

FRAMEWORK CONTRACT
Regular Savings Program
(“the Framework Contract”)

concluded by and between **UniCredit Bank Hungary Zrt.**, business seat: H-1054, Budapest, Szabadság tér 5–6, Company registration number: Cg. 01-10-041348 as Bank (hereinafter: Bank), and

Name:

Date and place of birth:

Mother's maiden name:

Permanent address:

**Identity card no. /
issuing authority.**

as Client (hereinafter referred to as: “the Client”)

on the place and date referred below under the following conditions:

- 1) The Parties agree that the Bank assures the Client the possibility of participation on the “Regular Savings Program” (hereinafter: Program) based on this Framework Contract.

- 2) Within the scope of the Program, in order to participate in it,
 - a) in the current Annex 1 to this Framework Agreement the Client shall give an in-bank standing order to transfer monthly the HUF amount specified there to his/her payment account (hereinafter: bank account) No. _____ .
The HUF amount specified in the current order shall not be less than HUF 10,000.
 - b) The Client may give a trading order on the charges of his/her savings account, valid until cancellation, for the investment funds and/or the sub-funds listed at all times in the Bank's List of Conditions for Private Customers - Securities Trading and Announcement on the Execution Order of Security Related Orders, and for the portfolios created therefrom, respectively, at his/her option, which is agreed to by Parties upon the form called “Order for the trading of investment units - within the scope of Regular Savings Program.

On the basis of the in-bank standing order according to Section 2) (a), after the Program has been launched, from the beginning of the validity of the in-bank standing order the Bank shall transfer from the payment account to the Savings account the amount indicated in the order on the day of each calendar month specified by Client as the Date of Performance.

If on the referred day the amount specified in the in-bank standing order is not or only partially available on Client's payment account, in the given month the Bank shall attempt to execute the order for additional 3 days according to the general rules and in compliance with the Business Terms.

The earliest date for the start of the investment order given for the Savings account (investment fund trading order) shall be the banking workday following the date of submission of such order, but 30 calendar days at the latest. (If on the day following the day of submission the cover is not available on the Savings account, the Bank shall attempt to execute the order on each banking workday until the cover is available, but at the most for 30 calendar days.)

- 3) The Client may affect its commissions regarding the investment in written, personally or by a proxy, or, based on a separate agreement, by using the Phone Banking services of the Bank.

- 4) The Client is entitled to initiate further investments after entering into force of this Framework Contract; in each case under the conditions set in point 2.
- 5) Client shall be entitled to redeem at any time the investment units being the subject matter of the Investment.
- 6) The Client acknowledges that if he/she will announce his/her redemption intention regarding the investment coupons within the time set in the list of conditions, the Client shall pay a redemption provision set in the list of conditions.
- 7) The Client understands that upon the termination of this Framework Agreement with immediate notice, the Bank shall execute any trading orders that have already become due.
- 8) The Parties agree that the depletion of the Investment - i.e. if the amount of deposit- and investment coupon level is zero – does not mean the cancellation of the Framework Contract, but the Client acknowledges that if based on the Framework Contract the Client will not initiate a new investment within 90 days after depletion of the balance, the Bank is entitled to terminate the Framework Contract with immediate effect.
- 9) The Client undertakes that if he/she does not have an adequate Forint payment account and securities account kept with the Bank yet, concurrently by signing this Agreement he/she concludes a payment account (and securities account contract) for private customers also with the Bank, and that he/she will not terminate such account during the effect of the Agreement.
- 10) By signing this Agreement Client declares that he/she wishes to participate in the Bank's Regular Savings Program.
- 11) The Client shall be entitled to terminate this Framework Contract with a termination period of 1 month, the Bank shall be entitled to terminate it with a termination period of 2 months without explanation, by a written statement addressed to the other Party. In this case all Investments shall be cancelled on the day on which the termination enters into force, and all investment units purchased based on this Framework Contract shall be transferred from the Regular Savings Program sub-account to the securities main account.
- 12) The Client acknowledges that the condition of participation in the program is a bank account contract, a securities account contract and a savings account contract with the Bank, which are inseparable parts of this Framework Contract. In case of deviations in the bank account contract and in the Framework Contract, or in the savings account contract and in the Framework Contract, or in the securities account contract and in the Framework Contract, the provisions of the Framework Contract shall apply. The Client acknowledges that in case of cancellation of the bank account contract, the savings account contract or the securities contract due to any reasons, this Framework Contract - without any further measures – shall be cancelled at the same time.
- 13) Furthermore the Framework Contract shall terminate if the Investment Funds/sub-fund cease to exist.
- 14) The cancellation of the Framework Contract brings forth the concurrent termination of the Savings account contract, however it alone will not have an effect on the validity of the Client's bank account contracts and securities contracts kept with the Bank.
- 15) For issues not regulated in this Framework Agreement the Bank's currently effective General Business Terms, its General Business Conditions for Investment Services and Ancillary Services, its General Business Conditions for Private Customers, as well as its Announcements and Lists of Conditions forming parts of this Framework Agreement shall apply. By signing the present Framework Agreement, the Client state that he/she has received the documents referred to under this point, and has become familiar with them and accepts the content thereof as binding on himself/herself.
- 16) Parties declare that they have agreed in all material terms of the subject matter of this Framework Agreement and this Agreement constitutes the entire agreement and understanding of the Parties. This Framework Agreement does not include any practice existing between the parties or any market practice prevailing on the market without any express reference made to such practice in this Framework Agreement.



17) This Framework Contract has been concluded for an indefinite term. The conditions for entering into force of this Framework Contract are (i) the signature (in case of the bank the official signature) of both parties on this Framework Contract; and (ii) the signature of both parties on the Savings account contract and the Securities contract.

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Client

UniCredit Bank Hungary Zrt.

Annexes:

- Annex 1: Standing order for in-bank transfer
- Annex 2: Savings Account and related Service Agreement
- Annex 3: Order for the trading of investment units
- Annex 4: Information for deposit holders