

LIST OF CONDITIONS FOR TOP AFFLUENT CUSTOMERS – SECURITIES TRADING AND ANNOUNCEMENT ON EXECUTION ORDER



Valid from 5 June 2019. Day of publication: 03 June 2019.

The current List of Terms and Conditions refers to those, who accomplish the all-time valid section criteria for Top Affluent clients in 'List of Conditions and Announcements for Top Affluent Customers'.

This document is the inseparable part of the General Business Conditions. The Bank fixes the time of duty execution concerning the fulfilment of orders in connection with securities in the manner below.

The fees of securities related orders, and the related custody fees based on each began quarter are due on the last working day of each quarter or at account closure. Other transaction fees are due when executed. Commitments should be paid for the whole period in advance.

As for payments, fees and transaction orders related to securities and other, here not specified cases the 'List of Conditions for Top Affluent Clients' and 'Announcement on the Execution Order of Transaction and Time Deposits' announcement shall be applied.

For Top Affluent Clients in point of fees and premiums of other security services here not specified the condition of the all-time valid 'List of Conditions for Private Customers – Securities Trading and Announcement on the Execution Order of Security Related Orders' is the applicable.

The current List of Conditions contains the available investment products and their conditions which not involved in the document of 'List of Conditions for Private Customers – Securities Trading and Announcement on the Execution Order of Security Related Orders' for those customers who have Top Affluent status.

Fees related to securities transactions	
Engagement fees in secondary trading (based on the value at which the transaction was fulfilled)	
Secondary trading of certificates issued by UniCredit Bank AG	1%
Custody and depository fees	
In the case of dematerialized debt- and ownership securities (including dematerialized government securities), and fees related to investment fund units distributed by the Bank, based on the market value of the average portfolio of securities on the last day of the quarter ¹ , calculated on the quarter's last working day for the period one day prior to the calculation day, annually.	Volume below EUR 100.000 ² 0,25% / year, Volume above 100.000 EUR ² 0,1% / year, But minimum 25.000 HUF/quarter ³

¹ 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 securities listed on the Budapest Stock Exchange (BÉT): the latest stock exchange closing price from the last 10 working days, in the absence of this, a last freshest closing price,
- in case of securities not listed on Budapest Stock Exchange (including the investment funds that are not distributed by the Bank): the face value.
- in case of investment funds distributed by the Bank: the Net Asset Value.
- in case of certificates issued by UniCredit Bank AG: latest known price based on the issuer's price quotation

² The calculation of the market value of the securities and limit value of EUR 100.000,-, occurs on the day before the last working day of the quarter, with official Central Bank exchange rates, in HUF.

³ To be debited based on each began quarter on the last working day of each quarter or at account closure.

Distribution fees of open-ended mutual funds⁴ solely available for Top Affluent customers

Name of Investment Fund	
Aegon Feltörekvő Európa Kötvény Alap (EUR)	
Issuance of investment units	Promotional fee ⁶ : 0,4%, min. 15 EUR, max. 50 EUR Normal fee: 0,7%, min. 15 EUR, max. 50 EUR
Redemption of investment units	Free of charge, but 2% of the exchange value in case of redemption within 10 working days from purchase.
Concorde HOLD Columbus Globális Értékalapú Származtatott Befektetési Alap	
Issuance/Redemption of investment units	1%, min. 4.000 HUF
Penalty fee1: In case of redemption within 5 working days from the date of the last purchase (T+5).	5%
Penalty fee2: in case of redemption within 1,5 year (548 days) counted by FIFO logic* ⁵	1%
In case of redemption within 5 working days, only Penalty fee 1 (5%) will apply.	
Concorde HOLD VM EURO Befektetési Alapok Alapja	
Issuance of investment units	Promotional fee ⁶ : 1,0%, min. 20 EUR Normal fee: 1,5%, min. 20 EUR
Redemption of investment units	10 EUR

Deadline for accepting the offering and redemption orders solely available for Top Affluent customers:

Name of Investment Fund	Orders received latest
Aegon Feltörekvő Euró Kötvény Alap (EUR)	14:00
Concorde HOLD Columbus Globális Értékalapú Származtatott Befektetési Alap, Concorde HOLD VM EURO Befektetési Alapok Alapja	14:00

Settlement order of open ended mutual funds solely available for Top Affluent customers⁷:

Investment Fund	Issue			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security orig.)	Settlement date (money)
Aegon Feltörekvő Európa Kötvény Alap (EUR)	T	T+2	T+2	T	T+3	T+3
Concorde HOLD Columbus Globális Értékalapú Származtatott Alap	T	T+2	T+2	T	T+2	T+2
Concorde HOLD VM EURO Befektetési Alapok Alapja	T	T+3	T+3	T	T+3	T+3

Details of open ended mutual funds solely available for Top Affluent customers:

Mutual Fund	Short name	ISIN code	FCY
AEGON EUROEXPRESSZ ALAP	AEGON EUROEX	HU0000706114	EUR
CONCORDE HOLD COLUMBUS GLOBÁLIS ÉRTÉKALAPÚ SZÁRMAZTATOTT BEFEKTETÉSI ALAP	CONCCOLUMBUS	HU0000705702	HUF
CONCORDE HOLD - VM EURO BEFEKTETÉSI-ALAPOK ALAPJA	CONC.VM-EUR	HU0000708938	EUR

⁴ The open-end mutual funds featured in the List of Conditions cannot be bought onto NYESZ account.

⁵ Penalty fee will be applied only for investment units purchased after 31 December 2013.

⁶ The Bank applies the indicated promotional fees. The promotion valid until revoked.

⁷ 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. The Bank reserves the right with reference to the external circumstances to differ from the settlement days marked in the List of Conditions.