

LIST OF CONDITIONS AND ANNOUNCEMENTS FOR PRIVATE BANKING CUSTOMERS



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The changes in the document are marked in the following way: new parts and modifications made by the last modification are written with red and with underline, the deleted parts are marked with ~~strikethrough~~ format.

GENERAL TERMS AND CONDITIONS

- I. INTEREST AND FEES RELATED TO HUF PAYMENT ACCOUNT MANAGEMENT
- II. FEES RELATED TO THE MANAGEMENT OF FOREIGN CURRENCY ACCOUNTS,
PAYMENT TRANSACTIONS
- III. CASH DESK TRANSACTIONS
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THIS LIST OF CONDITIONS APPLIES TO CUSTOMERS WITH AN ACCOUNT CONTRACT SUPPLEMENT FOR PRIVATE BANKING CUSTOMERS AND A SAVINGS PORTFOLIO OF AT LEAST HUF 100 MILLION AT UNICREDIT BANK HUNGARY ZRT. AND WHO HAVE CONCLUDED A CONTRACT WITH THE BANK FOR THE APPLICATION OF THIS LIST OF CONDITIONS AND IN CASE OF CUSTOMERS WHO HAVE CONCLUDED AN ACCOUNT CONTRACT SUPPLEMENT FOR PRIVATE BANKING CUSTOMERS BEFORE 1ST JANUARY 2010, THE BANK DIDN'T INFORM THE CUSTOMER ABOUT BEING CLASSED WITHIN ANOTHER CATEGORY THAN PRIVATE BANKING. IF THIS PRIVATE BANKING CONTRACT EXPIRES, THE NONSTOP ACCOUNT PACKAGE CONDITIONS – DETAILED IN THE "List of Conditions for Private Customers of the bank - Not Available Account Packages" – WILL BE EFFECTED FROM THE FIRST DAY OF THE NEXT MONTH OF THE CONTRACT'S TERMINATION.

1. This List of Conditions is an inseparable part of the General Business Conditions.
2. The Bank will debit the customer's bank or customer account with the fees charged for HUF transfers and account management on the last Banking Day of the month, while fees for HUF transfers from foreign currency accounts and foreign currency or international transfers will be charged parallel to performing the order. Fees described in Section IV and related to securities trading along with the pro rata temporis portion of the deposit fee will become due on a quarterly basis or upon the termination of the contract. The customer's bank or customer account will be charged by the Bank with any other occasional fees, commissions and charges as they are incurred, while in the case of commitments these are charged for the whole period in advance.
3. In addition to the commission items described in this List of Conditions, the Bank's expenses such as postal forwarding, courier services, telex, telegrams and phone charges as well as SWIFT costs, potential duties and any other expenses along with the commissions and costs charged by partner banks participating in the performance of the order will be borne by the customer.
4. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0.50) or upwards (for numbers larger than or equal to 0.51).
5. The smallest amount that can be placed on HUF or foreign currency deposits:

Sight deposits (HUF and foreign currency)		0
Fixed deposits:		
Currency		Amount
Forint	(HUF)	250,000
US dollar	(USD)	1,000
British pound	(GBP)	1,500
Swiss franc	(CHF)	3,000
Japanese yen	(JPY)	5,000,000
Swedish crown	(SEK)	250,000
Euro	(EUR)	1,000

The shortest term for deposits: 1 month.

6. In each case when UniCredit Bank Zrt. acts as a payer, it calls attention to the fact that it performs all payments charged with tax and contribution liabilities according to the currently valid legal regulations after charging the appropriate amount of personal income tax (tax advance) and health contribution, and if the condition of the payment is knowing the customer's tax number, the Bank will deny payment until the authentic verification of the tax number.
7. The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be 15 percent higher than the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.
8. In this List of Conditions the name of Home Banking means Spectra, Spectra Light and Multicash electronic banking services.
9. In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary.
Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.
10. As for the charges, fees and commissions pertaining to additional services, the conditions of the Retail Condition Lists (Debit Bankcard List of Conditions – for Private Clients, Electronic Banking List of Conditions – for Private Clients, List of Conditions for Private Customers of the Bank – Fees of Other

Services), shall apply.

11. In the contracts before 15th March 2014. the „Payment account” is known as „bank account” or „current account”.

I. INTEREST AND FEES RELATED TO HUF PAYMENT ACCOUNT MANAGEMENT

The interest conditions of Private Banking payment account demand deposit in Hungarian forint are listed and regulated in the „Announcements for Clients with Private Banking Package” document.

Account opening		Free of charge
Monthly account-handling fee		Free of charge ¹
Switching between fee packages	to a package with higher account management fee	-
	to a package with lower account management fee	HUF 3,000
Postal charges (for all bank statements and other mails sent to the customer)		The sending of one account statement per month is free of charge ²
Fee for statements held at the branch		HUF 500/statement ³
Replacement bank statements		HUF 450 / pc. ³
Account balance verification and other verification fees related to account management		HUF 900 / pc. ³
Coverage verification (based on pledging)		0.1% per month min. HUF 1,000 /month
Payment transactions ⁴		
Credits (in HUF)		
Settlements for HUF accounts		Free of charge
Payment to payment account by postal cheques		The fee charged by the Hungarian Post Office Rt.
Accounting for items received in foreign currency ⁵		Free of charge
Debits (in HUF)		
One-off transfer outside the Bank ⁵²	Through the SpectraNet Internet Banking System	0,2%, min. HUF 49, max. HUF 6,000 ⁶
	By means of Home Banking and Telephonebank	0,2%, min. HUF 220, max. HUF 6,000
	Using an original form	0.57%, min. HUF 970, max. HUF 18,000
	Not using an original form	0.70%, min. HUF 1,500

Description of fee package		
Debits (in HUF)		
Single transfer within the bank ⁵²	Through the SpectraNet Internet Banking, Mobile Banking System	0,2%, min. HUF 39, max. HUF 6,000 ⁷
	By means of Home Banking and Telephonebank	0,2%, min. HUF 199, max. HUF 6,000
	Using an original form	0.45%, min. HUF 810, max. HUF 16,000
	By means of not original forms	0.70%, min. HUF 1,500
Standing orders within and outside the bank		Free of charge ⁸
Batch collection orders		Free of charge ⁹
Transfer outside the bank through VIBER		0.7%, min. HUF 10,000 max. HUF 100,000
Payment by postal cheque submitted on paper		As per the relevant fees of the Hungarian Post Office Rt. + HUF 50/cheque

Payment by postal cheque submitted through Home Banking		As per the relevant fees of the Hungarian Post Office Rt. + HUF 50/cheque
Debits (in foreign currency)		
Transfer outside the Bank ⁵²	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.35%, min. EUR 5
	Using an original form	0.45%, min. EUR 10
	By means of not original forms	0.50%, min. EUR 15
Transfer within the Bank ⁵²	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.30%, min. EUR 5
	Using an original form	0.40%, min. EUR 10
	By means of not original forms	0.45%, min. EUR 15
Standing order outside the Bank		0.35%, min. EUR 5
Standing order inside the Bank		0.30%, min. EUR 5
Fee for foreign currency transfers with deficient data ¹⁰		EUR 8 ¹¹
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 8 ³

Bankcards	
Issuer fee/Membership fee ³³ for Maestro bankcard ^{K4}	HUF 2 200 / HUF 2 600 ^{K2}
Issuer fee/Membership fee ³³ for supplementary Maestro bankcard ^{K4}	HUF 2 200 / HUF 2 600 ^{K2}
Issuer fee / Membership fee ³³ for MasterCard Unembossed PayPass contactless bankcard	HUF 2 500 / HUF 2 900 ^{K2}
Issuer/Membership fee ³³ for supplementary MasterCard Unembossed PayPass contactless bankcard	HUF 2 500 / HUF 2 900 ^{K2}
Issuer fee /Membership fee ³³ for MasterCard Standard, MasterCard Standard PayPass contactless ^{K4} and Visa Classic ^{K1} bankcard	HUF 4 900 / HUF 5 600 ^{K2}
Issuer fee /Membership fee ³³ for supplementary MasterCard Standard, MasterCard Standard PayPass contactless ^{K4} and Visa Classic ^{K1} bankcard	HUF 4 900 / HUF 5 600 ^{K2}
Issuer fee /Membership fee ³³ for supplementary MasterCard Gold, MasterCard Gold PayPass contactless ^{K4} and Visa Gold ^{K1} bankcard	HUF 18 000 / HUF 21 000 ^{K2}

Description	in case of Maestro ^{K4} , MasterCard Unembossed PayPass contactless card, MasterCard Standard, MasterCard Standard PayPass contactless card ^{K4} , VISA Classic, MasterCard Gold, MasterCard Gold PayPass contactless card ^{K4} , VISA Gold bankcard
Cash withdrawal fee on UniCredit ATM in Hungary	0,3%, min HUF 210
Cash withdrawal fee on other ATM in Hungary	0,67% + HUF 470, min. HUF 630
Cash withdrawal fee on foreign UniCredit ATM	1,3% + 3 EUR
Cash withdrawal fee on other ATM abroad	1,35% + EUR 4,2
Cash withdrawal fee in bank branches in Hungary (in post offices as well)	0,61% + HUF 410, min HUF 710
Cash withdrawal fee in bank branches abroad	1,35% + EUR 5,8
Purchase commission	Free of Charge (The normal fee is 0,2% max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.)

Cash deposit fee on UniCredit ATM in Hungary ^{K3}	Free of charge (Method of fee calculation: the normal fee is 0,2%, which will be not charged by the Bank during the promotion period. The promotion period is valid until recalled)
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ³⁶	Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 36.)

Description	MasterCard Gold, MasterCard Gold PayPass contactless card ^{K4} and VISA Gold bankcards
Card Issuer fee	Free of charge ¹²
Card Membership fee	Free of charge ¹²

UniCredit credit cards		
Description	UniCredit Gold and Platinum credit cards	Due date of fees
Card Issuer fee	Free of charge ¹³	Due upon the first application date of applied bankcard
Card Membership fee	Free of charge ¹⁴	One time per year subsequently

The Bank will not charge any commissions for customers for the transfer orders between accounts within the Bank if there are no other provisions affecting the individual payment accounts/savings accounts.

II. FEES RELATED TO THE MANAGEMENT OF FOREIGN CURRENCY ACCOUNTS, PAYMENT TRANSACTIONS

The interest by Private Banking payment account in foreign currencies equals with the deposit rate *on demand deposits in FCY* in "ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS – UniCredit Bank Hungary Ltd.'s interest conditions for its private customers",

Account opening	Free of charge
Monthly account-handling fee	Free of charge ¹
Postal charges (for all bank statements and other mails sent to the customer)	The sending of one account statement per month is free of charge
Fee for statements held at the branch	HUF 500/statement ³
Coverage verification (based on pledging)	0.1% per month HUF 1,000 /month
Account balance verification and other verification fees related to account management	HUF 900 /pc. ³
Replacement bank statements	HUF 450 /pc. ³
Payment transactions ¹⁵	
Credits	
Accounting for items arriving in foreign currency on FX accounts ¹⁶	Free of charge

Debits		
Debits (performed in foreign currency, to the debit of FX account accounts)		
Transfer commissions to other banks ⁵²	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.275%, min. EUR 5.95
	Using an original form	0.45%, min. EUR 10
	Not on original banking forms or with exceptional processing	0.50%, min. EUR 15
Transfer commissions within the Bank ⁵²	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.30%, min. EUR 5
	Using an original form	0.40%, min. EUR 10
	Not on original banking forms or with exceptional processing	0.45%, min. EUR 15

Urgent foreign currency transfer and foreign currency transfers between own accounts through the Home Banking ¹⁵ and SpectraNet Internet Banking, Mobile Banking systems (HUF, EUR, USD)		0.35 %, min. EUR 30
Debits (performed in HUF, to the debit of FX payment accounts)		
Transfer commissions to other banks ⁵²	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.35%, min. HUF 150
	Using an original form	0.45%, min. HUF 250
	Not on original banking forms or with exceptional processing	0.50%, min. HUF 800
Transfer commissions within the Bank ⁵²	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.30%, min. HUF 150
	Using an original form	0.40%, min. HUF 250
	Not on original banking forms or with exceptional processing	0.45%, min. HUF 800
Standing order outside the Bank		0.35%, min. EUR 5
Standing order inside the Bank		0.30%, min. EUR 5
Fee for foreign currency transfers specified with deficient data ¹⁷		EUR 8 ¹¹
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 8 ³
Free of charge HUF cash withdrawal (from domestic ATM or Branch Cashier) based on effective law and NGM regulation ³⁶		Monthly the first 2 HUF cash withdrawal transaction is free of charge up to HUF 150.000 (in the aggregate) occurred on the account registered in the valid statement of free of charge cash withdrawal. (See details in footnote 36.)

The Bank will not charge any commissions for customers for the transfer orders between accounts within the Bank if there are no other provisions affecting the individual payment accounts/savings accounts.

III. CASH DESK TRANSACTIONS

Cash in – to the credit of the account	
In a currency identical with the currency of the account	Free of charge ¹⁸
In a currency different from the currency of the account	Free of charge ¹⁸ , by applying a currency purchase and sales rate
HUF cash desk payments in many banknotes (payments with more than 1,000 banknotes qualify as payments in a large amount of banknotes)	0.235%
Foreign currency cash desk payments in many banknotes (payments with more than 500 foreign currency banknotes qualify as payments in a large amount of banknotes)	0.585%
Cash payments can be treated by the Bank in an aggregate form on the same day, by type of foreign currency, in terms of the number of banknotes. Thus in the case of payments where, in the aggregate, the number of banknotes exceeded the number qualifying as cash desk payments in a large amount of banknotes, the Bank charges the customer's account with the relevant fee, taking into account the whole amount paid until that point of time during the day.	
Foreign currency coin payment fee	10%
Accepting foreign currency coins in the following currencies	EUR
The smallest denomination accepted	1.00
Cash out – to the debit of the account	
HUF payments	0,95%, min. HUF 1,000, max. HUF 19,500
In a currency identical with the currency of the account	Foreign currency payments: 0.79%, min. EUR 2.35
In a currency different from the currency of the account and in HUF	Free of charge ¹⁸ , by applying a currency purchase and sales rate

Conversion	
From foreign currency to HUF	By applying a foreign currency purchase rate
From foreign currency to foreign currency	By applying a currency purchase and sales rate
From HUF to HUF	By applying a foreign currency sales rate
Exchanging banknotes and coins not exceeding 50 pieces by denomination	Free of charge ¹⁸
In the case of banknotes and coins in excess of 50 pieces by denomination, the quantity in excess of 50 pieces	
by coins	4.75%
by banknotes	1.75%
Night depository safe	HUF 5,000 / quarter
HUF payment in bag	0.15%
Foreign currency payment in bag	0.40%
Damaged HUF banknotes exchange	Free of charge ¹⁸

Please indicate if you wish to withdraw an amount in excess of HUF 2,000,000 by 3 p.m. on the banking day prior to the date of withdrawal. The Bank is only able to undertake the fulfilment of HUF cash needs indicated later on the second banking day counted from the indication of the need.

In the case of USD, EUR and HUF, please indicate your cash withdrawal need in excess of an amount equalling HUF 1,000,000 two banking days before the withdrawal, in the case of other currencies, two banking days before the withdrawal of the cash, regardless of the amount. If the indication of the cash need submitted by the customer is not received due to the fault of the customer, in order to reimburse a portion of its costs, the Bank is entitled to debit the given customer's payment account with 50% of the cash desk money withdrawal costs or with minimum HUF 3,000. In the case of foreign currency exchange, the Bank will not charge any commissions because they are included in the exchange rates.

IV. SECURITIES TRADING

The extent of the interest payable to the securities account	0%
Fees related to account management	
Securities account management	Free of charge
Automated transfer launched from coupon and dividend payments	0.115%, min. HUF 150
Account Statement	In the case of private persons, the fee of the quarterly and year-end account statement will be included in the account management fee

About the payment transactions and counter fees concerning securities, about the financial transaction performance order and about others - in here not featured cases - the general List of conditions and the notice about the performance order of assignments will prevail.

Fees related to securities transactions	
Engagement fees in secondary trading (based on the value at which the transaction was fulfilled)	
In case of securities listed on the Budapest Stock Exchange (excluding certificates) ¹⁹	1%, min. HUF 3,000
In case of transactions effected in respect of shares traded over the counter and non-debt-securities via special contract	2%, min. HUF 5,000
Secondary trading of certificates issued by UniCredit Bank AG	1%
In case of debt-securities and money market transactions from non-own account via special contract	1%, min. HUF 3,000
Debt-securities traded from own account	Free of charge
In case of securities sold not on hungarian market (including ETFs and shares traded on foreign markets) – The Bank provides information on request about the securities available	2%, min. EUR 150
Fees for auction engagements (based on the value at which the transaction was fulfilled)	
For engagements under HUF 50 million ²⁰	0.3%
For engagements above HUF 50 million	0.1%

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Distribution fee of open-end funds

The fees in % are based on the value at which the transaction was fulfilled.

Name of investment fund	Currency	Issuance of investment units			Redemption of investment units	Minimum investment amount
		fee in %	minimum fee	maximum fee		
Aberdeen Diversified Growth Alapok Alapja ⁶²	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Aberdeen Global – Asian Property Share Fund USD	USD	2,0%	25 USD	-	free of charge	1.500 USD
Aberdeen Global – Asian Smaller Companies Fund	USD	2,0%	25 USD	-	free of charge	1.500 USD
Aberdeen Global – Eastern European Equity Fund	EUR	2,0%	20 EUR	-	free of charge	Equivalent of 1500 USD
Aberdeen Global – Emerging Markets Equity Fund EUR * Regarding Aberdeen Global – Emerging Markets Equity Fund USD and EUR funds the fund manager company decided to implement a 2% initial charge for the benefit of the Fund of the net asset value of all new subscriptions in addition to the issuance fee of the bank with effect from 11 March 2013.	EUR	2% + 2%*	20 EUR	-	free of charge	Equivalent of 1500 USD
Aberdeen Global – Emerging Markets Equity Fund USD * Regarding Aberdeen Global – Emerging Markets Equity Fund USD and EUR funds the fund manager company decided to implement a 2% initial charge for the benefit of the Fund of the net asset value of all new subscriptions in addition to the issuance fee of the bank with effect from 11 March 2013.	USD	2% + 2%*	25 USD	-	free of charge	1.500 USD
Aberdeen Global – European Equity Fund	EUR	2,0%	20 EUR	-	free of charge	Equivalent of 1500 USD
Aberdeen Global – Indian Equity Fund	USD	2,0%	25 USD	-	free of charge	1.500 USD
Aberdeen Global – Latin American Equity Fund	USD	2,0%	25 USD	-	free of charge	1.500 USD
Aberdeen Global – World Resources Fund	EUR	2,0%	20 EUR	-	free of charge	Equivalent of 1500 USD

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Aberdeen Global – World Resources Fund	USD	2,0%	25 USD	-	free of charge	1.500 USD
Aegon Alfa Abszolút Hozamú Származtatott Befektetési Alap	HUF	2,0%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF
Aegon Ázsia Részvény Befektetési Alapok Alapja	HUF	2,0%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF
Aegon Beföldi Kötvény Alap	HUF	1,0%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF
Aegon Climate Change Részvény Befektetési Alap – A sorozat (EUR)	EUR	2,0%	20 EUR	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	1.000 EUR
Aegon Climate Change Részvény Befektetési Alap – B sorozat	HUF	2,0%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF
Aegon Feltörekvő Európa Kötvény Befektetési Alap (EUR)	EUR	1,0%	20 EUR	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	1.000 EUR
Aegon Istanbul Részvény Befektetési Alap	HUF	2,0%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF

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Aegon Közép-Európai Részvény Alap	HUF	2,0%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF
Aegon Lengyel Kötvény Alap	HUF	1,0%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF
Aegon MoneyMaxx Expressz Abszolút Hozamú Befektetési Alap	HUF	2,0%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF
Aegon Nemzetközi Kötvény Alap	HUF	1,0%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF
Aegon Nemzetközi Részvény Alap	HUF	2,0%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF
Aegon Ózon Éves Tőkevédett Befektetési Alap	HUF	1,5%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF
Aegon Pénzpiaci Alap	HUF	0,1%	6000 HUF	15.000 HUF	HUF 3000,-	200.000 HUF
Aegon Russia Részvény Befektetési Alap	HUF	2,0%	6000 HUF	-	HUF 3000,- but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the fund	200.000 HUF

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Allianz GEM Equity High Dividend – AT – HUF	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Allianz GEM Equity High Dividend – CT – EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Allianz China Equity – CT – EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Allianz Dynamic Multi-Asset Strategy 50 HUF-Hedged	HUF	1,5%	6000 HUF	-	free of charge	200.000 HUF
Allianz Europe Equity Growth – AT – HUF	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Allianz Europe Equity Growth – CT – EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Allianz Europe Small Cap Equity – AT – EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Allianz European Equity Dividend – CT – EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Allianz Global Agricultural Trends – CT – EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Allianz Global EcoTrends – CT – EUR ⁶³	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
<u>Allianz Structured Return AT - EUR</u>	<u>EUR</u>	<u>1,5%</u>	<u>20 EUR</u>	<u>-</u>	<u>free of charge</u>	<u>1.000 EUR</u>
BF Money Fejlett Piaci Részvény Alap	HUF	2,0%	6000 HUF	-	HUF 3,000, but 1% of the redemption exchange rate value within 5 working days after receipt on the account	200.000 HUF
BF Money Közép-Európai Részvény Alap	HUF	2,0%	6000 HUF	-	HUF 3,000, but 1% of the redemption exchange rate value within 5 working days after receipt on the account	200.000 HUF
Blackrock Global Funds - China Fund A2 EUR Hedged	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Blackrock Global Funds - Euro Short Duration Bond A2 EUR	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Blackrock Global Funds - Euro-Markets A2 EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Blackrock Global Funds - European Equity Income A2 EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Blackrock Global Funds - Fixed Income Global Opportunities A2 EUR hedged	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Blackrock Global Funds - Fixed Income Global Opportunities A2 USD	USD	1,0%	25 USD	-	free of charge	1.000 USD
Blackrock Global Funds - Global Allocation Fund A2 EUR Hedged	EUR	1,5%	20 EUR	-	free of charge	1.000 EUR
Blackrock Global Funds - Global Allocation Fund A2 USD	USD	1,5%	25 USD	-	free of charge	1.000 USD

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Blackrock Global Funds - Global High Yield Bond A2 USD	USD	1,0%	25 USD	-	free of charge	1.000 USD
Blackrock Global Funds - Global High Yield Bond Hedged A2 EUR	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Blackrock Global Funds - Latin American Fund A2 EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Blackrock Global Funds - US Basic Value A2 USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Blackrock Global Funds - World Agriculture Fund A2 EUR Hedged	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Blackrock Global Funds - World Agriculture Fund A2 USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Blackrock Global Funds - World Gold Fund A2 EUR Hedged	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Blackrock Global Funds - World Gold Fund A2 USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Blackrock Global Funds - World Mining Fund A2 EUR Hedged	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Blackrock Global Funds - World Mining Fund A2 USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Blackrock Strategic Funds - Fixed Income Strategies Fund A2 EUR	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Budapest Állampapír Alap	HUF	1,0%	6000 HUF	-	HUF 3.000, but 1% of the redemption exchange rate value within 5 working days after receipt on the account	200.000 HUF
Budapest Bonitas Alap	HUF	1,0%	6000 HUF	-	HUF 3.000, but 1% of the redemption exchange rate value within 5 working days after receipt on the account	200.000 HUF
Budapest Dollár Rövid Kötvény Alap USD	USD	1,0%	25 USD	-	free of charge	1.000 USD
Budapest Euró Rövid Kötvény Alap EUR	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Budapest Euró Rövid Kötvény Alap	HUF	1,0%	6000 HUF	-	HUF 3.000, but 1% of the redemption exchange rate value within 5 working days after receipt on the account	200.000 HUF

List of Conditions and Announcements for Private Banking Customers

Budapest Kötvény Alap	HUF	1,0%	6000 HUF	-	HUF 3.000, but 1% of the redemption exchange rate value within 5 working days after receipt on the account	200.000 HUF
Concorde 2000 Nyíltvégű Befektetési Alap	HUF	1,5%	6000 HUF	-	HUF 3000,-	200.000 HUF
Concorde Kötvény Befektetési Alap	HUF	1,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Concorde Nemzetközi Részvény Befektetési Alap	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Concorde Részvény Befektetési Alap	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Concorde Rövid Futamidejű Kötvény Befektetési Alap	HUF	1,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Concorde VM Abszolút Származtatott Befektetési Alap	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Concorde-VM Euró Befektetési Alap	EUR	2,0%	20 EUR	-	EUR 10,-	1.000 EUR
Dialóg Euró Származtatott Deviza Befektetési Alap	EUR	2,0%	20 EUR	-	EUR 10,-	1.000 EUR
Dialóg Expander Részvény Befektetési Alap	HUF	2,0%	6000 HUF	-	HUF 3000,- If any of the owners of the funds issues a redemption order for the investment units of the same investment fund within 15 days (T+15) after the latest purchase order, an additional 2% redemption commission will be charged in addition to the above redemption commission.	200.000 HUF

List of Conditions and Announcements for Private Banking Customers

Dialóg Konvergencia Részvény Befektetési Alap	HUF	2,0%	6000 HUF	-	HUF 3000,- If any of the owners of the funds issues a redemption order for the investment units of the same investment fund within 15 days (T+15) after the latest purchase order, an additional 2% redemption commission will be charged in addition to the above redemption commission.	200.000 HUF
Dialóg Likviditási Befektetési Alap	HUF	0,1%	2000 HUF	15.000 HUF	HUF 500,-	200.000 HUF
Dialóg Octopus Származtatott Befektetési Alap	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Dialóg USD Befektetési Alap	USD	2,0%	25 USD	-	USD 10,-	1.000 USD
Fidelity Alpha Funds - Global Alpha Fund A-Acc-EUR (hedged)	EUR	1,0% ⁵⁵	20 EUR	-	free of charge	5.000 USD
Fidelity Alpha Funds - Global Alpha Fund A-Acc-USD	USD	1,0% ⁵⁶	25 USD	-	free of charge	5.000 USD
Fidelity Funds – America Fund A-Acc-EUR (hedged)	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Fidelity Funds – America Fund A-ACC-HUF (hedged)	HUF	2,0%	6000 HUF	-	free of charge	Equivalent of 1000 USD
Fidelity Funds – America Fund A-Acc-USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Fidelity Funds – Asian Special Situations A-Acc-USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Fidelity Funds – China Consumer Fund EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Fidelity Funds – China Consumer Fund USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Fidelity Funds – Emerging Europe, Middle East and Africa Fund EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Fidelity Funds – Emerging Europe, Middle East and Africa Fund USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Fidelity Funds – Emerging Market Debt HUF-Hedged	HUF	1,0%	6000 HUF	-	free of charge	Equivalent of 1000 USD
Fidelity Funds – Emerging Markets Fund USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Fidelity Funds – Euro Bond HUF-Hedged	HUF	1,0%	6000 HUF	-	free of charge	Equivalent of 1000 USD

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Fidelity Funds – Euro Corporate Bond HUF-Hedged	HUF	1,0%	6000 HUF	-	free of charge	Equivalent of 1000 USD
Fidelity Funds – European High Yield Fund EUR	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Fidelity Funds – Fidelity TopZins Plus 2018 ⁴⁷	EUR	Not available			free of charge	1.000 EUR
Fidelity Funds – Global Consumer Industries Fund A-ACC-HUF	HUF	2,0%	6000 HUF	-	free of charge	200.000 HUF
Fidelity Funds – Global Demographics Fund A-ACC-HUF	HUF	2,0%	6000 HUF	-	free of charge	200.000 HUF
Fidelity Funds – Global Dividend A-ACC-HUF (hedged)	HUF	2,0%	6000 HUF	-	free of charge	Equivalent of 1000 USD
Fidelity Funds – Global Health Care Fund A-ACC-HUF	HUF	2,0%	6000 HUF	-	free of charge	200.000 HUF
Fidelity Funds – Global Multi Asset Income Fund (hedged) HUF	HUF	1,5%	6000 HUF	-	free of charge	200.000 HUF
Fidelity Funds – Global Real Asset Securities Fund (hedged) EUR ⁵⁷	EUR	2,0%	20 EUR	-	free of charge	4.000 EUR
Fidelity Funds – Global Real Asset Securities Fund USD ⁵⁷	USD	2,0%	25 USD	-	free of charge	4.000 USD
Fidelity Funds – US High Yield Fund (hedged) EUR	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Fidelity Funds – US High Yield Fund USD	USD	1,0%	25 USD	-	free of charge	1.000 USD
Fidelity Funds – US High Yield HUF-Hedged	HUF	1,0%	6000 HUF	-	free of charge	Equivalent of 1000 USD
Franklin European Growth Fund N EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Franklin K2 Alternative Strategies Fund N (Acc) EUR Hedged	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Franklin K2 Alternative Strategies Fund N (Acc) HUF Hedged	HUF	2,0%	6000 HUF	-	free of charge	200.000 HUF
Franklin Mutual European Fund N EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Generali Cash Pénzpiaci Alap - The fund can't be purchased for NYESZ account in continuous trading.	HUF	0,1%	6000 HUF	15.000 HUF	Free of charge, but if the fund units are redeemed within 2 trading days after the purchase order, 1% redemption commission will be charged on the net asset value of the fund units redeemed for the benefit of the Fund.	200.000 HUF

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Generali Gold Közép-Kelet-Európai Részvény Alap - The fund can't be purchased for NYESZ account in continuous trading.	HUF	2,0%	6000 HUF	-	Free of charge, but if the fund units are redeemed within 5 trading days after the purchase order, 2% redemption commission will be charged on the net asset value of the fund units redeemed for the benefit of the Fund.	200.000 HUF
Generali Hazai Kötvény Alap A sorozat - The fund can't be purchased for NYESZ account in continuous trading.	HUF	1,0%	6000 HUF	-	Free of charge, but if the fund units are redeemed within 2 trading days after the purchase order, 1% redemption commission will be charged on the net asset value of the fund units redeemed for the benefit of the Fund.	200.000 HUF
Generali IPO Abszolút Hozam Alap - The fund can't be purchased for NYESZ account in continuous trading.	HUF	2,0%	6000 HUF	-	Free of charge, but if the fund units are redeemed within 5 trading days after the purchase order, 2% redemption commission will be charged on the net asset value of the fund units redeemed for the benefit of the Fund.	200.000 HUF
Generali Spirit Abszolút Származtatott Alap - The fund can't be purchased for NYESZ account in continuous trading.	HUF	2,0%	6000 HUF	-	Free of charge, but if the fund units are redeemed within 5 trading days after the purchase order, 2% redemption commission will be charged on the net asset value of the fund units redeemed for the benefit of the Fund.	200.000 HUF
JPMorgan Funds – EU Government Bond A (acc) EUR	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
JPMorgan Funds – Euro Government Short Duration Bond A (acc)-EUR	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
JPMorgan Funds – Euroland Dynamic A (acc) EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
JPMorgan Funds – Europe Focus A (acc)-EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
JPMorgan Funds – Global High Yield Bond Fund A (acc) HUF hedged	HUF	1,0%	6000 HUF	-	free of charge	200.000 HUF
JPMorgan Funds – Income Opportunity A (acc) EUR hedged	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
JPMorgan Funds – Income Opportunity A (acc) USD	USD	1,0%	25 USD	-	free of charge	1.000 USD

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JPMorgan Funds – US Select Equity A (acc) EUR hedged	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
JPMorgan Funds – US Select Equity A (acc)-USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
JPMorgan Funds – US Value A (acc) - USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
JPMorgan Investment Funds – Global Macro A Acc EUR (hedged)	EUR	1,0% ⁵⁵	20 EUR	-	free of charge	1.000 EUR
JPMorgan Investment Funds – Global Macro A Acc USD	USD	1,0% ⁵⁶	25 USD	-	free of charge	1.000 USD
JPMorgan Investment Funds – Global Macro Opportunities A Acc EUR	EUR	1,0% ⁵⁵	20 EUR	-	free of charge	1.000 EUR
JPMorgan Investment Funds – Global Macro Opportunities A Acc USD (hedged)	USD	1,0% ⁵⁶	25 USD	-	free of charge	1.000 USD
OTP - Planéta Feltörekvő Piaci Részvény Alapok Alapja - „A” sorozat	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
OTP Dollár Pénzpiaci Alap - „A” sorozat	USD	0,1%	25 USD	60 USD	free of charge	1.000 USD
OTP EMDA Származtatott Alap - „A” sorozat	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
OTP Euró Pénzpiaci Alap - „A” sorozat	EUR	0,1%	20 EUR	50 EUR	free of charge	1.000 EUR
OTP Föld Kincsei Árupiaci Alapok Alapja - „A” sorozat	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
OTP G10 Euró Származtatott Alap	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
OTP Supra Származtatott Kötvény Alap	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
OTP Új Európa Nyíltvégű Értékpapír Alap - „A” sorozat	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Parvest Diversified Dynamic, EUR	EUR	1,5%	20 EUR	-	free of charge	1.000 EUR
Parvest Equity Best Selection Asia Ex-Japan – EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Parvest Equity Best Selection Euro - EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Parvest Equity Best Selection Euro HUF C	HUF	2,0%	6000 HUF	-	free of charge	200.000 HUF
Parvest Equity Best Selection Europe – EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Parvest Equity Brazil – USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Parvest Equity World Emerging – USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Parvest Equity China – USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Parvest Equity Europe Growth – EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR

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Parvest Equity India – USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Parvest Equity Turkey – EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Parvest Equity USA – USD	USD	2,0%	25 USD	-	free of charge	1.000 USD
Pioneer Aranyársarkány Ázsiai Alapok Alapja	HUF	free of charge			1%, max. HUF 2.000,-	-
Pioneer Funds – Absolute Return Bond	EUR	free of charge			free of charge	-
Pioneer Funds – Absolute Return European Equity A EUR	EUR	1,0% ⁵⁵	-	-	free of charge	1.000 EUR
Pioneer Funds – Absolute Return European Equity A HUF	HUF	1,0% ⁵⁸	-	-	free of charge	200.000 HUF
Pioneer Funds – Asia (Ex. Japan) Equity	EUR	free of charge			free of charge	-
Pioneer Funds – Asia (Ex. Japan) Equity	USD	free of charge			free of charge	-
Pioneer Funds – China Equity	EUR	free of charge			free of charge	-
Pioneer Funds – China Equity	USD	free of charge			free of charge	-
Pioneer Funds – Commodity Alpha	EUR	free of charge			free of charge	-
Pioneer Funds – Commodity Alpha	USD	free of charge			free of charge	-
Pioneer Funds – Core European Equity ⁶¹	EUR	free of charge			free of charge	-
Pioneer Funds – Core European Equity ⁶¹	USD	free of charge			free of charge	-
Pioneer Funds – Dynamic Credit USD	USD	free of charge			free of charge	-
Pioneer Funds – Emerging Europe and Mediterranean Equity	EUR	free of charge			free of charge	-
Pioneer Funds – Emerging Europe and Mediterranean Equity	USD	free of charge			free of charge	-
Pioneer Funds – Emerging Markets Bond	EUR	free of charge			free of charge	-
Pioneer Funds – Emerging Markets Bond	USD	free of charge			free of charge	-
Pioneer Funds – Emerging Markets Equity	EUR	free of charge			free of charge	-
Pioneer Funds – Emerging Markets Equity	USD	free of charge			free of charge	-
Pioneer Funds – Euro Aggregate Bond	EUR	free of charge			free of charge	-
Pioneer Funds – Euro Bond	EUR	free of charge			free of charge	-
Pioneer Funds – Euro Bond	USD	free of charge			free of charge	-
Pioneer Funds – Euro Corporate Bond	EUR	free of charge			free of charge	-
Pioneer Funds – Euro Corporate Bond	USD	free of charge			free of charge	-

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Pioneer Funds – Euro Short-Term	EUR	free of charge			free of charge	-
Pioneer Funds – Euro Short-Term	USD	free of charge			free of charge	-
Pioneer Funds – Euro Strategic Bond	EUR	free of charge			free of charge	-
Pioneer Funds – Euroland Equity	EUR	free of charge			free of charge	-
Pioneer Funds – European Equity Target Income EUR	EUR	free of charge			free of charge	-
Pioneer Funds – European Equity Value	EUR	free of charge			free of charge	-
Pioneer Funds – European Potential	EUR	free of charge			free of charge	-
Pioneer Funds – European Potential	USD	free of charge			free of charge	-
Pioneer Funds – European Research	EUR	free of charge			free of charge	-
Pioneer Funds – Global Aggregate Bond	EUR	free of charge			free of charge	-
Pioneer Funds – Global Aggregate Bond	USD	free of charge			free of charge	-
Pioneer Funds – Global Ecology	EUR	free of charge			free of charge	-
Pioneer Funds – Global Ecology	USD	free of charge			free of charge	-
Pioneer Funds – Global Equity Target Income USD	USD	free of charge			free of charge	-
Pioneer Funds – Global High Yield	EUR	free of charge			free of charge	-
Pioneer Funds – Global High Yield	USD	free of charge			free of charge	-
Pioneer Funds – Global Multi-Asset EUR	EUR	free of charge			free of charge	-
Pioneer Funds – Global Multi-Asset Target Income Alap A sorozat; EUR	EUR	1,0% ⁵³	-	-	free of charge	-
Pioneer Funds – Global Multi-Asset Target Income Alap A sorozat; HUF	HUF	1,0% ⁵³	-	-	free of charge	-
Pioneer Funds – Global Multi-Asset Target Income Alap A sorozat; USD	USD	1,0% ⁵³	-	-	free of charge	-
Pioneer Funds – Global Multi-Asset USD	USD	free of charge			free of charge	-
Pioneer Funds – Global Select	EUR	free of charge			free of charge	-
Pioneer Funds – Global Select	USD	free of charge			free of charge	-
Pioneer Funds – Indian Equity	USD	free of charge			free of charge	-
Pioneer Funds – Italian Equity	EUR	free of charge			free of charge	-
Pioneer Funds – Italian Equity	USD	free of charge			free of charge	-
Pioneer Funds – Japanese Equity	EUR	free of charge			free of charge	-
Pioneer Funds – Japanese Equity	USD	free of charge			free of charge	-

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Pioneer Funds – Latin American Equity	USD	free of charge			free of charge	-
Pioneer Funds – North American Basic Value	EUR	free of charge			free of charge	-
Pioneer Funds – North American Basic Value	USD	free of charge			free of charge	-
Pioneer Funds – Pioneer Funds – Flexible Opportunities "A" EUR hedged ⁴⁹	EUR	1,5%	20 EUR	-	free of charge	1.000 EUR
Pioneer Funds – Pioneer Funds – Flexible Opportunities C EUR Hedged ⁴⁹	EUR	free of charge			free of charge	-
Pioneer Funds – Pioneer Funds – Flexible Opportunities C USD ⁴⁹	USD	free of charge			free of charge	-
Pioneer Funds – Russian Equity	EUR	free of charge			free of charge	-
Pioneer Funds – Russian Equity	HUF	free of charge			free of charge	-
Pioneer Funds – Strategic Income	EUR	free of charge			free of charge	-
Pioneer Funds – Strategic Income	USD	free of charge			free of charge	-
Pioneer Funds – Top European Players	EUR	free of charge			free of charge	-
Pioneer Funds – Top European Players	USD	free of charge			free of charge	-
Pioneer Funds – U.S. Dollar Aggregate Bond	USD	free of charge			free of charge	-
Pioneer Funds – U.S. Dollar Short-Term	EUR	free of charge			free of charge	-
Pioneer Funds – U.S. Dollar Short-Term	USD	free of charge			free of charge	-
Pioneer Funds – U.S. Fundamental Growth	EUR	free of charge			free of charge	-
Pioneer Funds – U.S. Fundamental Growth	USD	free of charge			free of charge	-
Pioneer Funds – U.S. High Yield	EUR	free of charge			free of charge	-
Pioneer Funds – U.S. High Yield	USD	free of charge			free of charge	-
Pioneer Funds – U.S. Mid Cap Value	EUR	free of charge			free of charge	-
Pioneer Funds – U.S. Mid Cap Value	USD	free of charge			free of charge	-
Pioneer Funds – U.S. Pioneer Fund	EUR	free of charge			free of charge	-
Pioneer Funds – U.S. Pioneer Fund	USD	free of charge			free of charge	-
Pioneer Funds – U.S. Research	EUR	free of charge			free of charge	-
Pioneer Funds – U.S. Research	USD	free of charge			free of charge	-
Pioneer Funds – U.S. Research Value	EUR	free of charge			free of charge	-
Pioneer Funds – U.S. Research Value	USD	free of charge			free of charge	-
Pioneer Horizont 2020 Alap „A” sorozat	HUF	free of charge			1%, max. HUF 1.000,-	-

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Pioneer Horizont 2025 Alap „A” sorozat	HUF	free of charge			1%, max. HUF 1.000,-	-
Pioneer Horizont 2030 Alap „A” sorozat	HUF	free of charge			1%, max. HUF 1.000,-	-
<u>Pioneer IDEA Alap "A" sorozat</u> <u>* The issuance fee of the "A" series of the fund is equal to the maximum fee listed in the prevailing Management Regulations, which is currently 0.90%.</u>	<u>HUF</u>	<u>0,9% *</u>	-	-	<u>free of charge</u>	<u>-</u>
Pioneer Konzervatív Vegyes Alap "A" sorozat	HUF	free of charge			1%, max. HUF 2.000,-	-
Pioneer Közép-Európai Részvény Alap	HUF	free of charge			1%, max. HUF 2.000,-	-
Pioneer Magyar Indexkövető Részvény Alap	HUF	free of charge			1%, max. HUF 2.000,-	-
Pioneer Magyar Kötvény Alap "A" sorozat	HUF	free of charge			1%, max. HUF 1.000,-	-
Pioneer Magyar Pénzpiaci Alap "A sorozat"	HUF	free of charge			1%, max. HUF 1.000,-	-
Pioneer Magyar Pénzpiaci Alap "C sorozat" ⁵⁰	HUF	0,1%	2000 HUF	15.000 HUF	free of charge	200.000 HUF
Pioneer MyPortfolio Fund of Funds ⁶⁰	HUF	1,0%			free of charge	
Pioneer Nemzetközi Vegyes Alapok Alapja „A” sorozat	HUF	free of charge			1%, max. HUF 2.000,-	-
Pioneer Regatta Abszolút Hozamú Alap	HUF	free of charge			1%, max. HUF 1.000,-	-
Pioneer Rövid Kötvény Alap "A" sorozat	HUF	free of charge			1%, max. HUF 1.000,-	-
Pioneer Rövid Kötvény Alap "H" sorozat	HUF	free of charge			1%, max. HUF 1.000,-	-
Pioneer Selecta Európai Részvény Alapok Alapja	HUF	free of charge			1%, max. HUF 2.000,-	-
Pioneer USA Devizarészvény Alapok Alapja	HUF	free of charge			1%, max. HUF 2.000,-	-
Platina Pí "B" sorozat	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Schroder ISF BRIC EUR A1 Acc	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Schroder ISF Emerging Asia EUR A1 Acc	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Schroder ISF Emerging Europe A1 Acc	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Schroder ISF Euro Bond A1 Acc	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Schroder ISF Global Corporate Bond EUR Hedged A1 Acc	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Schroder ISF Global Inflation Linked Bond A1 Acc	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Schroder ISF Global Multi-Asset Income EUR hedged	EUR	1,5%	20 EUR	-	free of charge	1.000 EUR
Schroder ISF Global Multi-Asset Income USD	USD	1,5%	25 USD	-	free of charge	1.000 USD
Schroder ISF Italian Equity EUR	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR

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Schroder ISF Japanese Equity EUR Hedged A1 Acc	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Schroder ISF QEP Global Quality EUR A1 Acc	EUR	2,0%	20 EUR	-	free of charge	1.000 EUR
Sovereign PB Származtatott Befektetési Alap	HUF	2,0%	6000 HUF	-	HUF 3000,-	200.000 HUF
Templeton Global Bond Fund EUR Hedged	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Templeton Global Bond Fund USD	USD	1,0%	25 USD	-	free of charge	1.000 USD
Templeton Global Total Return Fund EUR Hedged	EUR	1,0%	20 EUR	-	free of charge	1.000 EUR
Templeton Global Total Return Fund USD	USD	1,0%	25 USD	-	free of charge	1.000 USD

Concorde Columbus Globális Értékalapú Származtatott Befektetési Alap	
Issuance	1,0%, minimum HUF 6.000 ⁵⁴
Redemption	<p>HUF 3,000</p> <p>Redemption orders will be affected by 2 type of redemption fees, based on the actual Prospectus of the fund:</p> <p>Redemption penalty commission1: in case of any redemption within 5 banking workdays (T+5) after the last purchase order : 5%</p> <p>Redemption penalty commission2: in case of any redemption within 1.5years after the purchase order - calculated based on FIFO (FIFO: First In First Out. The earliest purchased security will be sold first.) method: 1%</p> <p>In case of any redemption within 5 banking workdays after the purchase order, only the 5% penalty fee will be charged from the two above mentioned commissions.</p>
Minimum investment amount	HUF 600.000

Direct re-allocation among the following funds: Pioneer Magyar Kötvény Alap "A", Pioneer Rövid Kötvény Alap "A" and "H", Pioneer Magyar Indexkövető Részvény Alap, Pioneer Közép-Európai Részvény Alap, Pioneer Magyar Pénzpiaci Alap "A", Pioneer USA Devizárészvény Alap, Pioneer Selecta Európai Részvény Alap, Pioneer Nemzetközi Vegyes Alapok Alapja "A", capital re-allocation of Pioneer Aranysárkány Alap (at UniCredit Bank, capital re-allocation orders can only be issued for these investment units)	Redemption takes place with the redemption fee valid for the individual funds, issuance is free of charge
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"Pioneer Hazai Alap" package, series "B" ²¹

Pioneer Magyar Kötvény Alap

Issuance	2.5%
Redemption	Free of charge

Aberdeen EUR Ingatlan Alapokba Befektető Alap ²²

Issuance of investment units	In person	Through TelefonBank and Spectranet Internet Banking
Invested amount (EUR)	0 – 4,000	1%
	4,001 – 40,000	1%
	40,001 –	0.5%
Redemption of investment units	Free of charge	

Aberdeen Ingatlan Alapokba Befektető Alap ²²

Issuance / redemption of investment units	HUF 3,000
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Európa Real Estate Fund

Details about transaction in the product and the conditions are in the „List Of Conditions For Private Customers – Securities Trading and Announcement on the Execution Order of Security Related Orders” documentum.

Citadella Származtatott Befektetési Alap ⁴³

- The fund can't be purchased for NYESZ account in continuous trading.

Issuance	2.0%, minimum HUF 6,000 In case of subscription orders the Fund manager company is obliged to charge additional, maximum 10% subscription fee on the favour of the Fund. The Fund manager company publish the exact percentage rate of the additional subscription fee in a Chief Executive Order decision. The document will be published on the following websites: www.privatvagyonkezeles.hu , www.kozzetetelek.hu , www.bet.hu . (The actual fee charged by the Fund manager company on 2016.04.21 is 5%. Information about the actual fee is available at the listed websites.)
Redemption	HUF 3,000 Redemption orders will be affected by 2 type of redemption fees from 2015.01.01, based on the actual Prospectus of the fund, which are detailed in footnotes number 43.
Minimum investment amount	HUF 200.000

Pioneer Nemzetközi Vegyes Alapok Alapja „D” sorozat ⁴⁰

Minimum investment amount	10.000 HUF
Issuance	Free of charge
Redemption	Within 5 years after purchase, 5% of the exchange rate value, beyond that time limit, it is free of charge.

Credit Suisse Lux Global Prestige ^{46, 51}

Issuance	Not available
Redemption	Free of charge

Fees of the safe deposit services	
Deposit fees / custody fees	
Fee payable on physically printed securities deposited on a securities- or tax principal account and managed by the Agent as, based on the market value of the average portfolio of securities at the end of the quarter ²⁴ , calculated on the quarter's last working day for the period one day prior to the calculation day, annually	0.2%+VAT/year
In the case of dematerialized debt- and ownership securities (including dematerialized government securities), based on the market value of the average portfolio of securities at the end of the quarter ²⁴ , calculated on the quarter's last working day for the period one day prior to the calculation day, annually	0.11%/year, but quarterly max. HUF 25,000 ²⁵
For shares and ETFs traded on markets different than Budapest Stock Exchange (BÉT), and for other securities which aren't mentioned above - based on the market value of the average portfolio of securities at the end of the quarter ²⁴ , calculated on the quarter's last working day for the period one day prior to the calculation day, annually	0.4% p.a.
Securities receipt and issuance fees (in proportion to the nominal value of securities)	
Physical receipt of securities accepted by KELER	1%, min. HUF 10,000
Physical receipt of securities not accepted by KELER	2%, min. HUF 40,000
Physical issuance of securities	2%, min. HUF 80,000
Book-entry transfer between the account of the same customer, freezing, securities deposit and release	HUF 1,000
Securities transfer, issued in Hungary and internal classification (not Cross Border) settlement type by Keler (per security, transaction) ⁴⁵	HUF 5,000
Internal security transfer – transfer between security accounts held by UniCredit ^{41, 45}	
Transfer and enlist of all other products ⁴⁵	EUR 150
Fee for stock ledger registration	
Fee for corporate event (e.g. general assembly) resulting in securities blockage / securities deposit	HUF 2,000
At KELER Zrt.	
Opening sub-accounts	HUF 2,000/sub-account
Transfer between sub-account and main account	HUF 2,000/transfer
Freezing / release / securities deposit	HUF 15,000/transaction
Settlement of segregated transactions	HUF 150,000 /client/month/market

In the case of transactions not included in the List of Conditions, where the partner involved (e.g. KELER) will charge a fee, the basis of the fee calculation is the fee invoiced by the partner involved, in each case. In the case of other one-off transactions, the basis of the fee calculation is the agreement between the Customer and the Bank.

V. TEXT MESSAGE (SMS) SERVICE

1. SMS services in connection with payment account:

Notifications on payment account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits)	36 HUF/message
Notifications on payment account debits* (They include only debits from credit repayments from among fee and interest-type debits)	36 HUF/message
Notifications on group collections received	36 HUF/message
Notifications on the actual debiting of debit card transactions*	36 HUF/message
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	36 HUF/message
Sending of the utilizable balance of the payment account on banking days	36 HUF/message
Sending of the utilizable balance of the payment account once a week, on the first banking day of the week	36 HUF/message

Sending of the utilizable aggregate balance of the payment account on the banking day when there is a change in comparison to the previous banking day	36 HUF/message
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2. SMS services in connection with debit bankcard:

Notifications on successful, unsuccessful and cancelled purchases with the debit card*	36 HUF/message
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card*	36 HUF/message
Notifications on the limit modifications in connection with the debit card	36 HUF/message
Sending of the utilizable aggregate balance of the payment accounts for the given bankcard on banking days	36 HUF/message
Sending of the utilizable aggregate balance of the payment accounts for the given bankcard once a week, on the first banking day of the week	36 HUF/message
Sending of the utilizable aggregate balance of the payment accounts for the given bankcard on the banking day when there is a change in comparison to the previous banking day	36 HUF/message

3. SMS services in connection with credit bankcard:

Notifications on successful, unsuccessful and cancelled purchases and cash withdrawals with the credit card	36 HUF/message
Notifications on daily closing balance, the amount of credit line obligation. (The Bank is sending this message only if there is a change in the balance during the day. The daily closing balance does not contain the value of authorised transactions that have not been debited on the account.)	Free of charge (Normal fee: 36 HUF/message, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Notifications on debiting fees and interest.	Free of charge (Normal fee: 36 HUF/message, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Notifications on statement: The total amount of obligations (the closing balance on statement day), the minimum amount of repayment and the deadline of repayment (this message is sent on the following day of statement day).	Free of charge (Normal fee: 36 HUF/message, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)

4. UniCredit SMS packages

The following conditions are applicable to the fees of the individual services included in the packages.
Upon any special order, the above extra services can be added to the services included in the package with the conditions set forth in the foregoing.

UniCredit SMS – Card Monitoring Package includes the following services:

Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card*
Notifications on the limit modifications in connection with the debit card

UniCredit SMS – Accounts Monitoring Package includes the following services:

Notification on payment account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits)
Notifications on payment account debits* (They include only debits from credit repayments from among fee and interest-type debits)
Notifications on the actual debiting of debit card transactions*
Notifications on group collections received
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)

The due date of the fees is the first banking day after due month.

SMS services can be requested to any mobile phone number belonging to any of the domestic GSM service providers.

Balance notifications in connection with the payment accounts and bankcards are sent by the Bank on banking days until 12.00 p.m. at the latest. SMS notifications in connection with payment account and bankcard transactions are sent within short whiles following the execution of the transactions concerned.

** In addition to the details of transactions, the payment account balance will also be sent.*

VI. SPECTRANET INTERNET BANKING AND MOBILE BANKING

Up-front entry fee:	
For SpectraNet Internet Banking Light:	Free of charge (Normal fee: HUF 2,000, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Internet Banking Plus:	HUF 4,000
For SpectraNet Mobile Banking Light:	Free of charge (Normal fee: HUF 2,000, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Mobile Banking Plus:	HUF 4,000
Service fee:	
For SpectraNet Internet Banking Light:	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Internet Banking Plus:	
For SpectraNet Mobile Banking Light:	
For SpectraNet Mobile Banking Plus:	
For authentication based on password sent in text message (SMS):	
Fee of text message (SMS) sent by Bank:	Free of charge (Normal fee: HUF 36 / SMS, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For authentication through the use of a Token:	
One-off fee of using a Token:	HUF 5,000 / Token
Token charge for issuing a new Token (when lost or damaged):	HUF 5,000
Queries:	Free of charge
Electronic account statement	Free of charge
Fees of transfers and other transactions:	According to the List of Conditions for Private Clients
Help-desk service by telephone:	Free of charge (Normal fee: HUF 1,000, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing Token blocking:	Free of charge (Normal fee: HUF 1,000, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing ban:	Free of charge (Normal fee: HUF 1,000, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Changing User ID:	HUF 1,000
Switching from Token authentication to authentication based on password sent by text message (SMS), and vice versa:	HUF 1,000

VII. TELEPHONE BANK

Admission fee (flat)	Free of charge
Service fee	Free of charge

VIII. BANK GUARANTEES

Guarantee fee (in the case of guarantees issued by the bank for the whole term)	
Within the year and a one-year bank guarantee	According to the terms of the relevant credit line agreement and contract or min. 0.2%/month, min. HUF 10,000
Bank guarantee over a year	According to the terms of the relevant credit line agreement and contract or min. 2%/month, min. HUF 15,000

IX. DEPOSIT AND CREDIT CONDITIONS

Sight interest paid for HUF accounts	as per the current Announcement
Special credit interest in the case of HUF account overdraft	payment account credit interest + 6%
Interest payable on demand for FX accounts	as per the current Announcement
Special credit interest in the case of FX account overdraft	1 month LIBOR + 10%
Termination of deposit before expiry	
HUF	as per the current Announcement
FCY	as per the current Announcement
Interest settlement expiry	
In the case of HUF payment accounts	
Interest credit	by calendar quarter
Interest charge	as per a separate agreement
In the case of FX payment accounts	
Crediting interest payable on demand	by calendar quarter
Interest charge	as per a separate agreement
In the case of deposit accounts	upon expiry
Loan agreement modification fee	as per the current Announcement

X. SAFE-DEPOSIT SERVICES

Based on a separate agreement.

XI. OTHER

Bank information	HUF 4,500
Fee for BAR customer enquiry handling	HUF 4,000
SWIFT copy	HUF 1,000
Form costs	free of charge
Telefax fee	
In Hungary	HUF 400/page+VAT
In Europe	HUF 700/page+VAT
Outside Europe	HUF 1,000/page+VAT
Student loan datasheet	
Student loan request package	HUF 160/piece+VAT
Modification datasheet	HUF 80/piece+VAT
Custody account opening	HUF 15.000,-
Inducement of a prompt collection order	
Electronic collection without attached documents	HUF 300,-/piece
Paper based collection without attached documents	HUF 300,-/piece
Collection with attached documents	HUF 2.500,-/piece

Fulfilment of prompt collection order in HUF and FCY	
The order is received in paper form	Commission according to the chosen payment accounts on in-bank and bank-to-bank payment orders by not original bank form
The order is received via electronic channels	Commission according to the chosen payment accounts according to the channel and direction of the order
Conversion order issued without cover	1,5% min. HUF 10.000,-
Treasury deal via ClickFX system	Free of charge as a special offer, valid until withdraw (normal fee: 0,15% min HUF 1.500,-)
ClickFX system starting up fee	Free of charge as a special offer, valid until withdraw (normal fee: HUF 25.000,-)
ClickFX system monthly regular fee	Free of charge as a special offer, valid until withdraw (normal fee: 0,05% min HUF 7.500,- of turnover)

The Bank reserves the right to temporarily or permanently amend the terms and conditions set out in this List of Conditions based on a special agreement for specific clients and services. Specification and amendment of the modified terms and conditions are the Bank's exclusive rights.

XII. FULFILLING ORDERS

Details about domestic HUF payment orders and FX and international HUF payment transactions are in the *List of Conditions for Private Customers of the Bank – Announcement on the Execution Order of Transaction and Time Deposits*.

Time deposits

HUF time deposits

Handing in of the order	Fulfilling of the order
In case of orders through SpectraNet Internet Banking, SpectraNet Mobil Banking, Spectra and Spectra Light systems: T day, until 14:00	T day
In case of orders through Telephone Banking: T day, until 18:00	T day
In the case of paper-based orders: T day, until 14:00	T day

FCY time deposits

Handing in of the order	Fulfilling of the order
In case of orders through SpectraNet Internet Banking, SpectraNet Mobil Banking, Spectra and Spectra Light systems: T day, until 14:00	For EUR, USD and CHF T day
	In the case of other currencies T+2 days
In case of orders through Telephone Banking: T day, until 18:00	For EUR, USD and CHF T day
	In the case of other currencies T+2 days
In the case of paper-based orders: T day, until 14:00	For EUR, USD and CHF T day
	In the case of other currencies T+2 days

Special directions in relation to deposit orders in branches without cash-desk

In case of paper-based orders:

If the cover necessary to execute the order is available on T day, the order will be executed as defined in the above table. However, if the cover is received after that time – regarding all of these cases – the order will be executed only 1 day later than the dates defined in the above table. If the cover is not available until 14:00 on T+1 day, the order will be canceled. In case of special rate deposit products contained by the “Announcement – demand deposits and time deposits for private customers”, the cover must be available on T day, in any other case the order will be canceled.

Orders with not standard formats through Spectra, Spectra Light, SpectraNet Internet Banking, Mobile Banking System

Processing of orders: T+2 day

SECURITIES-RELATED ORDERS

Securities transactions in secondary trading

All orders received and acknowledged by the Bank's branches latest by the Budapest Stock Exchange closing time (or in the case of branches with shorter business hours latest by the end of the business day) on "M" day (Day of Order Placement) are posted by the Bank against a cover – on "M" day, within 10 minutes from receiving and acknowledging them – as offers in the stock exchange offer management system. The Bank accepts Stop-Limit stock orders only through the Telephone Banking Customer Service.

The Bank may try to post orders received and acknowledged by its telephone customer service, branches, SpectraNet Internet Banking or Home Banking system after 17:00 p.m. on "M" day, but it must post them as offers against a cover in the stock exchange offer management system latest on day "M+1", being a banking day.

Orders recorded on day "M" in the stock exchange offer management system may be withdrawn only in case the order intended for withdrawal has not been fully executed yet on the stock exchange. Partially executed order's not executed part can be modified only.

In case of BSE orders, regulations of BSE and KELER shall also be applicable beyond the Bank's business conditions. The withdrawal and modification of orders not executed partially:

- withdrawal of orders received and acknowledged by SpectraNet Internet Banking outside trading hours, would commence on the next BSE trading day until 09:00 by the BSE order management system together with the release of cover

- in case of day limit orders and orders valid for maximum 360 days, the cover release would commence on the next BSE trading day of the order's validity

The sale of state securities initiated from own accounts at the Bank's branches on "T" day (Day of Performance – Contracting) are executed under "T"-day terms and conditions, with financial settlement performed on "T" day and securities credited on day "T+1". The O/A purchase of state securities is performed under "T"-day terms and conditions, with financial settlement taking place on "T" day and the securities debited from the account also on "T" day

Settlement of Bonus and Premium Hungarian Government Bond

The purchase of Bonus and Premium Hungarian Government Bond on "T" day is performed under "T+1" terms and conditions, with financial settlement taking place on "T+1" day and the securities debited from the account also on "T+1" day. Orders can be given during the opening hours of the branches.

The Bank quotes a redemption price every day to Bonus and Premium Hungarian Government Bond at the amount of maximum HUF 10 million per client., Performance: T day

Settlement order of securities transactions:

Order	Fulfillment
In the case of purchase orders for shares, investment funds listed on the BSE	T+2 days ²⁶
For orders for debt securities listed on the BSE	on T+2 days
For government securities traded from UniCredit Bank's own account	on T day
In the case of securities transfer orders	Forwarded to KELER Zrt. for processing on the banking day following the day when the order was issued, at the latest
Securities delivery	It can be taken on the 3 rd banking day after the submission of the order at the earliest, at the specified branch ²⁷

Orders can be given to Securities listed on the Budapest Stock Exchange during the opening hours of the BSE.

For debt securities traded from UNICREDIT own account, orders can be submitted by 4 p.m.

Safe deposit services

In the case of securities delivery orders submitted by 2 p.m. on day M, securities can be taken on M+3 banking days at the earliest, at the specified branches. (The condition for the fulfillment of the transaction is ensuring the coverage on the customer's account.)

The securities transfer and reclassification orders submitted during business hours on day M will be fulfilled by the Bank on M+1 banking day at the latest i.e. this is when these will be forwarded to KELER Zrt. for processing.

The Bank will accept the historical cost certifications by the time the order is submitted at the latest.

Distribution of open-end funds

Name of investment fund	Deadline for accepting the order
Blackrock funds ²⁸ Blackrock Global Funds - Global Allocation Fund A2 USD, Blackrock Global Funds - World Agriculture Fund A2 USD, Blackrock Global Funds - World Gold Fund A2 USD, Blackrock Global Funds - World Mining Fund A2 USD, Blackrock Global Funds - US Basic Value A2 USD, Blackrock Global Funds - Global High Yield Bond A2 USD, Blackrock Global Funds - Fixed Income Global Opportunities A2 USD Blackrock Global Funds - China Fund A2 EUR Hedged, Blackrock Global Funds - Global Allocation Fund A2 EUR Hedged, Blackrock Global Funds - Latin American Fund A2 EUR, Blackrock Global Funds - World Agriculture Fund A2 EUR Hedged, Blackrock Global Funds - World Gold Fund A2 EUR Hedged, Blackrock Global Funds - World Mining Fund A2 EUR Hedged, Blackrock Global Funds - European Equity Income A2 EUR, Blackrock Global Funds - Euro-Markets A2 EUR, Blackrock Global Funds - Euro Short Duration Bond A2 EUR, Blackrock Global Funds - Global High Yield Bond Hedged A2 EUR, Blackrock Strategic Funds - Fixed Income Strategies Fund A2 EUR, Blackrock Global Funds - Fixed Income Global Opportunities A2 EUR hedged	11.30 a.m.
„Pioneer Nemzetközi Alapok” package Pioneer Funds - Core European Equity ⁶¹ (EUR/USD ⁴²), Pioneer Funds - Emerging Europe and Mediterranean Equity (EUR/USD), Pioneer Funds - Emerging Markets Bond (EUR/USD), Pioneer Funds - Emerging Markets Equity (EUR/USD), Pioneer Funds - Euro Bond (EUR/USD ⁴²), Pioneer Funds - Euro Corporate Bond (EUR/USD ⁴²), Pioneer Funds - Euro Short-Term (EUR/USD ⁴²), Pioneer Funds - Euro Strategic Bond, Pioneer Funds - Euroland Equity, Pioneer Funds - European Equity Value, Pioneer Funds - European Research, Pioneer Funds - European Potential (EUR/USD), Pioneer Funds - Global Ecology (EUR/USD), Pioneer Funds - Global High Yield (EUR ⁴² /USD), Pioneer Funds - Global Select (EUR/USD), Pioneer Funds - China Equity (EUR/USD), Pioneer Funds - Global Aggregate Bond (EUR ⁴² /USD ⁴²), Pioneer Funds - Italian Equity (EUR ⁴² /USD ⁴²), Pioneer Funds - Japanese Equity (EUR/USD), Pioneer Funds - Asia (Ex. Japan) Equity (EUR/USD), Pioneer Funds - Strategic Income (EUR/USD), Pioneer Funds - Top European Players (EUR/USD), Pioneer Funds - U.S. Dollar Short-Term (EUR ⁴² /USD), Pioneer Funds - U.S. High Yield (EUR ⁴² /USD), Pioneer Funds - U.S. Fundamental Growth (EUR/USD), Pioneer Funds - U.S. Mid Cap Value (EUR ⁴² /USD), Pioneer Funds - U.S. Pioneer Fund (EUR ⁴² /USD ⁴²), Pioneer Funds - U.S. Research (EUR/USD), Pioneer Funds - U.S. Research Value (EUR ⁴² /USD), Pioneer Funds - Latin American Equity, Pioneer Funds - Indian Equity, Pioneer Funds - Commodity Alpha (EUR/USD), Pioneer Funds - Russian Equity (EUR/HUF ⁴²), Pioneer Funds - North American Basic Value (EUR ⁴² /USD), Pioneer Funds - Euro Aggregate Bond (EUR), Pioneer Funds - U.S. Dollar Aggregate Bond (USD), Pioneer Funds - Global Multi-Asset (EUR/USD), Pioneer Funds - Flexible Opportunities (USD/EUR hedged), Pioneer Funds - Dynamic Credit (USD), Pioneer Funds - European Equity Target Income (EUR), Pioneer Funds - Global Equity Target Income (USD), Pioneer Funds - Flexible Opportunities A EUR hedged ²⁹ , Pioneer Funds - Global Multi-Asset Target Income Alap A sorozat; HUF, Pioneer Funds - Global Multi-Asset Target Income Alap A sorozat; EUR, Pioneer Funds - Global Multi-Asset Target Income Alap A sorozat; USD, Pioneer Funds - Absolute Return European Equity A EUR ³⁰ , Pioneer Funds - Absolute Return European Equity HUF	11 a.m.
Aberdeen funds Aberdeen Ingatlan Alap, Aberdeen Euro Ingatlan Alap, Aberdeen Diversified Growth Fund of Funds ⁶²	12 p.m.
Aberdeen Lux funds Aberdeen Global – Asian Property Share Fund USD, Aberdeen Global – European Equity Fund, Aberdeen Global – Eastern European Equity Fund, Aberdeen Global – World Resources Fund (EUR/USD), Aberdeen Global – Latin American Equity Fund, Aberdeen Global – Asian Smaller Companies Fund, Aberdeen Global – Emerging Markets Equity Fund (EUR/USD), Aberdeen Global – Indian Equity Fund	12 p.m.
Schroder funds ^{29, 34} Schroder ISF Global Inflation Linked Bond A1 Acc, Schroder ISF Euro Bond A1 Acc, Schroder ISF Global Corporate Bond EUR Hedged A1 Acc, Schroder ISF BRIC EUR A1 Acc, Schroder ISF Emerging Asia EUR A1 Acc, Schroder ISF Emerging Europe A1 Acc, Schroder ISF Japanese Equity EUR Hedged A1 Acc, Schroder ISF QEP Global Quality EUR A1 Acc, Schroder ISF Global Multi-Asset Income EUR hedged A1 Acc, Schroder ISF Global Multi-Asset Income USD A1 Acc, Schroder ISF Italian Equity EUR A1 Acc	12 p.m.
Credit Suisse Lux funds ⁵¹ Credit Suisse Lux Global Prestige ⁴⁶	2 p.m. ⁵¹
Aegon funds Aegon Beföldi Kötvény Alap, Aegon Közép-Európai Részvény Alap, Aegon Nemzetközi Kötvény Alap, Aegon Nemzetközi Részvény Alap, Aegon Pénzpiaci Alap, Aegon MoneyMaxx Expressz Abszolút Hozamú Befektetési Alap, Aegon Alfa Abszolút Hozamú Származtatott Befektetési Alap, Aegon Ózon Éves Tőkevédett Befektetési Alap, Aegon Lengyel Kötvény Alap, Aegon Ázsia Részvény Befektetési Alapok Alapja), Aegon IstanBull Részvény Befektetési Alap, Aegon Russia Részvény Befektetési Alap, Aegon Climate Change Részvény Befektetési – A (EUR) és B (HUF) sorozat, Aegon Feltörekvő Európa Kötvény Befektetési Alap (EUR)	2 p.m.
Allianz funds Allianz Global EcoTrends – CT – EUR ⁶³ , Allianz GEM Equity High Dividend – CT – EUR, Allianz Global Agricultural Trends – CT – EUR, Allianz China Equity – CT – EUR, Allianz Europe Equity Growth – CT – EUR, Allianz Europe Small Cap Equity – AT – EUR, Allianz GEM Equity High Dividend – AT – HUF, Allianz Europe Equity Growth – AT – HUF, Allianz European Equity Dividend – CT – EUR, Allianz Dynamic Multi-Asset Strategy 50 HUF-Hedged ²⁹ , Allianz Structured Return AT - EUR	2 p.m.
Budapest funds Budapest Bonitas Alap, Budapest Állampapír Alap, Budapest Kötvény Alap, BF Money Közép-Európai Részvény Alap, BF Money Fejlett Piaci Részvény Alap, Budapest Dollár Rövid Kötvény Alap USD, Budapest Euró Rövid Kötvény Alap EUR, Budapest Euró Rövid Kötvény Alap	2 p.m.
Concorde funds Concorde 2000, Concorde Rövid Futamidejű Kötvény, Concorde Kötvény, Concorde Részvény és Concorde Nemzetközi Részvény Befektetési Alap, Concorde VM Abszolút Származtatott Befektetési Alap, Citadella Származtatott Befektetési Alap ⁴³ , Concorde-VM Euró Befektetési Alap, Platina Pí "B" sorozat ²⁹ , Concorde Columbus Globális Értékalapú Származtatott Befektetési Alap	2 p.m.

Name of investment fund	Deadline for accepting the order
Parvest funds Parvest Equity Best Selection Asia Ex-Japan – EUR, Parvest Equity Brazil – USD, Parvest Equity World Emerging – USD, Parvest Equity China – USD, Parvest Equity Best Selection Europe – EUR, Parvest Equity Europe Growth – EUR, Parvest Equity India – USD, Parvest Equity Turkey – EUR, Parvest Equity USA – USD, Parvest Equity Best Selection Euro – EUR ²⁹ , Parvest Equity Best Selection Euro HUF C ²⁹ , Parvest Diversified Dynamic EUR ²⁹	2 p.m.
JP Morgan funds ^{29, 34} JPMorgan Funds - US Select Equity A (acc)-USD, JPMorgan Funds - US Select Equity A (acc) EUR hedged, JPMorgan Funds - US Value A (acc) – USD, JPMorgan Funds - Europe Focus A (acc)-EUR , JPMorgan Funds - EU Government Bond A (acc) EUR, JPMorgan Funds - Euro Government Short Duration Bond A (acc)-EUR, JPMorgan Funds - Global High Yield Bond Fund A (acc) HUF hedged, JPMorgan Funds - Income Opportunity A (acc) EUR hedged, JPMorgan Funds - Income Opportunity A (acc) USD, JPMorgan Funds - Euroland Dynamic A (acc) EUR, JPMorgan Investment Funds – Global Macro Opportunities A Acc EUR, JPMorgan Investment Funds – Global Macro Opportunities A Acc USD (hedged), JPMorgan Investment Funds – Global Macro A Acc USD, JPMorgan Investment Funds – Global Macro A Acc EUR (hedged)	2 p.m.
OTP funds OTP EMDA Származtatott Alap - „A” sorozat, OTP G10 Euró Származtatott Alap, OTP Új Európa Nyíltvégű Értékpapír Alap - „A” sorozat, OTP Supra Származtatott Kötvény Alap, OTP - Planéta Feltörekvő Piaci Részvény Alapok Alapja - „A” sorozat, OTP Dollár Pénzpiaci Alap - „A” sorozat, OTP Euró Pénzpiaci Alap - „A” sorozat, OTP Föld Kincsei Árupiaci Alapok Alapja - „A” sorozat	2 p.m.
Franklin Templeton Investment funds ²⁸ Templeton Global Bond Fund EUR Hedged, Templeton Global Bond Fund USD, Templeton Global Total Return Fund EUR Hedged, Templeton Global Total Return Fund USD, Franklin European Growth Fund N EUR, Franklin Mutual European Fund N EUR, Franklin K2 Alternative Strategies Fund N (Acc) EUR Hedged, Franklin K2 Alternative Strategies Fund N (Acc) HUF Hedged	3 p.m.
Generali funds Generali Cash Pénzpiaci Alap 'A', Generali Gold Közép-Kelet-Európai Részvény Alap, Generali Spirit Abszolút Származtatott Alap, Generali IPO Abszolút Hozam Alap, Generali Hazai Kötvény Alap A sorozat	3 p.m.
Európa Real Estate Fund	3 p.m.
Fidelity funds ²⁹ Fidelity Funds – Emerging Europe, Middle East and Africa Fund USD, Fidelity Funds – Emerging Markets Fund USD, Fidelity Funds – Global Real Asset Securities Fund USD ⁵⁷ , Fidelity Funds – US High Yield Fund USD, Fidelity Funds - America Fund A-Acc-USD, Fidelity Funds - Asian Special Situations A-Acc-USD Fidelity Funds – Emerging Europe, Middle East and Africa Fund EUR, Fidelity Funds – European High Yield Fund EUR, Fidelity Funds – Global Real Asset Securities Fund (hedged) EUR ⁵⁷ , Fidelity Funds – US High Yield Fund (hedged) EUR, Fidelity Funds – China Consumer Fund USD, Fidelity Funds – China Consumer Fund EUR, Fidelity Funds - America Fund A-Acc-EUR (hedged), Fidelity Funds - Fidelity TopZins Plus 2018 ⁴⁷ Fidelity Funds - America Fund A-ACC-HUF (hedged), Fidelity Funds - Global Dividend A-ACC-HUF (hedged), Fidelity Funds – Global Multi Asset Income Fund (hedged) HUF, Fidelity Funds – Emerging Market Debt HUF-Hedged, Fidelity Funds – Euro Bond HUF-Hedged, Fidelity Funds – Euro Corporate Bond HUF-Hedged, Fidelity Funds – US High Yield HUF-Hedged, Fidelity Alpha Funds - Global Alpha Fund A-Acc-EUR (hedged), Fidelity Alpha Funds - Global Alpha Fund A-Acc-USD, Fidelity Funds – Global Consumer Industries Fund A-ACC-HUF, Fidelity Funds – Global Demographics Fund A-ACC-HUF, Fidelity Funds – Global Health Care Fund A-ACC-HUF	3 p.m.
Dialóg funds Dialóg Likviditási Befektetési Alap, Dialóg Expander Részvény Befektetési Alap, Dialóg Konvergencia Részvény Befektetési Alap, Sovereign PB Származtatott Befektetési Alap, Dialóg Euró Származtatott Deviza Befektetési Alap, Dialóg Octopus Származtatott Befektetési Alap, Dialóg USD Származtatott Befektetési Alap	3.30 p.m.
„Pioneer Hazai Alapok” package, series „A” and „D” (Pioneer Magyar Kötvény Alap és Pioneer Magyar Pénzpiaci Alap „A”; Pioneer Magyar Indexkövető Részvény Alap, Pioneer Közép-Európai Részvény Alap, Pioneer Selecta Európai Részvény Alapok Alapja és Pioneer USA Devizarészvény Alapok Alapja; Pioneer Nemzetközi Vegyes Alapok Alapja serie „A” and „D”; Pioneer Aranysárhány Ázsiai Alapok Alapja, Pioneer Horizont 2020 Alap, Pioneer Horizont 2025 Alap, Pioneer Horizont 2030 Alap, Pioneer Regatta Abszolút Hozamú Alap, Pioneer Rövid Kötvény Alap, Pioneer Konzervatív Vegyes Alap „A” sorozat, Pioneer MyPortfolio Alapok Alapja, <u>Pioneer IDEA Alap „A” sorozat</u>	4 p.m.
„Pioneer Hazai Alapok” package, series „B” Pioneer Magyar Kötvény Alap „B”	4 p.m.
„Pioneer Hazai Alapok” package, series „C” Magyar Pénzpiaci Alap „C” ²⁹	4 p.m.
„Pioneer Hazai Alapok” package, series „H” Pioneer Rövid Kötvény Alap	4 p.m.

In the case of orders submitted/received after the time indicated in the table, orders are recorded as of the following banking day.

Settlement order of open-end funds:

The Bank applies the performance deadlines detailed under this section according to the information received from the individual funds, thus when the funds' information material changes, performance deadlines will also simultaneously change. ³⁰

In reference to settlement prices of investment funds, please ask for information by our bank advisors.

List of Conditions and Announcements for Private Banking Customers

In case of redemption – if the bank receives the settlement price on the settlement day – the value of the investment will be credited to the clients' accounts after the arrival of the settlement price on the same day.

Issuance				Redemption		
Name of investment fund	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Aegon funds						
Aegon Pénzpiaci Alap	T	T+1	T+1	T	T+1	T+1
Aegon Ózon Éves Tőkevédett Befektetési Alap						
Aegon Közép-Európai Részvény Alap	T	T+2	T+2	T	T+3	T+3
Aegon Nemzetközi Kötvény Alap						
Aegon Nemzetközi Részvény Alap						
Aegon Lengyel Kötvény Alap						
Aegon Ázsia Részvény Befektetési Alapok Alapja						
Aegon Russia Részvény Befektetési Alap						
Aegon Istanbul Részvény Befektetési Alap						
AEGON Climate Change Részvény Befektetési – B sorozat (HUF)	T	T+2	T+2	T	T+3	T+3
AEGON Climate Change Részvény Befektetési – A sorozat (EUR)						
AEGON Feltörekvő Európa Kötvény Alap						
Aegon Alfa Abszolút Hozamú Származtatott Befektetési Alap	T	T+2	T+2	T	T+2	T+2
Aegon Belföldi Kötvény Alap						
Aegon MoneyMaxx Expressz Abszolút Hozamú Befektetési Alap						
Allianz funds						
Allianz Global EcoTrends-CT-EUR ⁶³	T+1	T+3	T+3	T+1	T+3	T+3
Allianz Structured Return AT - EUR						
Allianz GEM Equity High Dividend - CT-EUR						
Allianz Global Agricultural Trends – CT – EUR						
Allianz China Equity – CT – EUR						
Allianz Europe Equity Growth – CT – EUR						
Allianz Europe Small Cap Equity – AT – EUR						
Allianz European Equity Dividend - CT - EUR	T+1	T+4	T+4	T+1	T+4	T+4
Allianz Dynamic Multi-Asset Strategy 50 HUF-Hedged						
Allianz GEM Equity High Dividend – AT–HUF						
Allianz Europe Equity Growth – AT – HUF						

List of Conditions and Announcements for Private Banking Customers

Issuance				Redemption		
Name of investment fund	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Blackrock funds						
Blackrock Global Funds - China Fund A2 EUR Hedged	T	T+3	T+3	T	T+3	T+3
Blackrock Global Funds - European Equity Income A2 EUR						
Blackrock Global Funds - Global Allocation Fund A2 EUR Hedged						
Blackrock Global Funds - Latin American Fund A2 EUR						
Blackrock Global Funds - World Agriculture Fund A2 EUR Hedged						
Blackrock Global Funds - World Gold Fund A2 EUR Hedged						
Blackrock Global Funds - World Mining Fund A2 EUR Hedged						
Blackrock Global Funds - Global Allocation Fund A2 USD						
Blackrock Global Funds - World Agriculture Fund A2 USD						
Blackrock Global Funds - World Gold Fund A2 USD						
Blackrock Global Funds - World Mining Fund A2 USD						
Blackrock Global Funds - Euro-Markets A2 EUR						
Blackrock Global Funds - US Basic Value A2 USD						
Blackrock Global Funds - Euro Short Duration Bond A2 EUR						
Blackrock Global Funds - Global High Yield Bond A2 USD						
Blackrock Global Funds - Global High Yield Bond Hedged A2 EUR						
Blackrock Global Funds - Fixed Income Global Opportunities A2 EUR hedged						
Blackrock Global Funds - Fixed Income Global Opportunities A2 USD						
Blackrock Strategic Funds - Fixed Income Strategies Fund A2 EUR						
Budapest funds						
Budapest Bonitas Alap	T	T+1	T+1	T	T+1	T+1
Budapest Állampapír Alap	T	T+1	T+3	T	T+1	T+3
Budapest Euró Rövid Kötvény Alap, Budapest Dollár Rövid Kötvény Alap USD, Budapest Euró Rövid Kötvény Alap EUR,	T+1	T+3	T+3	T+1	T+3	T+3
BF Money Fejlett Piaci Részvény Alap						
BF Money Közép-Európai Részvény Alap						
Budapest Kötvény Alap						

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Concorde funds						
Concorde 2000 Nyíltvégű Bef. Al.	T	T+2	T+2	T	T+2	T+2
Concorde Rövid Futamidejű Kötvény Alap						
Concorde Kötvény Alap						
Concorde VM Abszolút Származtatott Befektetési Alap						
Concorde-VM Euró Bef. Alap						
Citadella Származtatott Befektetési Alap ⁴³						
Concorde Columbus Globális Értékalapú Származtatott Befektetési Alap						
Concorde Részvény Alap	T	T+3	T+3	T	T+3	T+3
Concorde Nemzetközi Részvény Bef. Alap						
Platina Pí "B" sorozat ²⁹	T	T+2	T+2	T	T+2	T+2
Credit Suisse/ Aberdeen funds						
Aberdeen Ingatlan Alap	T+1	T+1	T	T+1	T	T+4
Aberdeen Euro Ingatlan Alap						
Aberdeen Diversified Growth Fund of Funds ⁶²	T+1	T+1	T+1	T+1	T+1	T+6
Aberdeen Global – European Equity Fund	T	T+4	T+4	T	T+4	T+4
Aberdeen Global – Asian Property Share Fund USD						
Aberdeen Global – Eastern European Equity Fund						
Aberdeen Global – Latin American Equity Fund						
Aberdeen Global – World Resources Fund (EUR/USD)						
Aberdeen Global – Asian Smaller Companies Fund						
Aberdeen Global – Emerging Markets Equity Fund						
Aberdeen Global – Indian Equity Fund						
Credit Suisse Lux Global Prestige ^{46, 51}	-	-	-	T	T+2	T+2
Dialóg funds						
Dialóg Likviditási Befektetési Alap	T	T	T	T	T	T
Sovereign PB Származtatott Befektetési Alap	T	T+1	T+1	T	T+6	T+6
Dialóg Euró Származtatott Deviza Befektetési Alap	T	T+1	T+1	T	T+6	T+6
Dialóg USD Befektetési Alap	T	T+1	T+1	T	T+6	T+6
Dialóg Octopus Származtatott Befektetési Alap	T	T+1	T+1	T	T+6	T+6
Dialóg Expander Részvény Befektetési Alap	T	T+1	T+1	T	T+6	T+6
Dialóg Konvergencia Részvény Befektetési Alap						

List of Conditions and Announcements for Private Banking Customers

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Generali Funds						
Generali IPO Abszolút Hozam Alap	T+1	T+2	T+2	T+1	T+2	T+2
Generali Spirit Abszolút Származtatott Alap						
Generali Cash Pénzpiaci Alap'A'	T+1	T+1	T+1	T+1	T+2	T+2
Generali Gold Közép-Kelet-Európai Részvény Alap						
Generali Hazai Kötvény Alap 'A'						
OTP funds						
OTP Dollár Pénzpiaci Alap – USD	T	T	T	T	T	T
OTP Euró Pénzpiaci Alap –EUR						
OTP EMDA Szárm. Alap	T+1	T+3	T	T+1	T+3	T+3
OTP G10 Euró Szárm. Alap						
OTP Új Európa Nyíltvégű Értékpapír Alap						
OTP Supra Származtatott Kötvény Alap						
OTP – Planéta Feltörekvő Piaci Részvény Alapok Alapja						
OTP Föld Kincsei Árupiaci Alapok Alapja						
Parvest funds						
Parvest Equity Best Selection Asia Ex-Japan – EUR	T+1	T+4	T+4	T+1	T+4	T+4
Parvest Equity Europe Growth – EUR						
Parvest Equity World Emerging – USD	T+1	T+5	T+5	T+1	T+5	T+5
Parvest Equity Brazil – USD	T	T+4	T+4	T	T+4	T+4
Parvest Diversified Dynamic, EUR	T+2	T+5	T+5	T+2	T+5	T+5
Parvest Equity China – USD	T+1	T+4	T+4	T+1	T+4	T+4
Parvest Equity Best Selection Europe – EUR						
Parvest Equity India – USD						
Parvest Equity Turkey – EUR						
Parvest Equity USA – USD						
Parvest Equity Best Selection Euro - EUR						
Parvest Equity Best Selection Euro HUF C						

List of Conditions and Announcements for Private Banking Customers

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Pioneer Hazai Alapok, series “A” and “C” ³¹						
Pioneer Magyar Pénzpiaci Alap “A” and “C”	T	T	T	T	T	T
Pioneer Magyar Kötvény Alap, Pioneer Rövid Kötvény Alap	T	T+1	T	T+1	T+2	T+2
Pioneer Közép-Eu Részvény Alap	T	T+2	T	T+1	T+3	T+3
Pioneer Magyar Indexkövető Részvény Alap						
Pioneer Selecta Európai Részvény Alapok Alapja						
Pioneer USA Devizarészvény Alapok Alapja, Pioneer Aranysárgány Ázsiai Alapok Alapja, Pioneer Nemzetközi Vegyes Alapok Alapja, Pioneer Konzervatív Vegyes Alap, Pioneer IDEA Alap "A" sorozat	T+1	T+3	T+1	T+1	T+3	T+3
Pioneer Horizont 2020 Alap, Pioneer Horizont 2025 Alap, Pioneer Horizont 2030 Alap						
Pioneer Regatta Abszolút Hozamú Alap						
Pioneer MyPortfolio Alapok Alapja	T+1	T+3	T+1	T+1	T+3	T+3
Európa Real Estate Fund	T	T+1	T+1	T	T+1	T+1
Pioneer Hazai Alapok, series “B”						
Pioneer Magyar Kötvény Alap	T	T+1	T	T+1	T+2	T+2
Pioneer Hazai Alapok, series “D” ⁴⁰						
Pioneer Nemzetközi Vegyes Alap	T	T+3	T	T+1	T+3	T+3
Pioneer Hazai Alapok, series “H”						
Pioneer Rövid Kötvény Alap	T	T+1	T	T+1	T+2	T+2
“Pioneer Nemzetközi Alapok” package, series “EUR C”						
Pioneer Funds – Emerging Market Equity	T	T+3	T+3	T	T+3	T+3
Pioneer Funds – Euro Corporate Bond						
Pioneer Funds – European Potential						
Pioneer Funds – China Equity						
Pioneer Funds – Top European Players						
Pioneer Funds – U.S. Mid Cap Value						
Pioneer Funds – U.S. Pioneer Fund						
Pioneer Funds – Core European Equity ⁶¹						
Pioneer Funds – Emerging Europe and Mediterranean Equity						
Pioneer Funds – Emerging Markets Bond						
Pioneer Funds – Euro Bond						
Pioneer Funds – Euro Short-Term						
Pioneer Funds – Euro Strategic Bond						
Pioneer Funds – Euroland Equity						
Pioneer Funds – European Equity Value						

List of Conditions and Announcements for Private Banking Customers

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Pioneer Funds – European Research	T	T+3	T+3	T	T+3	T+3
Pioneer Funds – Global Ecology						
Pioneer Funds – Global High Yield						
Pioneer Funds – Global Select						
Pioneer Funds – Global Aggregate Bond						
Pioneer Funds – Italian Equity						
Pioneer Funds – Japanese Equity						
Pioneer Funds – Asia (Ex Japan) Equity						
Pioneer Funds – Strategic Income						
Pioneer Funds – U.S Dollar Short-Term						
Pioneer Funds – U.S Research						
Pioneer Funds – U.S Fundamental Growth						
Pioneer Funds – Absolute Return Bond						
Pioneer Funds – U.S. Research Value						
Pioneer Funds – U.S. High Yield						
Pioneer Funds – Commodity Alpha						
Pioneer Funds – Russian Equity						
Pioneer Funds – North American Basic Value						
Pioneer Funds – Euro Aggregate Bond						
Pioneer Funds – Global Multi-Asse						
Pioneer Funds – Flexible Opportunities (EUR Hedged)						
Pioneer Funds – European Equity Target Income						
“Pioneer Nemzetközi Alapok” package, series “USD C”						
Pioneer Funds – Emerging Europe and Mediterranean Equity	T	T+3	T+3	T	T+3	T+3
Pioneer Funds – European Potential						
Pioneer Funds – Japanese Equity						
Pioneer Funds – Strategic Income						
Pioneer Funds – Euro Bond						
Pioneer Funds – Euro Corporate Bond						
Pioneer Funds – Euro Short-Term						
Pioneer Funds – Global Ecology						
Pioneer Funds – Global High Yield						
Pioneer Funds – Global Select						
Pioneer Funds – China Equity						
Pioneer Funds – Global Aggregate Bond						
Pioneer Funds – Indian Equity						
Pioneer Funds – Italian Equity						
Pioneer Funds – Latin American Equity						

List of Conditions and Announcements for Private Banking Customers

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Pioneer Funds – Asia (Ex Japan) Equity	T	T+3	T+3	T	T+3	T+3
Pioneer Funds – Top European Players						
Pioneer Funds – U.S Dollar Short-Term						
Pioneer Funds – U.S. High Yield						
Pioneer Funds – U.S Fundamental Growth						
Pioneer Funds – U.S. Mid Cap Value						
Pioneer Funds – U.S Research						
Pioneer Funds – U.S. Research Value						
Pioneer Funds – U.S. Pioneer Fund						
Pioneer Funds – Core European Equity ⁶¹						
Pioneer Funds – Emerging Markets Bond						
Pioneer Funds – Emerging Markets Equity						
Pioneer Funds – Commodity Alpha						
Pioneer Funds – North American Basic Value						
Pioneer Funds – U.S. Dollar Aggregate Bond						
Pioneer Funds – Global Multi-Asset						
Pioneer Funds – Flexible Opportunities						
Pioneer Funds – Dynamic Credit						
Pioneer Funds – Global Equity Target Income						
“Pioneer Nemzetközi Alapok” package, series “HUF C”						
Pioneer Funds – Russian Equity	T	T+3	T+3	T	T+3	T+3
“Pioneer Nemzetközi Alapok” package, series “A”						
Pioneer Funds – Global Multi-Asset Target Income Alap A class; HUF, EUR and USD series	T	T+3	T+3	T	T+3	T+3
Pioneer Funds - Absolute Return European Equity A EUR, Pioneer Funds - Absolute Return European Equity A HUF	T	T+3	T+3	T	T+3	T+3
Pioneer Funds - Flexible Opportunities A Eur hedged	T	T+3	T+3	T	T+3	T+3

List of Conditions and Announcements for Private Banking Customers

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Franklin Templeton Investment Funds						
Franklin European Growth Fund N EUR	T	T+3	T+3	T	T+3	T+3
Franklin Mutual European Fund N EUR						
Franklin K2 Alternative Strategies Fund N (Acc) EUR Hedged						
Franklin K2 Alternative Strategies Fund N (Acc) HUF Hedged						
Templeton Global Bond Fund EUR Hedged és USD sorozat						
Templeton Global Total Return Fund EUR Hedged						
Templeton Global Total Return Fund USD						
Fidelity Funds						
Fidelity Funds - America Fund A-Acc-USD	T	T+3	T+3	T	T+3	T+3
Fidelity Funds - America Fund A-Acc-EUR (hedged)						
Fidelity Funds - America Fund A-ACC-HUF (hedged)						
Fidelity Funds – Emerging Europe, Middle East and Africa Fund EUR						
Fidelity Funds – Emerging Europe, Middle East and Africa Fund USD						
Fidelity Funds – Emerging Market Debt HUF-Hedged						
Fidelity Funds – Emerging Markets Fund USD						
Fidelity Funds – Euro Bond HUF-Hedged						
Fidelity Funds – Euro Corporate Bond HUF-Hedged						
Fidelity Funds – European High Yield Fund EUR						
Fidelity Funds – Global Consumer Industries Fund A-ACC-HUF						
Fidelity Funds – Global Demographics Fund A-ACC-HUF						
Fidelity Funds - Global Dividend A-ACC-HUF (hedged)						
Fidelity Funds – Global Health Care Fund A-ACC-HUF						
Fidelity Funds – Global Multi Asset Income Fund (hedged) HUF						
Fidelity Funds – Global Real Asset Securities Fund (hedged) EUR ⁵⁷						
Fidelity Funds – Global Real Asset Securities Fund USD ⁵⁷						
Fidelity Funds – US High Yield Fund (hedged) EUR						
Fidelity Funds – US High Yield HUF-Hedged						
Fidelity Funds – US High Yield Fund USD						

List of Conditions and Announcements for Private Banking Customers

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Fidelity Funds - Fidelity TopZins Plus 2018 ⁴⁷	Not available			T	T+3	T+3
Fidelity Funds - Asian Special Situations A-Acc-USD	T+1	T+4	T+4	T+1	T+4	T+4
Fidelity Funds – China Consumer Fund EUR						
Fidelity Funds – China Consumer Fund USD						
Schroder funds ³⁴						
Schroder ISF Global Inflation Linked Bond A1 Acc	T	T+3	T+3	T	T+3	T+3
Schroder ISF BRIC EUR A1 Acc						
Schroder ISF Emerging Asia EUR A1 Acc						
Schroder ISF Emerging Europe A1 Acc						
Schroder ISF Euro Bond A1 Acc						
Schroder ISF Global Corporate Bond EUR Hedged A1 Acc						
Schroder ISF Global Multi-Asset Income EUR hedged A1 Acc						
Schroder ISF Global Multi-Asset Income USD A1 Acc	T	T+3	T+3	T	T+3	T+3
Schroder ISF Italian Equity EUR A1 Acc						
Schroder ISF Japanese Equity EUR Hedged A1 Acc						
Schroder ISF QEP Global Quality EUR A1 Acc						
JP Morgan Funds ³⁴						
JPMorgan Funds - US Select Equity A (acc)-USD	T	T+3	T+3	T	T+3	T+3
JPMorgan Funds - US Select Equity A (acc) EUR hedged						
JPMorgan Funds - US Value A (acc) - USD						
JPMorgan Funds - Global High Yield Bond Fund A (acc) HUF hedged						
JPMorgan Investment Funds – Global Macro Opportunities A Acc EUR						
JPMorgan Investment Funds – Global Macro Opportunities A Acc USD (hedged)						
JPMorgan Investment Funds – Global Macro A Acc USD						
JPMorgan Investment Funds – Global Macro A Acc EUR (hedged)						
JPMorgan Funds - Income Opportunity A (acc) EUR hedged						
JPMorgan Funds - Income Opportunity A (acc) USD						
JPMorgan Funds – Europe Focus A (acc) EUR						
JPMorgan Funds - EU Government Bond A (acc) EUR						

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
JPMorgan Funds - Euroland Dynamic A (acc) EUR	T	T+3	T+3	T	T+3	T+3
JPMorgan Funds - Euro Government Short Duration Bond A (acc)-EUR						
Fidelity Alpha Fund ³⁴						
Fidelity Alpha Funds - Global Alpha Fund A-Acc-EUR (hedged)	T+1	T+4	T+4	T+1	T+4	T+4
Fidelity Alpha Funds - Global Alpha Fund A-Acc-USD						

Trading of International Funds are affected by foreign holidays, which occurrences are published in "Forgalmazási szünnapok" document on the Bank's web page. The contained data are accommodated by the asset management of the funds. UniCredit Bank Hungary Zrt. excludes the responsibility in case of inappropriate data and if some information are missed because of the delay of the asset management.

In case of any changes in trading process due to other actions, UniCredit Bank Hungary Zrt. informs its investors via announcement.

XIII. ISIN CODES OF TRADED OPEN-END FUNDS

Name of investment fund	ISIN code	Curr.	Short name
Aberdeen Diversified Growth Alapok Alapja ⁶²	HU0000704549	HUF	ABRD DIVGROW
Aberdeen EUR Ingatlan Alapokba Befektető Alap	HU0000703509	EUR	AB.EUR ING B
Aberdeen Global – Asian Property Share Fund USD	LU0476875439	USD	AB GL. ASIAN
Aberdeen Global – Asian Smaller Companies Fund	LU0231459107	USD	AB.ASIAN SM.
Aberdeen Global – Eastern European Equity Fund	LU0505785005	EUR	AB GLOB EEU
Aberdeen Global – Emerging Markets Equity Fund	LU0498181733	EUR	AB.EMMARK EU
Aberdeen Global – Emerging Markets Equity Fund	LU0476875942	USD	AB.EMMARK US
Aberdeen Global – European Equity Fund	LU0476876080	EUR	AB GLOB EQF
Aberdeen Global – Indian Equity Fund	LU0231490524	USD	AB.GL.INDIAN
Aberdeen Global – Latin American Equity Fund	LU0476875785	USD	AB GLOB LAT
Aberdeen Global – World Resources Fund	LU0505784883	EUR	AB GL WRF EU
Aberdeen Global – World Resources Fund	LU0505784297	USD	AB GL WRF US
Aberdeen Ingatlan Alapokba Befektető Alap	HU0000703301	HUF	ABRD INGATL.
Aegon Alfa Származtatott Befektetési Alap	HU0000703970	HUF	AEGON ALFA
Aegon Ázsia Részvény Befektetési Alapok Alapja	HU0000705272	HUF	AEGON ÁZSIA
Aegon Beföldi Kötvény Alap	HU0000702493	HUF	AEGON BEK
Aegon Climate Change Részvény Befektetési – B sorozat	HU0000707195	HUF	AEGON CLIM B
Aegon Climate Change Részvény Befektetési Alap – A sorozat (EUR)	HU0000705520	EUR	AEGON CLIMAT
Aegon Feltörekvő Európa Kötvény Befektetési Alap	HU0000706114	EUR	AEGON FELT
Aegon Istanbul Részvény Befektetési Alap	HU0000707419	HUF	AEGON ISTANB
Aegon Közép-Európai Részvény Alap	HU0000702501	HUF	AEGON KERBA
Aegon Lengyel Kötvény Alap	HU0000705256	HUF	AEGON LENGYE
Aegon MoneyMaxx Expressz Abszolút Hozamú Befektetési Alap	HU0000703145	HUF	AEGONMMEXP
Aegon Nemzetközi Kötvény Alap	HU0000702477	HUF	AEGON NKK
Aegon Nemzetközi Részvény Alap	HU0000702485	HUF	AEGON NKRIV

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Aegon Ózon Éves Tőkevédett Befektetési Alap	HU0000705157	HUF	AEGON ÓZON
Aegon Pénzpiaci Alap	HU0000702303	HUF	AEGON PÉNZ
Aegon Russia Részvény Befektetési Alap	HU0000707401	HUF	AEGON RUSSIA
Allianz GEM Equity High Dividend – AT – HUF	LU0527935992	HUF	A.BRIC EQUIT
Allianz GEM Equity High Dividend – CT – EUR	LU0293313671	EUR	A.BRIC EQUI.
Allianz China Equity – CT – EUR	LU0348827899	EUR	A.CHINA EUR
Allianz Dynamic Multi-Asset Strategy 50 HUF-Hedged	LU1211505810	HUF	A.DYNMAS HH
Allianz Europe Equity Growth – AT – HUF	LU0527936024	HUF	A.EUR.GROWTH
Allianz Europe Equity Growth – CT – EUR	LU0256839860	EUR	A.EQUITY GR.
Allianz Europe Small Cap Equity – AT – EUR	LU0293315296	EUR	A.EUR.SMALL
Allianz European Equity Dividend – CT – EUR	LU0414046390	EUR	A.EU EQ DIV
Allianz Global Agricultural Trends – CT – EUR	LU0342689832	EUR	A.GLOBAL AGR
Allianz Global EcoTrends – CT – EUR ⁶³	LU0250034039	EUR	A.GLOBAL
Allianz Structured Return AT - EUR	LU1428086174	EUR	A.STRUC RET
BF Money Fejlett Piaci Részvény Alap	HU0000701552	HUF	BF MONEY FEJ
BF Money Közép-Európai Részvény Alap	HU0000702717	HUF	BF MON KE RV
Blackrock Global Funds - China Fund A2 EUR Hedged	LU0359201455	EUR	B.CHINA EURH
Blackrock Global Funds - Euro Short Duration Bond A2 EUR	LU0093503810	EUR	B.EUR SH DUR
Blackrock Global Funds - Euro-Markets A2 EUR	LU0093502762	EUR	B.EUROMARKET
Blackrock Global Funds - European Equity Income A2 EUR	LU0562822386	EUR	B.EU EQ INC
Blackrock Global Funds - Fixed Income Global Opportunities A2 EUR hedg.	LU0278453476	EUR	B.FIGO EURH
Blackrock Global Funds - Fixed Income Global Opportunities A2 USD	LU0278466700	USD	B.FIGO USD
Blackrock Global Funds - Global Allocation Fund A2 EUR Hedged	LU0212925753	EUR	B.GL.ALL.EUH
Blackrock Global Funds - Global Allocation Fund A2 USD	LU0072462426	USD	B.GL.ALLO.US
Blackrock Global Funds - Global High Yield Bond A2 USD	LU0171284937	USD	B.GLO HY USD
Blackrock Global Funds - Global High Yield Bond Hedged A2 EUR	LU0093504206	EUR	B.GLO HY EUH
Blackrock Global Funds - Latin American Fund A2 EUR	LU0171289498	EUR	B.LATIN EUR
Blackrock Global Funds - US Basic Value A2 USD	LU0072461881	USD	B.US BASIC V
Blackrock Global Funds - World Agriculture Fund A2 EUR Hedged	LU0471298348	EUR	B.W.AGRI EUH
Blackrock Global Funds - World Agriculture Fund A2 USD	LU0385154629	USD	B.W.AGRI USD
Blackrock Global Funds - World Gold Fund A2 EUR Hedged	LU0326422689	EUR	B.WR.GOLD EU
Blackrock Global Funds - World Gold Fund A2 USD	LU0055631609	USD	B.W.GOLD USD
Blackrock Global Funds - World Mining Fund A2 EUR Hedged	LU0326424115	EUR	B.W.MINI EUH
Blackrock Global Funds - World Mining Fund A2 USD	LU0075056555	USD	B.W.MINI USD
Blackrock Strategic Funds - Fixed Income Strategies Fund A2 EUR	LU0438336264	EUR	B.SF FIX INC
Budapest Állampapír Alap	HU0000702691	HUF	BP ÁLLAMPAP
Budapest Bonitas Alap	HU0000702725	HUF	BP BONITAS
Budapest Dollár Rövid Kötvény Alap USD	HU0000711668	USD	BP USD RK
Budapest Euró Rövid Kötvény Alap EUR	HU0000706429	EUR	BP EUR RK EU
Budapest Euró Rövid Kötvény Alap	HU0000701560	HUF	BP EUR RK
Budapest Kötvény Alap	HU0000702709	HUF	BP KÖTVÉNY A
Citadella Származtatott Befektetési Alap ⁴³	HU0000707948	HUF	CONCITADELLA
Concorde 2000 Nyíltvégű Befektetési Alap	HU0000701693	HUF	CONCORDE2000
Concorde Columbus Globális Értékalapú Származtatott Befektetési Alap	HU0000705702	HUF	CONCCOLUMBUS
Concorde Kötvény Befektetési Alap	HU0000702030	HUF	CONCORDE KÖT

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Concorde Nemzetközi Részvény Befektetési Alap	HU0000702295	HUF	CONCORDE NEM
Concorde Részvény Befektetési Alap	HU0000702022	HUF	CONCORDE RV
Concorde Rövid Futamidejű Kötvény Befektetési Alap	HU0000701685	HUF	CONCORDE RÖV
Concorde VM Abszolút Származtatott Befektetési Alap	HU0000703749	HUF	CONC.VM
Concorde-VM Euró Befektetési Alap	HU0000708938	EUR	CONC.VM-EUR
Credit Suisse (Lux) Global Prestige ^{46, 51}	LU1193860985	EUR	CS EF PRESTI
Dialóg Euró Származtatott Deviza Befektetési Alap	HU0000708714	EUR	DIALÓG EUR
Dialóg Expander Részvény Befektetési Alap	HU0000706510	HUF	DIALÓG EXP.
Dialóg Konvergencia Részvény Befektetési Alap	HU0000706528	HUF	DIALÓG KONV.
Dialóg Likviditási Befektetési Alap	HU0000706494	HUF	DIALÓG LIKV.
Dialóg Octopus Származtatott Befektetési Alap	HU0000709241	HUF	DIALÓG OCTOP
Dialóg USD Befektetési Alap	HU0000713771	USD	DIAL USD A
Fidelity Alpha Funds - Global Alpha Fund A-Acc-EUR (hedged)	LU1152053663	EUR	F.GLOALPHA E
Fidelity Alpha Funds - Global Alpha Fund A-Acc-USD	LU1152053234	USD	F.GLOALPHA U
Fidelity Funds – America Fund A-Acc-EUR (hedged)	LU0945775517	EUR	F.AMER EURH
Fidelity Funds – America Fund A-ACC-HUF (hedged)	LU0979392684	HUF	F.AMER HUFH
Fidelity Funds – America Fund A-Acc-USD	LU0251131958	USD	F.AMER USD
Fidelity Funds – Asian Special Situations A-Acc-USD	LU0261950983	USD	F.ASIAN SPEC
Fidelity Funds – China Consumer Fund EUR	LU0594300096	EUR	F.CHCON EUR
Fidelity Funds – China Consumer Fund USD	LU0594300179	USD	F.CHCON USD
Fidelity Funds – Emerging Europe, Middle East and Africa Fund EUR	LU0303816705	EUR	F. EMEA EUR
Fidelity Funds – Emerging Europe, Middle East and Africa Fund USD	LU0303823156	USD	F. EMEA USD
Fidelity Funds – Emerging Market Debt HUF-Hedged	LU1295422502	HUF	F.EM DEBT HH
Fidelity Funds – Emerging Markets Fund USD	LU0261950470	USD	F.EM EQ USD
Fidelity Funds – Euro Bond HUF-Hedged	LU1295422171	HUF	F.EUROBOND H
Fidelity Funds – Euro Corporate Bond HUF-Hedged	LU1295422338	HUF	F.EUROCOP H
Fidelity Funds – European High Yield Fund EUR	LU0251130802	EUR	F.EUR HY EUR
Fidelity Funds - Fidelity TopZins Plus 2018 ⁴⁷	LU1221667592	EUR	F.TOPZP 2018
Fidelity Funds – Global Consumer Industries Fund A-ACC-HUF	LU1273508504	HUF	F.GLCONSUM H
Fidelity Funds – Global Demographics Fund A-ACC-HUF	LU1295422767	HUF	F.GLDEMOGR H
Fidelity Funds – Global Dividend A-ACC-HUF (hedged)	LU0979393062	HUF	F.GLO D HUFH
Fidelity Funds – Global Health Care Fund A-ACC-HUF	LU1273508686	HUF	F.GLHEALTH H
Fidelity Funds – Global Multi Asset Income Fund (hedged) HUF	LU1088281024	HUF	F.GMAI HUFH
Fidelity Funds – Global Real Asset Securities Fund (hedged) EUR ⁵²	LU0417495552	EUR	F.GRAS EUR H
Fidelity Funds – Global Real Asset Securities Fund USD ⁵²	LU0417495479	USD	F.GRAS USD
Fidelity Funds – US High Yield Fund (hedged) EUR	LU0337581549	EUR	F.US HY EURH
Fidelity Funds – US High Yield Fund USD	LU0605520377	USD	F.US HY USD
Fidelity Funds – US High Yield HUF-Hedged	LU1295421959	HUF	F.US HY HH
Franklin European Growth Fund N EUR	LU0122612764	EUR	FR.EU GROWTH
Franklin K2 Alternative Strategies Fund N (Acc) EUR Hedged	LU1093757489	EUR	FR.K2 ALT EU
Franklin K2 Alternative Strategies Fund N (Acc) HUF Hedged	LU1212701962	HUF	FR.K2 ALT HU
Franklin Mutual European Fund N EUR	LU0140363267	EUR	FR.MUT EUROP
Generali Cash Pénzpiaci Alap	HU0000705744	HUF	G.CASHPPA
Generali Gold Közép-Kelet-Európai Részvény Alap	HU0000706809	HUF	G.GOLDKKR A
Generali Hazai Kötvény Alap A sorozat	HU0000705736	HUF	G.HAZAIKÖTV
Generali IPO Abszolút Hozam Alap	HU0000706791	HUF	G.IPO

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Generali Spirit Abszolút Származtatott Alap	HU0000706833	HUF	G.SPIRITAB
JPMorgan Funds - EU Government Bond A (acc) EUR	LU0363447680	EUR	J.EU GOV BON
JPMorgan Funds - Euro Government Short Duration Bond A (acc)-EUR	LU0408877412	EUR	J.EUGOV SHOR
JPMorgan Funds - Euroland Dynamic A (acc) EUR	LU0661985969	EUR	J.EUROL DY E
JPMorgan Funds - Europe Focus A (acc)-EUR	LU0225507994	EUR	J.EUR FOCUS
JPMorgan Funds - Global High Yield Bond Fund A (acc) HUF hedged	LU1086856207	HUF	J.GL HY HUFH
JPMorgan Funds - Income Opportunity A (acc) EUR hedged	LU0289470113	EUR	J.INC OPP EU
JPMorgan Funds - Income Opportunity A (acc) USD	LU0323456466	USD	J.INC OPP US
JPMorgan Funds - US Select Equity A (acc) EUR hedged	LU0157182857	EUR	J.US SEL EUH
JPMorgan Funds - US Select Equity A (acc)-USD	LU0070214290	USD	J.US SEL USD
JPMorgan Funds - US Value A (acc) - USD	LU0210536511	USD	J.US VAL USD
JPMorgan Investment Funds – Global Macro A Acc EUR (hedged)	LU0917670407	EUR	J.CAP PRES E
JPMorgan Investment Funds – Global Macro A Acc USD	LU0235842555	USD	J.CAP PRES U
JPMorgan Investment Funds – Global Macro Opportunities A Acc EUR	LU0095938881	EUR	J.MACRO OP E
JPMorgan Investment Funds – Global Macro Opportunities A Acc USD (hedged)	LU1181866309	USD	J.MACRO OP U
OTP - Planéta Feltörekvő Piaci Részvény Alapok Alapja - „A” sorozat	HU0000705579	HUF	OTP PLANÉTA
OTP Dollár Pénzpiaci Alap - „A” sorozat	HU0000702170	USD	OTP DOLLÁR K
OTP EMDA Származtatott Alap - „A” sorozat	HU0000706361	HUF	OTP EMDA
OTP Euró Pénzpiaci Alap - „A” sorozat	HU0000702162	EUR	OTP EUR PP A
OTP Föld Kincsei Árupiaci Alapok Alapja - „A” sorozat	HU0000707633	HUF	OTP FÖLD K
OTP G10 Euró Származtatott Alap	HU0000706221	HUF	OTP G10
OTP Supra Származtatott Kötvény Alap	HU0000706379	HUF	OTP SUPRA
OTP Új Európa Nyíltvégű Értékpapír Alap - „A” sorozat	HU0000705827	HUF	OTP ÚJ EUR.A
Parvest Diversified Dynamic, EUR	LU0089291651	EUR	PARV DIV DYN
Parvest Equity Best Selection Asia Ex-Japan – EUR	LU0823397368	EUR	PARV EQ BS A
Parvest Equity Best Selection Euro - EUR	LU0823401574	EUR	PARV BS EURO
Parvest Equity Best Selection Euro HUF C	LU1022397092	HUF	PARV BSE HUF
Parvest Equity Best Selection Europe – EUR	LU0823399810	EUR	PARV EQ BS E
Parvest Equity Brazil – USD	LU0265266980	USD	PARV.BRAZIL
Parvest Equity World Emerging – USD	LU0823413587	USD	PARV EQ W EM
Parvest Equity China – USD	LU0823426308	USD	PARV EQ CHIN
Parvest Equity Europe Growth – EUR	LU0823404248	EUR	PARV EQ EU G
Parvest Equity India – USD	LU0823428932	USD	PARV EQ INDI
Parvest Equity Turkey – EUR	LU0265293521	EUR	PARV.TURKEY
Parvest Equity USA – USD	LU0012181318	USD	PARV.USA
Pioneer Aranyársarkány Ázsiai Alapok Alapja	HU0000705330	HUF	PAARANY
Pioneer Funds – Absolute Return Bond	LU0372180652	EUR	P.A.BON EUR
Pioneer Funds - Absolute Return European Equity A EUR	LU0551348047	EUR	P.AREE A EUR
Pioneer Funds - Absolute Return European Equity A HUF	LU1408342548	HUF	P.AREE A HUF
Pioneer Funds – Asia (Ex. Japan) Equity	LU0119429461	EUR	P.AEXJPN EUR
Pioneer Funds – Asia (Ex. Japan) Equity	LU0132184473	USD	P.AEXJPN USD
Pioneer Funds – China Equity	LU0133657683	EUR	P.CHINA EUR
Pioneer Funds – China Equity	LU0133657170	USD	P.CHINA USD
Pioneer Funds – Commodity Alpha	LU0313643453	EUR	P.COMMODITY
Pioneer Funds – Commodity Alpha	LU0313643537	USD	P.COMM.USD

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Pioneer Funds – Core European Equity ⁶¹	LU0119424405	EUR	P.CORE EUR
Pioneer Funds – Core European Equity ⁶¹	LU0133631530	USD	P.CORE USD
Pioneer Funds – Dynamic Credit USD	LU0931619471	USD	P.DYNAM USD
Pioneer Funds – Emerging Europe and Mediterranean Equity	LU0132177345	USD	P.EASTERN EU
Pioneer Funds – Emerging Europe and Mediterranean Equity	LU0119421724	EUR	P.EASTER.EUR
Pioneer Funds – Emerging Markets Bond	LU0119438611	EUR	P.EMER.B.EUR
Pioneer Funds – Emerging Markets Bond	LU0132208595	USD	P.EMER.B.USD
Pioneer Funds – Emerging Markets Equity	LU0119425048	EUR	P.EMERGING M
Pioneer Funds – Emerging Markets Equity	LU0132178152	USD	P.EMER.E.USD
Pioneer Funds – Euro Aggregate Bond	LU0313645318	EUR	P.EUR AGGR B
Pioneer Funds – Euro Bond	LU0119429891	EUR	P.EURO B.EUR
Pioneer Funds – Euro Bond	LU0132183079	USD	P.EURO B.USD
Pioneer Funds – Euro Corporate Bond	LU0133660471	EUR	P.EURO CORP.
Pioneer Funds – Euro Corporate Bond	LU0133660398	USD	P.EURO C.USD
Pioneer Funds – Euro Short-Term	LU0119439007	EUR	P.EURO S.EUR
Pioneer Funds – Euro Short-Term	LU0132199232	USD	P.EURO S.USD
Pioneer Funds – Euro Strategic Bond	LU0190665843	EUR	P.EU.STR.EUR
Pioneer Funds – Euroland Equity	LU0119423779	EUR	P.EUOLA.EUR
Pioneer Funds – European Equity Target Income EUR	LU0916343501	EUR	P.EEQTAR EUR
Pioneer Funds – European Equity Value	LU0313647876	EUR	P.EUR.EV.EUR
Pioneer Funds – European Potential	LU0536709628	EUR	P.EPOT.EUR
Pioneer Funds – European Potential	LU0536709891	USD	P.EPOT.USD
Pioneer Funds – European Research	LU0119425717	EUR	P.EURO.R.EUR
Pioneer Funds – Flexible Opportunities "A" EUR hedged	LU0711166115	EUR	P.FLEXOP A
Pioneer Funds – Flexible Opportunities EUR Hedged	LU0711189083	EUR	P.FLEXOP EUR
Pioneer Funds – Flexible Opportunities USD	LU0701929696	USD	P.FLEXOP USD
Pioneer Funds – Global Aggregate Bond	LU0313646639	EUR	P. GLOBAL AG
Pioneer Funds – Global Aggregate Bond	LU0313646712	USD	P.GLOB.A.USD
Pioneer Funds – Global Ecology	LU0307383496	EUR	P.GLECO.EUR
Pioneer Funds – Global Ecology	LU0302743777	USD	P.GLECO USD
Pioneer Funds – Global Equity Target Income USD	LU0313639345	USD	P.GLOBEQ USD
Pioneer Funds – Global High Yield	LU0190650225	EUR	P.GLHIYI EUR
Pioneer Funds – Global High Yield	LU0190657824	USD	P.GLHIYI USD
Pioneer Funds – Global Multi-Asset EUR	LU0372176627	EUR	P.GLOBMU EUR
Pioneer Funds – Global Multi-Asset Target Income Alap A sorozat; EUR	LU1090243418	EUR	P.GMATI EUR
Pioneer Funds – Global Multi-Asset Target Income Alap A sorozat; HUF	LU1365518254	HUF	P.GMATI HUF
Pioneer Funds – Global Multi-Asset Target Income Alap A sorozat; USD	LU0914277297	USD	P.GMATI USD
Pioneer Funds – Global Multi-Asset USD	LU0372176890	USD	P.GLOBAL USD
Pioneer Funds – Global Select	LU0536710550	EUR	P.GLSEL EUR
Pioneer Funds – Global Select	LU0290716678	USD	P.GLSEL USD
Pioneer Funds – Indian Equity	LU0378712490	USD	P.INDIAN EQU
Pioneer Funds – Italian Equity	LU0119421302	EUR	P.ITAEQU EUR
Pioneer Funds – Italian Equity	LU0132212191	USD	P.ITAEQU USD
Pioneer Funds – Japanese Equity	LU0119429032	EUR	P.JAPEQU EUR
Pioneer Funds – Japanese Equity	LU0132180992	USD	P.JAPANESE
Pioneer Funds – Latin American Equity	LU0313649732	USD	P.LATIN A.EQ

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Pioneer Funds – North American Basic Value	LU0229387971	EUR	P.NORTH AM
Pioneer Funds – North American Basic Value	LU0229388359	USD	P.N.AM USD
Pioneer Funds – Russian Equity	LU0346424517	EUR	P.RUSS EUR
Pioneer Funds – Russian Equity	LU0677753252	HUF	P.RUSS HUF
Pioneer Funds – Strategic Income	LU0162481187	EUR	P.STRAT. EUR
Pioneer Funds – Strategic Income	LU0162303167	USD	P.STRATEGIC
Pioneer Funds – Top European Players	LU0119426103	EUR	P.TOP EUROPE
Pioneer Funds – Top European Players	LU0132197459	USD	P.TOP EUR US
Pioneer Funds – U.S. Dollar Aggregate Bond	LU0229391650	USD	P.AGGREG USD
Pioneer Funds – U.S. Dollar Short-Term	LU0119440518	EUR	P.DOLLAR EUR
Pioneer Funds – U.S. Dollar Short-Term	LU0132163634	USD	P.DOLLAR USD
Pioneer Funds – U.S. Fundamental Growth	LU0347184318	EUR	P.FUND EUR
Pioneer Funds – U.S. Fundamental Growth	LU0347184409	USD	P.FUND USD
Pioneer Funds – U.S. High Yield	LU0119438884	EUR	P.HIGH C.EUR
Pioneer Funds – U.S. High Yield	LU0132199075	USD	P.HIGH Y.USD
Pioneer Funds – U.S. Mid Cap Value	LU0133618271	EUR	P.US MID CAP
Pioneer Funds – U.S. Mid Cap Value	LU0133616069	USD	P.MID CAP US
Pioneer Funds – U.S. Pioneer Fund	LU0133646058	EUR	P.AMERIC.EUR
Pioneer Funds – U.S. Pioneer Fund	LU0133645597	USD	P.US PIONEE
Pioneer Funds – U.S. Research	LU0119428653	EUR	P.RESEARCH E
Pioneer Funds – U.S. Research	LU0132183152	USD	P.RESEARCH U
Pioneer Funds – U.S. Research Value	LU0347183427	EUR	P.RES.EUR
Pioneer Funds – U.S. Research Value	LU0347183690	USD	P.RESEAR.USD
Pioneer Horizont 2020 Alap „A” sorozat	HU0000710322	HUF	HORIZONT20A
Pioneer Horizont 2025 Alap „A” sorozat	HU0000710330	HUF	HORIZONT25A
Pioneer Horizont 2030 Alap „A” sorozat	HU0000710348	HUF	HORIZONT30A
Pioneer IDEA Alap "A" sorozat	HU0000718093	HUF	P.IDEA A
Pioneer Konzervatív Vegyes Alap "A" sorozat	HU0000713649	HUF	PIO KVEGY A
Pioneer Közép-Európai Részvény Alap	HU0000701891	HUF	PAKERAL
Pioneer Magyar Indexkövető Részvény Alap	HU0000701842	HUF	PARAL
Pioneer Magyar Kötvény Alap "A" sorozat	HU0000701834	HUF	PAKAL
Pioneer Magyar Pénzpiaci Alap "A sorozat"	HU0000701909	HUF	PAPPA
Pioneer Magyar Pénzpiaci Alap "C sorozat"	HU0000704168	HUF	PAPPA C.
Pioneer MyPortfolio Alapok Alapja	HU0000717418	HUF	P.MYPORT_A
Pioneer Nemzetközi Vegyes Alapok Alapja „A” sorozat	HU0000706643	HUF	PAVAL A
Pioneer Nemzetközi Vegyes Alapok Alapja „D” sorozat ⁴⁰	HU0000701941	HUF	PAVAL D
Pioneer Regatta Abszolút Hozamú Alap	HU0000711353	HUF	REGATTA A
Pioneer Rövid Kötvény Alap "A" sorozat	HU0000712724	HUF	PIO ROVID KA
Pioneer Rövid Kötvény Alap "H" sorozat	HU0000712740	HUF	PIO ROVID KH
Pioneer Selecta Európai Részvény Alapok Alapja	HU0000702014	HUF	PASELECTA
Pioneer USA Devizarészvény Alapok Alapja	HU0000701883	HUF	PADRAL
Platina Pí "B" sorozat	HU0000709969	HUF	CONC.PLATPIB
Schroder ISF BRIC EUR A1 Acc	LU0248178906	EUR	S.BRIC EUR
Schroder ISF Emerging Asia EUR A1 Acc	LU0248174152	EUR	S.EM ASIA EU
Schroder ISF Emerging Europe A1 Acc	LU0133716950	EUR	S.EM EURO EU
Schroder ISF Euro Bond A1 Acc	LU0133706050	EUR	S.EUBOND EUR

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Schroder ISF Global Corporate Bond EUR Hedged A1 Acc	LU0248179540	EUR	S.GLO CO EUH
Schroder ISF Global Inflation Linked Bond A1 Acc	LU0180781477	EUR	S.GL.INF EUR
Schroder ISF Global Multi-Asset Income EUR hedged	LU0757360531	EUR	S.MULTIA EUH
Schroder ISF Global Multi-Asset Income USD	LU0757359525	USD	S.MULTIA USD
Schroder ISF Italian Equity EUR	LU0133712025	EUR	S.ITALIAN
Schroder ISF Japanese Equity EUR Hedged A1 Acc	LU0236738604	EUR	S.JAPAN EUH
Schroder ISF QEP Global Quality EUR A1 Acc	LU0323592211	EUR	S.QEP EUR
Sovereign PB Származtatott Befektetési Alap	HU0000707732	HUF	SOVEREIGN SZ
Templeton Global Bond Fund EUR Hedged	LU0294220107	EUR	T.GLO BOND E
Templeton Global Bond Fund USD	LU0122614208	USD	T.GLO BOND U
Templeton Global Total Return Fund EUR Hedged	LU0294221253	EUR	T.GLO TR EUR
Templeton Global Total Return Fund USD	LU0170477797	USD	T.GLO TR USD

Footnotes:

- 1 The charge indicated above is a special offer of the Bank. The normal charge equals the charge as defined for the Privát account package, which will not be charged by the Bank as a special offer. This action is valid until withdrawn.
- 2 The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post.
- 3 Calculation of charges: 0.01% of the monthly amounts credited and debited on the payent account but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawn.
- 4 In the case of international HUF payments (credits and debits), the Bank applies the conditions relevant for FX performance while in the case of payments through foreign currency conversions, the (buying/selling) FX rates offered for private customers are applied.
- 5 In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.
- 6 The normal fee is 0,2%, min. 220 Ft, max. 6000 Ft. The Bank is charging the minimum fee listed in this List of Conditions instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.
- 7 The normal fee is 0,2%, min. 150 Ft, max. 6000 Ft. The Bank is charging the minimum fee listed in this List of Conditions instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.
- 8 The normal fee is 0,2% min. HUF 90, max. HUF 6,000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.
- 9 The normal fee is 0,2%, min HUF 50, max HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.
- 10 It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.
- 11 Calculation of charges: 0.01% of the sum of the transactions but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawn.
- 12 The normal fee is as indicated in the debit bankcard conditions list for privat clients, which will not be charged by the Bank as a special offer. This action is valid until withdrawn. In case there is more than one account linked to the Card, then in terms of Card issuer and membership fees, the principal account's card conditions are applicable. The special offer is valid only, if the account package related to the card's principal account is the Private Banking account package.
- 13 The charge indicated above is a special offer of the Bank. This action is valid until withdrawn. The normal tariff of the special charge is shown in the prevailing List of Conditions of UniCredit Bank Hungary Zrt. for private customers with credit card.
- 14 As a special offer it is free of charge if the amount of purchase turnover successfully implemented and accounted on the credit card account during 12 months preceding the first day of the month following the accounting month of the primary card, in case of a UniCredit Gold credit card, reached HUF1.5 million, and in case of a UniCredit Platinum credit card, reached HUF 3 million. This action is valid until withdrawn. The normal tariff is shown in the prevailing List of Conditions of UniCredit Bank Hungary Zrt. for private customers with credit card.
- 15 The Bank applies for HUF payments in international transactions (credit or debit) the FCY payment conditions, for FCY conversion the right (purchase/selling) FX rates for private clients are applied.
- 16 In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.
- 17 It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

18 Calculation of charges: the normal charge is 0,2% of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. This action is valid until withdrawn.

19 The Bank does not accept orders relating to certificates and non-HUF traded securities listed on the Budapest Stock Exchange. Furthermore the Bank reserves the right to decide not to accept orders for certain securities listed on the Budapest Stock Exchange. Be informed about the available securities in our branches.

20 Minimum amount HUF 10 million/ transaction.

21 Offering can be given exclusively through agent network.

22 Any orders given for the Aberdeen Ingatlan Alapokba Befektető Befektetési Alap's and the Aberdeen Euro Ingatlan Alapokba Befektető Befektetési Alap's units are not accepted.

24 The Bank uses the following prices by the calculation of the market value, in case of certain securities:

- by investment fund units distributed by the bank: last known net asset value on the day of the custody fee calculation

- in case of equities/compensation notes listed on the Budapest Stock Exchange (BÉT): the latest stock exchange closing price, in the absence of this, a closing price from not more than 10 stock exchange business days previously, in other cases the par value of the securities

- by investment fund units and other financial assets non-distributed by the bank (certificates, securities from markets excluded BÉT, equities non-listed on BÉT): par value of the securities

- in case of debt securities (government securities, corporate bond, mortgage bond): latest known price calculated on the basis of ÁKK reference rates, in other cases, the par value of the securities

- in case of certificates issued by UniCredit Bank AG: latest known price based on the issuer's price quotation

25 To be debited based on each began quarter on the last working day of each quarter or at account closure.

26 T day is the day when the order is FULFILLED, it is not the same as the day when the order is given (day M).

27 The condition of the fulfillment of the transaction is ensuring the coverage on the customer's account.

28 Orders cannot be given through the SpectraNet Internet Banking system!

29 Orders cannot be given through the SpectraNet Internet Banking system!

30 With reference to external circumstances, the Bank reserves the right to deviate from the settlement dates listed in the List of Conditions.

31 Capital reallocation orders between the members of the series "A" Pioneer Hazai Alapok package are accounted for at the T+1 day exchange rate and booked as of T+3 days.

33 Charged one time per year subsequently.

34 Based on the decision of the fund manager company it is possible, that the bank can't fulfill buy or sell orders, or only partial completion is possible.

36 The bank is providing the free of charge cash withdrawal according to 2009. year LXXXV. law 36/A §, and according to 53/2013 (XI.29.) NGM decree. The statement about free of charge cash withdrawal can be submitted - to only one payment account - by the owner of the account who meets the legal requirements. The statement can be submitted in Bank Branches or via Spectranet Internet Banking if the Client has got access to the service. If the Client is providing the debit card number on the statement for setting the free of charge cash withdrawal the bank will provide it for the account where the given debit card is set primarily. The Client is entitled to the free of charge cash withdrawal in the given month if a valid statement is submitted until the 20th of preceding month. If a statement is submitted after the 20th of a given month, the free of charge cash withdrawal is provided to the Client from the second month following. The Client is entitled for free of charge cash withdrawal primarily via ATM. The free cash withdrawal is also available in Branch Cashier until 31.12.2014 for those clients who had no bankcard linked on 22.11.2013 to the account which had been set in the submitted statement

The Bank applies free of charge transactions in order to their actual date. If the total amount of transactions exceeds HUF 150 000 within the monthly first two cash withdrawal, then the % and maximum element of the normal transaction fee will be applied on the above part.

If the Client uses the free of charge cash withdrawal fraudulently or submits invalid data on the statement, the Bank – according to law – is entitled to charge the normal fees after free of charge cash withdrawals retrospectively in one amount on the Clients account.

40 The following investment fund is not available for buy/redemption orders in the bank branch network: Pioneer Nemzetközi Vegyes Alapok Alapja „D” sorozat (Pioneer International Balanced Fund of Funds serie “D”).

41 Internal security transfer can be given only personally via branch network.

42 Orders cannot be given through the SpectraNet Internet Banking system from value date 2014.11.01! Only valid for the marked currency version of the fund.

43 Concerning the „Citadella Származtatott Befektetési Alap” investment fund, redemption orders will be affected by 2 new type of redemption fees from 2015.01.01, based on the actual Prospectus of the fund:

- Redemption penalty commission1: in case of any redemption within 5 banking workdays (T+5) after the last purchase order: 5%

- Redemption penalty commission²: in case of any redemption within 1 years (365 days) after the purchase order if the - calculated based on FIFO method (FIFO: First In First Out. The earliest purchased security will be sold first.): **3%** Redemption penalty commission² will be charged only in case of investment units purchased after 31st December, 2014.
- In case of any redemption within 5 banking workdays after the purchase order, only the 5% penalty fee will be charged from the two above mentioned commissions.

45 In the case of securities, the issuer of the securities can set up a transactional limitation. For example the issuer can set a limit to the minimum quantity or minimum nominal volume to the buy/sell/transfer orders.

46 Based on the fund manager's decision, the fund „CS Investment Funds 11 – Credit Suisse (Lux) Global Prestige Equity Fund” (isin LU0254360752) was liquidated, and the accounts of the owners of the fund were credited with the shares of „CS Investment Funds 2 – Credit Suisse (Lux) Global Prestige Equity Fund” (isin LU1193860985) with value date 2015.05.26. From 2015.05.18 „CS Investment Funds 11 – Credit Suisse (Lux) Global Prestige Equity Fund” is not available for subscriptions or redemptions, and the fund's liquidation started on 2015.05.22. On the shares of the new fund („CS Investment Funds 2 – Credit Suisse (Lux) Global Prestige Equity Fund”) the Bank accepts only redemption orders and new subscriptions are not possible.

47 Fidelity Funds - Fidelity TopZins Plus 2018 Fund is - according to the Prospectus - available for subscriptions only until value date 30.10.2015. Following this day, i.e. from value date 02.11.2015, only redemption orders will be accepted by the Bank with respect to this fund.

49 The name of „Pioneer Funds – Multi Asset Real Return” fund will change on 2016.01.04 to „Pioneer Funds – Flexible Opportunities” fund.

50 The normal fee of issuance of investment units of Pioneer Magyar Pénzpiaci Alap "C sorozat" is 2% minimum 2000 HUF, instead of which the above fee will be charged by the Bank as a special offer. This action is valid until withdrawal.

51 The distribution of Credit Suisse funds is cancelled with 29 February 2016, the bank accepts orders until 29 February 2016 14:00.

52 Official transfer orders, credit transfers on the basis of a remittance summons and collection orders (collection based on a letter of authorization, bill collection) are also payment orders. Commission thereof depends on the method of submitting the order (electronic payment order or payment order in non-original form).

53 The normal fee of issuance of the investment units is 1,5%, instead of which the above fee will be charged by the Bank as a special offer. This action is valid until withdrawal.

54 The normal fee of issuance of the investment units is 2% minimum 6000 HUF, instead of which the above fee will be charged by the Bank as a special offer. This action is valid until withdrawal.

55 The normal fee of issuance of the investment units is 2% minimum 20 EUR, instead of which the above fee will be charged by the Bank as a special offer. This action is valid until withdrawal.

56 The normal fee of issuance of the investment units is 2% minimum 25 USD, instead of which the above fee will be charged by the Bank as a special offer. This action is valid until withdrawal.

~~57 Based on the fund manager company's decision the Fidelity Funds – Global Real Asset Securities Fund (isin: LU0417495552 and LU0417495479) will be merged into the Fidelity Funds – Global Focus Fund with value date 23.05.2016. The successor fund is not distributed by the Bank. Client buy and sell orders on the Fidelity Funds – Global Real Asset Securities Fund are possible until value date 13.05.2016.~~

58 Normal fee of offering of an investment fund unit is 3%, instead of that the Bank charges a promotional 1% fee. The promotion is valid until withdrawal.

60 Normal fee of offering of an investment fund unit is 1.5%, instead of that the Bank charges the fee mentioned above. The promotion is valid until withdrawal.

61 Based on the fund manager company's decision the Pioneer Funds – Core European Equity fund (isin: LU0119424405 and LU0133631530) will be merged into the Pioneer Funds – European Equity Optimal Volatility fund with value date 03.02.2017. The successor fund is not distributed by the Bank. Client buy and sell orders on the Pioneer Funds – Core European Equity fund are possible until value date 27.01.2017.

62 Based on its own decision the bank cancel the distribution of „Aberdeen Diversified Growth Alapok Alapja” with 31th March 2017. Buy and sell orders are possible until 31th March 2017.

63 Based on the fund manager company's decision the Allianz Global EcoTrends CT EUR fund (isin: LU0250034039) will be merged into the Allianz Global Equity Insights CT EUR fund (isin: LU1508476998) with value date 28.03.2017. The successor fund is not distributed by the Bank. Client redemption orders on the Allianz Global EcoTrends CT EUR fund are possible until value date 21.03.2017. Buy orders are not possible following 17.02.2017.

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

K1: VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation. The fee is automatically included in the debited transaction amount.

K2: Fee calculation method: the 0,1% of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until recalled.

K3: Service is available on appropriate UniCredit ATM's

K4: Bank will discontinue the sale of Maestro debit cards as of 15 July 2015, and thereafter will not issue this type of card either as a replacement card or a renewed card. In case of renewal of Maestro cards the Bank will replace the cards, which will expire in July of 2015 or later, with MasterCard Unembossed PayPass contactless cards between July of 2015 and August of 2016. Cards will be replaced in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

In such renewal cases, when Maestro card is replaced with MasterCard Unembossed PayPass contactless card, the type of bank card will be changed in the bankcard contract as well to MasterCard Unembossed PayPass contactless card on the date of issue.

Previous bankcards, which are renewed earlier then the expire date, will be blocked by the Bank at the end of the second month following the date of forced renewal. The Bank will charge the card membership fee of Mastro card in the month of renewal according to the provisions of this List of Conditions, and card issuer fee will not be debited regarding MasterCard Unembossed PayPass contactless card. In case of blocking of Maestro cards the Bank will issue Unembossed PayPass contactless card as replacement card from the 15th of July of 2015.

MasterCard Standard, MasterCard Gold and Premium Banking Embossed MasterCard bankcards will be issued by the Bank with PayPass contactless feature, because of this changes the designation of the cards will be also changed to MasterCard Standard PayPass contactless, MasterCard Gold PayPass contactless and Premium Banking Embossed MasterCard PayPass contactless bankcard.

These types of cards (listed above, with expiry date of July 2015 or later) will be replaced with the same type of card and with contactless feature between July of 2015 and August of 2016. The replacement of these cards will be managed by the Bank in the month corresponding to the month of expiry indicated on the card, irrespective of the year of expiry. (For example: in July of 2015 the Bank will replace the cards with following expiry dates: July of 2015, July of 2016 and July of 2017. The Bank will manage the renewal according to this schedule in every month until August of 2016.)

Previous bankcards, which are renewed earlier then the expire date, will be blocked by the Bank at the end of the second month following the date of early renewal. In case of card blocking, or replacement the Bank will issue the same type of card with contactless feature as replacement card from the 15th of July of 2015.