

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



Valid: 6<sup>th</sup> October 2014. Day of publication: 3<sup>rd</sup> October 2014.

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'.

Changes compared to former List of Conditions are signed with underlined and ~~strikethrough~~.

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.

## Turnover fees of open-ended mutual funds<sup>1</sup> solely available for Top Affluent customers

Name of investment funds			
Aberdeen Ingatlan Alap <sup>2</sup>			
Issue and redemption of investment units		HUF 3.000,-	
Aberdeen Euro Ingatlan Alap			
Issue of investment units		In person	Through TelefonBank and Spectranet Internet Banking
Invested money (EUR)	0- 4.000,-	1% <sup>3</sup>	1%
	4.001- 40.000,-	1%	0,80%
	40.001-	0,50%	0,50%
Redemption of investment units		Free of charge	

<sup>1</sup> The open-end mutual funds featured in the List of Conditions are cannot be bought to NYESZ.

<sup>2</sup> Any orders given for the units of Aberdeen Ingatlan Alapokba Befektető Befektetési Alap and Aberdeen Euro Ingatlan Alapokba Befektető Befektetési Alap are not accepted. The announcement for the termination published on Mai 22<sup>th</sup> of 2012 is available on the website of UniCredit Bank: [www.unicreditbank.hu](http://www.unicreditbank.hu).

<sup>3</sup> Projected on the invested amount

<b>Aegon Euroexpressz Alap</b>	
Issue of investment units	1%
Redemption of investment units	Free of charge, but after the buying order of mutual funds in 10 trading days it is 2% of the market value's redemption
<b>Concorde Columbus Globális Értékalapú Származtatott Befektetési Alap</b>	
Issue and redemption of investment units	HUF 3.000,-
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 1.5years after the purchase order - calculated based on FIFO* method <sup>4</sup>	1%
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.	
<b>Concorde-VM Euró Befektetési Alap</b>	
Issue and redemption of investment units	EUR 10

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

<b>Name of investment funds</b>	<b>Deadline for accepting the order</b>
Aberdeen Ingatlan Alap, Aberdeen Euro Ingatlan Alap	12:00
Aegon Euroexpressz Alap	14:00
Concorde Columbus Globális Értékalapú Származtatott Befektetési Alap, Concorde-VM Euró Befektetési Alap	14:00

Settlement order of open ended mutual funds solely available for Top Affluent customers<sup>5</sup>:

\*FIFO: First In First Out. The earliest purchased security will be sold first.

<sup>4</sup> Redemption penalty commission will be charged only in case of investment units purchased after 31st December, 2013.

<sup>5</sup> 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.

Investment Fund	Issue			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security orig.)	Settlement date (money)
Aberdeen Ingatlan Alap, Aberdeen Euro Ingatlan Alap	T+1	T+1	T+1	T+1	T+1	T+6
Aegon Euroexpressz Alap	T	T+2	T+2	T	T+3	T+3
<del>Concorde Columbus Globális Értékalapú Származtatott Befektetési Alap,</del>	T	<u>T+2</u>	<u>T+2</u>	T	<u>T+2</u>	<u>T+2</u>
<del>Concorde Columbus Globális Értékalapú Származtatott Befektetési Alap,</del> Concorde-VM Euró Befektetési Alap	T	T+3	T+3	T	T+3	T+3

Custody fees	
Dematerialised debt and equity securities (including dematerialised government securities), and in the case of the investment funds traded by the Bank, based on the market value of the average securities portfolio on the day before the end of the quarter <sup>6</sup> , calculated on the quarter's last working day for the period one day prior to the calculation day, projected for an entire year	Annually 0,2%, but quarterly maximum HUF 25.000.-

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

Mutual Fund	Short name	ISIN_code	FCY
Aberdeen Ingatlan Alap	CS INGATLAN	HU0000704549	HUF
Aberdeen Euro Ingatlan Alap	CS EUR	HU0000703509	EUR
Aegon Euroexpressz Alap	AEGON EUROEX	HU0000706114	EUR
CONCORDE COLUMBUS GLOBÁLIS ÉRTÉKALAPÚ SZÁRMAZTATOTT BEFEKTETÉSI ALAP	CONCCOLUMBUS	HU0000705702	HUF
CONCORDE-VM EURÓ BEFEKTETÉSI ALAP	CONC.VM-EUR	HU0000708938	EUR
CONCORDE COLUMBUS GLOBÁLIS ÉRTÉKALAPÚ SZÁRMAZTATOTT BEFEKTETÉSI ALAP	CONCCOLUMBUS	HU0000705702	HUF
CONCORDE-VM EURÓ BEFEKTETÉSI ALAP	CONC.VM-EUR	HU0000708938	EUR

<sup>6</sup> The market price used for the calculation of the market value is, in the case of products traded on the Budapest Stock Exchange, a closing price from not more than 10 stock exchange business days previously, or, in the absence of this, the previous latest stock exchange closing price. In the case of securities traded over the counter it is the security's face value (including the investment funds not distributed by the Bank). In case of investment fund distributed by the Bank is the Net Asset Value.