HUF 6,000 /month**

The calculation of the account keeping fees is based on the market price associated with securities. In the case of domestic and foreign stock exchange shares, bonds and mortgage bonds, this is the last known stock exchange closing price; in the case of Hungarian government securities, the value calculated in accordance with the reference yield quoted by the State Debt Management Centre; and in the case of asset management shares, the last known net asset value. If the market price is not known, cannot be determined or is older than one year, the face value of the given securities will form the basis of fee calculation. In the case of FX instruments, the portfolio is converted at the current official exchange rate quoted by the National Bank of Hungary.

The Company does not charge a fixed fee if there are no securities, other financial instruments or a cash balance on any of the accounts throughout the given month.

Debiting account-keeping fees and postage to the account is due on the last calendar day of the given month. The fixed and portfolio fee(s) calculated for the LTIA portfolio(s) is (are) debited to the normal customer account.

¹¹ These fees apply to securities held on a non-collection basis..

2. Subscription to real-time data for private individuals

Subscription to BÉT real-time data

| Trading of BÉT shares for subscribers in the reference month | Delayed | Best price level | Best 5 price levels | Best 10 price levels |
|--|---------|------------------|---------------------|----------------------|
| up to HUF 10 million | HUF 0 | HUF 900 | HUF 2,400 | HUF 3,000 |
| between HUF 10 million and 20 million | HUF 0 | HUF 495 | HUF 1,320 | HUF 1,650 |
| from HUF 20 million | HUF 0 | HUF 0 | HUF 0 | HUF 0 |

Subscription to Xetra Frankfurt real-time data

| Trading of Xetra Frankfurt shares for subscribers in the reference month | Delayed | Best price level | Best 5 price levels |
|--|---------|----------------------|----------------------|
| up to EUR 50,000 | EUR 0 | EUR 17 ¹² | EUR 22 ¹² |
| from EUR 50,000 | EUR 0 | EUR 0 | EUR 0 |

3. Subscription to BÉT real-time data for non-private individuals

| Trading of BÉT shares for subscribers in the reference month | Delayed | Best price level | Best 5 price levels | Best 10 price levels |
|--|---------|------------------|---------------------|----------------------|
| Irrespective of the number traded | HUF 0 | HUF 2,900 + VAT | HUF 4,900 + VAT | HUF 6,900 + VAT |

4. Fee for the use of diagram drawer

| | Private Individual | Non Private Individual |
|---|---|---|
| | HUF 1,990/month | HUF 1,592+VAT/month |
| 5. Account opening | | free of charge |
| Fee for opening a depository subaccount with KELER Zrt. | | |
| Per securities and subaccount | | HUF 2,000 |
| 6. Deposit certificate fee | | HUF 500 |
| 7. Freezing fee | | |
| Proof of funds with freezing | | HUF 2,000 |
| Release of freezing | | HUF 2,000 |
| Joint and preferential freezing | | HUF 15,000 |
| 8. Securities transfer fee | | |
| Transfer to a securities account kept by another securities trader or credit institution: | | |
| The following percentage of the market value under Section II.1 of the securities transferred: | | 0.5%, minimum HUF 5,000/securities |
| | + fee charged by the external service provider participating in the securities transfer | |
| The sale of the shares in question on a market other than the market where they were acquired is also deemed securities transfer. The fee is: | | EUR 85 |
| | | or an equivalent other foreign exchange |
| Receipt of transfer | | free of charge |
| 9. Fee for accepting and releasing material securities | | |
| Acceptance: the following percentage of the face value of the securities: | | 0.3%, but minimum HUF 15,000 |
| Release: the following percentage of the face value of the securities: | | 0.3% + costs incurred |
| | | (production and delivery fees), but minimum HUF 50,000 |

¹² Debited in HUF with conversion at the official foreign exchange rate quoted by the National Bank of Hungary and valid on the last banking day of the given month.

10. Administration fee for dividend payment (as a supplementary fee)

In the case of shares tradable in the Spot Section of BÉT

In other cases¹³

free of charge

EUR 15

or an equivalent other foreign exchange, but maximum the amount of the dividends

11. Extraordinary information, notification and contract amendment fees

Extraordinary information, notification per occasion and document

Information requiring a document to be retrieved from the archive

Urgent information requiring a document to be retrieved from the archive

Amendments to the contract relating to a performed Contract of Commercial Agency/own-account transaction

HUF 1,500

HUF 10,000

HUF 20,000

– In case of transactions relating to asset management shares

– In case of other instruments

Extraordinary issue of documents relating to tax certificate per tax year

HUF 1,000/transaction

HUF 5,000/transaction

HUF 1,500/document

12. Account Administration Fee

When account termination is initiated by the Customer, if the total market value of the portfolio on the account does not exceed HUF 100, EUR 1, USD 1, CHF 1 or GBP 1, depending on the denomination of the given instrument

HUF 100, EUR 1, USD 1, GBP 1 or CHF 1, proportionately calculated depending on the portfolio on the account, but maximum up to the total amount of the account

III. Charges

1. Transfer charge¹⁴

Transfer of HUF and FX amounts to accounts kept with ERSTE BANK HUNGARY ZRT.

| | Private Individual | Non Private Individual |
|-----------------------|---|--|
| | free of charge | free of charge |
| HUF transfer | Private Individual 0.0% minimum 12x maximum HUF 500,000 | Non Private Individual 0.0% minimum 12x |
| HUF transfer by VIBER | Private Individual HUF 15,000 | Non Private Individual 0.0% minimum 12x maximum HUF 500,000 |
| FX transfer | Private Individual 0.0% minimum 12x maximum HUF 500,000 + fee charged by external service provider involved in transfer | Non Private Individual 0.40% minimum 12x + fee charged by external service provider involved in transfer |

2. Cash withdrawal charge

| | Private Individual | Non Private Individual |
|--------|---|-------------------------|
| In HUF | 0.8% + HUF 100 maximum HUF 16,000 | 0.6% minimum HUF 685 |
| In EUR | 0.6%, min. EUR 2 | 1.05% |
| In USD | 0.6%, min. USD 2 | 1.05% |
| In GBP | 0.6%, min. GBP 2 | 1.05% |
| In CHF | 0.6%, min. CHF 2 | 1.05% |

¹³ The fee is payable per account type.

¹⁴ On the basis of Section 15(2) of Government Decree No 284/2001 (XII.26.) Korm., it is possible to transfer any amount from a customer account only to another customer account kept in the Account Holder's name or payment account kept with the credit institution.

3) Internal transfer and transfer charges

Per transfer between accounts
Between the Customer's own accounts

HUF 250
free of charge

4. Default interest and penalty

Late payment of a HUF amount
Late payment of an FX amount
In the event of the late performance of a securities delivery obligation
Market value of late delivery securities

25% p. a.
15% p. a.

25% p. a.

5. Investment loan and deferred payment

Interest on the loan amount
In HUF and PLN
Other FX
Disbursement
Max. tenor specified by ERSTE
Prolongation of investment loan
Prolongation of investment loan used via NetBroker

19% p. a.
9.9% p. a.
free of charge
1 month
1.4%
free of charge

6. EMIR (Single Monitoring Information System)

Fulfilment of EMIR reporting obligation (to order)
Obtaining a LEI identifier (to order)
Annual maintenance fee

HUF 0
EUR 100¹⁵+VAT/occasion

The cost charged by the service provider is debited to the account.

7. Other charges

If an external service provider is also involved in the provision of the service (e.g. dividends paid on foreign securities), the fee charged by such service provider will also be charged to the Customer's relevant account kept with Erste Befektetési Zrt.

¹⁵ Debited in HUF, with conversion at the official foreign exchange rate quoted by the National Bank of Hungary, valid on the last banking day of the given month.

IV. Transaction fees for investment funds and bonds and their settlement dates

1. Bonds issued by Erste Bank Hungary Zrt.

| Names of bonds | Purchase fee | Settlement of purchase (day) | Fee for repurchase before maturity ¹⁶ | Repurchase before maturity (day) | Deadline for orders |
|-------------------------------|----------------|---|--|-----------------------------------|---------------------|
| Discount bonds | free of charge | T settlement date (<i>means transaction date</i>) T price date | 2.5% of the current market value | T settlement date T price date | 04:30 p.m. |
| Fixed+variable interest bonds | free of charge | T settlement date T price date | 2.5% of the current market value | T settlement date T price date | 04:30 p.m. |

2. Erste and ESPA investment funds

| Names of funds | Purchase fee | Subscription | Redemption fee | Redemption | Deadline for orders |
|---|--------------|-------------------------------------|--|---------------------------------------|---------------------|
| Erste Kamatoptimum Alap | HUF 600 | T+2 settlement date T price date | HUF 600 | T+2 settlement date T price date | 04:30 p.m. |
| Erste Megtakarítási Alapok Alapja | HUF 600 | T+2 settlement date T price date | HUF 600 | T+2 settlement date T price date | 04:30 p.m. |
| Erste Ingatlan Alap | HUF 1,000 | T settlement date T price date | 0.5%, min. HUF 500, max. HUF 5,000 If redeemed within one year, an additional charge of 2%* | T+5 settlement date T+5 price date | 04:30 p.m. |
| Erste EURO Ingatlan Alap | EUR 0 | T settlement date T price date | 0.5%, min. EUR 2, max EUR 20 If redeemed within one year, an additional charge of 3%* | T+5 settlement date T+5 price date | 04:30 p.m. |
| Erste Dollár Ingatlan Alapok Alapja | USD 4 | T settlement date T price date | 0.5% min. USD 2, max. USD 20 If redeemed within one year, an additional charge of 3%* | T+6 settlement date T+6 price date | 04:30 p.m. |
| Erste Pénzpiaci Alap | HUF 300 | T settlement date T price date | HUF 300 | T settlement date T price date | 04:30 p.m. |
| Erste Euró Pénzpiaci Alap | EUR 2 | T settlement date T price date | Free of charge | T settlement date T price date | 04:30 p.m. |
| Erste Megtakarítási Plusz Alapok Alapja | 0.35% | T+2 settlement date T price date | HUF 600 | T+2 settlement date T price date | 04:30 p.m. |
| Erste Hazai Dollár Kötvény Alap | 0.45% | T+2 settlement date T price date | Free of charge | T+3 settlement date T price date | 02:30 pm |

¹⁶ At the request of the investor, Erste Befektetési Zrt., as trader, may repurchase the bonds depending on the market situation, but is not obliged to do so.

* Relative to the net asset price of redeemed asset management shares.

** The fund may only be purchased at the head office of Erste Befektetési Zrt.

| Names of funds | Purchase fee | Subscription | Redemption fee | Redemption | Deadline for orders |
|---|--------------|-------------------------------------|----------------|-------------------------------------|---------------------|
| YOU INVEST Stabil Alapok Alapja | 0.50% | T+2 settlement date T price date | Free of charge | T+5 settlement date T price date | 04:30 p.m. |
| YOU INVEST Stabil EUR Alapok Alapja | 0.50% | T+3 settlement date T price date | Free of charge | T+5 settlement date T price date | 04:30 p.m. |
| YOU INVEST Kiegyensúlyozott Alapok Alapja | 1.00% | T+2 settlement date T price date | Free of charge | T+5 settlement date T price date | 04:30 p.m. |
| YOU INVEST Kiegyensúlyozott EUR Alapok Alapja | 1.00% | T+3 settlement date T price date | Free of charge | T+5 settlement date T price date | 04:30 p.m. |
| YOU INVEST Dinamikus Alapok Alapja | 1.50% | T+2 settlement date T price date | Free of charge | T+5 settlement date T price date | 04:30 p.m. |
| YOU INVEST Dinamikus EUR Alapok Alapja | 1.50% | T+3 settlement date T price date | Free of charge | T+5 settlement date T price date | 04:30 p.m. |
| Erste Dollár Pénzpiaci Alap | USD 2 | T settlement date T price date | Free of charge | T settlement date T price date | 04:30 p.m. |
| Erste Likviditási Alap | HUF 100 | T settlement date T price date | HUF 100 | T settlement date T price date | 04:30 p.m. |
| Erste Rövid Kötvény Alap, Erste XL Kötvény Alap | HUF 600 | T+2 settlement date T price date | HUF 600 | T+2 settlement date T price date | 02:30 pm |
| Erste Abszolút Hozamú Kötvény Alap | HUF 600 | T+2 settlement date T price date | HUF 600 | T+3 settlement date T price date | 02:30 pm |
| Erste Stock Hungary Indexkövető Részvény Befektetési Alap | HUF 600 | T+2 settlement date T price date | HUF 600 | T+3 settlement date T price date | 04:30 p.m. |
| Erste Közép-Európai Részvény Alapok Alapja | HUF 600 | T+3 settlement date T price date | HUF 600 | T+5 settlement date T price date | 04:30 p.m. |
| Erste Abszolút Hozamú Alternatív Alapok Alapja | 1.25% | T+2 settlement date T price date | Free of charge | T+5 settlement date T price date | 04:30 p.m. |
| Erste Bond Emerging Markets Corporate HUF Alapok Alapja | 1.00% | T+3 settlement date T price date | Free of charge | T+5 settlement date T price date | 04:30 p.m. |
| Erste Stock Global HUF Alapok Alapja | 2.00% | T+3 settlement date T price date | Free of charge | T+5 settlement date T price date | 04:30 p.m. |

* Relative to the net asset price of redeemed asset management shares.

** The fund may only be purchased at the head office of Erste Befektetési Zrt.

| Names of funds | Purchase fee | Subscription | Redemption fee | Redemption | Deadline for orders |
|--|----------------|--|--|---------------------------------------|---------------------|
| Espa Reserve Corporate, Espa Reserve Euro | 0.75% | T+3 settlement date T+1 price date | Free of charge | T+3 settlement date T+1 price date | 02:00 pm |
| Espa Bond International | 0.75% | T+4 settlement date T+2 price date | Free of charge | T+4 settlement date T+2 price date | 02:00 pm |
| Erste Bond Danubia Eur, Espa Bond Dollar, Espa Bond Dollar-Corporate, Espa Bond Euro-Corporate, Espa Bond Europe, Espa Bond Europe High Yield, Espa Bond Euro Rent, Espa Bond USA Corporate, Espa Bond Usa-High Yield, Espa Portfolio Bond Europe, Espa Mortgage | 1.00% | T+3 settlement date T+1 price date | Free of charge | T+3 settlement date T+1 price date | 02:00 pm |
| Erste Responsible Stock America, Erste WWF Stock Environment, Espa Stock Commodities, Espa Stock Europe, Espa Stock Europe-Property, Espa Stock Global, Espa Stock Techno, Espa Stock Europe Emerging, Espa Stock Biotec | 2.00% | T+3 settlement date T+1 price date | Free of charge | T+3 settlement date T+1 price date | 02:00 pm |
| Espa Reserve Euro Plus EUR | EUR 2 | T+3 settlement date T+1 price date | Free of charge | T+3 settlement date T+1 price date | 02:00 pm |
| Espa Reserve Dollar USD | USD 2 | T+3 settlement date T+1 settlement date | Free of charge | T+3 settlement date T+1 price date | 02:00 pm |
| Erste Bond Local Emerging, Erste Bond Emerging Markets Corporate, Erste Bond Emerging Markets Corporate IG, Erste Bond Emerging Markets | 1.00% | T+4 settlement date T+2 price date | Free of charge | T+4 settlement date T+2 price date | 02:00 pm |
| Espa Stock Asia-Infrastructure, Espa Stock Global Emerging Markets, Espa Stock Istanbul, Espa Stock Japan, Espa Stock Russia | 2.00% | T+4 settlement date T+2 price date | Free of charge | T+4 settlement date T+2 price date | 02:00 pm |
| Erste Alpok Pénzpiaci Alap** | Free of charge | T settlement date T price date | HUF 300 | T settlement date T price date | 04:30 p.m. |
| Erste Alpok Ingatlan Alapok Alapja** | 500 Ft | T settlement date T price date | If redeemed within one year, an additional charge of 3%* | T+5 settlement date T+5 price date | 04:30 p.m. |

* Relative to the net asset price of redeemed asset management shares

** The fund may be purchased only at the head office of Erste Befektetési Zrt.

V. Securities lending

Pro rata lending fee for securities held by the investment service provider itself or in a portfolio managed by it, based on the market value of securities

12% p. a.

The investment service provider may borrow securities deposited by the Customer with the investment service provider or held on a securities account for the Customer for the following pro rata fee based on the market value of the securities lent

1.5% p. a.

The investment service provider may participate as consignee in the lending between customers of securities deposited by the Customer with the investment service provider or held on a securities account for the Customer for the following pro rata fee based on the market value of the securities lent

6% p. a.

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

The investment services are provided by Erste Befektetési Zrt.

Company register No: 01-10-041-373

Activity licence No: III/75.005-19/2002

BÉT and Deutsche Börse AG – stock exchange member

Budapest, 24 October 2016

Erste Befektetési Zrt.