

Day of promulgation: 19<sup>th</sup> September 2011. Valid until the promulgation of the next Announcement B-11/20).

**ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS**  
*UniCredit Bank Hungary Ltd.'s interest conditions for its private customers*

**SPECIAL RATE DEPOSITS**

Special rate deposits in I. and II. can be tied up only personally in the branch or via Telephone Bank. They can't be tied up via Spectranet Internet Banking system. The detailed rules regarding the deposit contracts are contained in the General Business Conditions.

**I. Special Rate HUF Deposits**

**I.1.**

**A.,  
 2-months' special rate HUF deposit (rollover) – for source external to the Bank**

For any special rate term deposit tied up for 2 months, respectively, the Bank shall pay for the first 2-months term of the deposit an interest rate corresponding to the respective ranges shown in the table below.

Condition for the use of special rate term deposits:

any amount desired to be tied up should be from a source external to the Bank, i.e. the customer is required to increase\* the amount of its savings (deposits and securities, include current account final balance) kept with UniCredit Bank as of 15<sup>th</sup> August 2011.

*\* The Bank reduces the amount of "new money" with all debit transfers (including the former deposited amount with the same condition during this special offer), except for the in-bank transfer orders between the accounts of the same Client. The in-bank credit transfers are ignored. **The Bank ignores in-bank transfer orders including cash payments into any UniCredit bank account of the customer arising from cash withdrawals of any UniCredit bank accounts of any customers of the Bank, and transfer orders into any UniCredit bank accounts of the customer arising from any UniCredit bank accounts of any customers of the bank.***

Interest rates in effect for the first 2-months term of the deposit:

	200,000-1 million*			1 million – 2.5 million*			2.5 million – 5 million*			over 5 million		
	Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM		
2 months	6,50%	6,68%	3,60%	6,50%	6,68%	3,70%	6,50%	6,68%	3,80%	6,50%	6,68%	3,90%

*The amount of the term deposit will be automatically deposited at the end of deposit periods, while the interest rate paid for that period will be credited to the Customer's bank account.*

Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the term deposit rates specified in Deposits in Hungarian Forints Point II.1 of the Announcement, effective on the starting date of the new interest period. After the first period of the deposit, the interest rate of the deposited amounts between HUF 200.000-250.000\* will be identical with the interest rates of the lowest interval specified in Deposits in Hungarian Forints Point II.1 of this Announcement.

\* The higher interest of the next bracket will apply to the upper value limits indicated.

Flexible deposit construction:

In the event of any full/partial termination prior to maturity of the special rate HUF deposit transacted for 2 months defined in point I.1. the Bank shall pay an early termination interest at 4,50%.

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The smallest amount to be withdrawn: HUF 50,000. The term deposit shall be deemed to have been terminated if the remaining amount does not reach HUF 200,000.  
By I.1. A. and B. product the maximum amount to be tied up shall be HUF 30 million per client.

**B.,  
2-months' special rate HUF deposit (rollover) – for source external to the Bank for Private Banking clients<sup>1</sup> or subscribe of Trendváltó Plusz Protected Derivative Fund**

For any special rate term deposit tied up for 2 months, respectively, the Bank shall pay for the first 2-months term of the deposit an interest rate corresponding to the respective ranges shown in the table below.  
Condition for the use of special rate term deposits:

a, any amount desired to be tied up should be from a source external to the Bank, i.e. the customer is required to increase\* the amount of its savings (deposits and securities, include current account final balance) kept with UniCredit Bank as of 15<sup>th</sup> August 2011 and the client should be Private Banking client<sup>1</sup>.

or

b, subscribe of Trendváltó Plusz Protected Derivative Fund for at least HUF 1 million on the same day of the deposit tied up or during the first period of the deposit but one day before maturity at the latest, which needs to be fulfilled per tying up.

The interest rate detailed below in case b, will be paid in two parts:  
Additional 1,60% interest premium will be paid over the 5,40% in case of meeting the requirements.

*\* The Bank reduces the amount of "new money" with all debit transfers (including the former deposited amount with the same condition during this special offer), except for the in-bank transfer orders between the accounts of the same Client. The in-bank credit transfers are ignored. **The Bank ignores in-bank transfer orders including cash payments into any UniCredit bank account of the customer arising from cash withdrawals of any UniCredit bank accounts of any customers of the Bank, and transfer orders into any UniCredit bank accounts of the customer arising from any UniCredit bank accounts of any customers of the bank.***

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<sup>1</sup> This applies to customers with an account contract supplement for Private Banking customers at UniCredit Bank Hungary. Private Banking conditions are included in List of Conditions and Announcements for Private Banking Customers.

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Interest rates in effect for the first 2-months term of the deposit:

	200,000-1 million*			1 million – 2.5 million*			2.5 million – 5 million*			over 5 million		
	Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM		
2 months	7,00%	7,21%	3,60%	7,00%	7,21%	3,70%	7,00%	7,21%	3,80%	7,00%	7,21%	3,90%

The amount of the term deposit will be automatically deposited at the end of deposit periods, while the interest rate paid for that period will be credited to the Customer's bank account.

Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the term deposit rates specified in Deposits in Hungarian Forints Point II.1 of the Announcement, effective on the starting date of the new interest period. After the first period of the deposit, the interest rate of the deposited amounts between HUF 200.000-250.000\* will be identical with the interest rates of the lowest interval specified in Deposits in Hungarian Forints Point II.1 of this Announcement.

\* The higher interest of the next bracket will apply to the upper value limits indicated.

#### Flexible deposit construction:

In the event of any full/partial termination prior to maturity of the special rate HUF deposit transacted for 2 months defined in point I.1. the Bank shall pay an early termination interest at 4,50%.

The smallest amount to be withdrawn: HUF 50,000. The term deposit shall be deemed to have been terminated if the remaining amount does not reach HUF 200,000.

By I.1. A. and B. product the maximum amount to be tied up shall be HUF 30 million per client.

## I.2.

### 2-months' special rate HUF deposits

For any special rate term deposit tied up for 2 months, respectively, the Bank shall pay an interest rate corresponding to the respective ranges shown in the table below.

Interest rates in effect for the first period of the deposit:

	250,000-1 million*			1 million – 2.5 million*			2.5 million – 5 million*			over 5 million		
	Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM		
2 months	5,40%	5,52%	3,60%	5,40%	5,52%	3,70%	5,40%	5,52%	3,80%	5,40%	5,52%	3,90%

The amount of the term deposit will be automatically deposited at the end of deposit periods, while the interest rate paid for that period will be credited to the Customer's bank account.

\* The higher interest of the next bracket will apply to the upper value limits indicated.

Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the term deposit rates specified in Deposits in Hungarian Forints Point II.1 of the Announcement, in effect on the starting date of the new interest period.

In the event of any termination prior to maturity of the special rate HUF deposit in I.2., the Bank shall pay an early termination interest 0,25%.

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### I.3.

#### 6-months' special rate HUF deposit

For any special rate term deposit tied up for 6-months:

Interest rates in effect for the first period of the deposit:

	250,000-1 million*			1 million – 2.5 million*			2.5 million – 5 million*			over 5 million		
	Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM		
6 months	5,60%	5,68%	3,50%	5,60%	5,68%	3,60%	5,60%	5,68%	3,70%	5,60%	5,68%	3,80%

*The amount of the term deposit will be automatically deposited at the end of deposit periods, while the interest rate paid for that period will be credited to the Customer's bank account.*

\* The higher interest of the next bracket will apply to the upper value limits indicated.

Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the term deposit rates specified in Deposits in Hungarian Forints Point II.1 of the Announcement, in effect on the starting date of the new interest period.

#### Flexible deposit construction:

In the event of any full/partial termination prior to maturity of the special rate HUF deposit transacted for 6 months, the Bank shall pay an early termination interest for the tenor actually fulfilled, at 3,60%. The smallest amount to be withdrawn: HUF 50,000. The term deposit shall be deemed to have been terminated if the remaining amount does not reach HUF 250,000.

### I.4.

#### 6-months' special rate HUF deposit ("Előrelátó")

The Bank offers 6-months' special rate "Előrelátó" deposit to the customers, who applied for "Előrelátó" loan from the Bank, and have a loan pledge certificate that is not older than 6 months, when the deposit is tied up. The minimum amount to be tied up is HUF 250.000, the maximum is HUF 15 million.

Interest rates in effect for the deposit period:

	250,000-1 million*		1 million – 2.5 million*		2.5 million – 5 million*		5 million – 15 million	
	Annual interest rate/Unified Deposit Index Rate (EBKM)		Annual interest rate/Unified Deposit Index Rate (EBKM)		Annual interest rate/Unified Deposit Index Rate (EBKM)		Annual interest rate/Unified Deposit Index Rate (EBKM)	
6 months	6,10%	6,10%	6,10%	6,10%	6,10%	6,10%	6,10%	6,10%

*The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account.*

\* The higher interest of the next bracket will apply to the upper value limits indicated.

#### Flexible deposit construction:

In the event of any full/partial termination prior to maturity of the special rate HUF deposit transacted for 6 months, the Bank shall pay an early termination interest for the tenor actually fulfilled, at 6,10%. The smallest amount to be withdrawn: HUF 50,000. The term deposit shall be deemed to have been terminated if the remaining amount does not reach HUF 250,000.

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## I.5.

### 12-months' special rate HUF deposit

For any special rate term deposit tied up for 12-months:  
Interest rates in effect for the first period of the deposit:

	250,000-1 million*			1 million – 2.5 million*			2.5 million – 5 million*			over 5 million		
	Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM		
12 months	5,65%	5,65%	3,40%	5,65%	5,65%	3,50%	5,65%	5,65%	3,60%	5,65%	5,65%	3,70%

*The amount of the term deposit will be automatically deposited at the end of deposit periods, while the interest rate paid for that period will be credited to the Customer's bank account.*

\* The higher interest of the next bracket will apply to the upper value limits indicated.

Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the term deposit rates specified in Deposits in Hungarian Forints Point II.1 of the Announcement, in effect on the starting date of the new interest period.

#### Flexible deposit construction:

In the event of any full/partial termination prior to maturity of the special rate HUF deposit transacted for 1 year, before 31<sup>th</sup> December 2011, the Bank shall pay an early termination interest for the tenor actually fulfilled, at 0,25%. In the event of any full/partial termination prior to maturity of the special rate HUF deposit transacted for 1 year, after 31<sup>th</sup> December 2011, the Bank shall pay an early termination interest for the tenor actually fulfilled, at 3,85%. The smallest amount to be withdrawn: HUF 50,000. The term deposit shall be deemed to have been terminated if the remaining amount does not reach HUF 250,000.

## I.6.

### A., 2-years' special rate HUF deposit (not rollover)

For any special rate term deposit tied up for 2 years, respectively, the Bank shall pay an interest rate corresponding to the respective ranges shown in the table below.

Interest rates in effect for the first period of the deposit:

	250,000-1 million*		1 million – 2.5 million*		2.5 million – 5 million*		over 5 million	
	Annual interest rate/Standard EBKM		Annual interest rate/Standard EBKM		Annual interest rate/Standard EBKM		Annual interest rate/Standard EBKM	
2 years	6,50%	6,30%	6,50%	6,30%	6,50%	6,30%	6,50%	6,30%

*The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account.*

\* The higher interest of the next bracket will apply to the upper value limits indicated.

### B., 2-months' special rate HUF deposit (rollover) – for Private Banking clients<sup>1</sup> or subscribe of Trendváltó Plusz Protected Derivative Fund

For any special rate term deposit tied up for 2 years, respectively, the Bank shall pay an interest rate corresponding to the respective ranges shown in the table below.  
Condition for the use of special rate term deposits:

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a, the client should be Private Banking client<sup>2</sup>.

or

b, subscribe of Trendváltó Plusz Protected Derivative Fund for at least HUF 1 million on the same day of the deposit tied up or till the end of the subscription period, which needs to be fulfilled per tying up.

The interest rate detailed below in case b, will be paid in two parts:

Additional 0,75% interest premium will be paid over the 6,50% for the matured amount in case of meeting the requirements.

Interest rates in effect for the first period of the deposit:

	250,000-1 million*		1 million – 2.5 million*		2.5 million – 5 million*		over 5 million	
	Annual interest rate/ Standard EBKM		Annual interest rate/ Standard EBKM		Annual interest rate/ Standard EBKM		Annual interest rate/ Standard EBKM	
2 years	7,25%	7,00%	7,25%	7,00%	7,25%	7,00%	7,25%	7,00%

The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account.

\* The higher interest of the next bracket will apply to the upper value limits indicated.

#### Flexible deposit construction:

In the event of any full/partial termination prior to maturity of the special rate HUF deposit transacted for 2 years, before 31<sup>th</sup> March 2012, the Bank shall pay an early termination interest for the tenor actually fulfilled, at 0,25%. In the event of any full/partial termination prior to maturity of the special rate HUF deposit transacted for 2 years, after 31<sup>th</sup> March 2012, the Bank shall pay an early termination interest for the tenor actually fulfilled, at 4,50%.

The smallest amount to be withdrawn: HUF 50,000. The term deposit shall be deemed to have been terminated if the remaining amount does not reach HUF 250,000.

#### **1.7.**

#### **3-years' special rate HUF deposits (not rollover)**

For any special rate term deposit tied up for 3 years, respectively, the Bank shall pay an interest rate corresponding to the respective ranges shown in the table below.

Interest rates in effect for the period of the deposit:

	250,000-1 million*		1 million – 2.5 million*		2.5 million – 5 million*		over 5 million	
	Annual interest rate/ Standard EBKM		Annual interest rate/ Standard EBKM		Annual interest rate/ Standard EBKM		Annual interest rate/ Standard EBKM	
3 years	6,50%	6,12%	6,50%	6,12%	6,50%	6,12%	6,50%	6,12%

The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account.

<sup>2</sup> This applies to customers with an account contract supplement for Private Banking customers at UniCredit Bank Hungary. Private Banking conditions are included in List of Conditions and Announcements for Private Banking Customers.

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\* The higher interest of the next bracket will apply to the upper value limits indicated.

In the event of any termination prior to maturity of the special rate HUF deposit in I.7., the Bank shall not pay an early termination interest.

## I.8.

### 5-years' special rate HUF deposits (not rollover)

For any special rate term deposit tied up for 5 years, respectively, the Bank shall pay an interest rate corresponding to the respective ranges shown in the table below.

Interest rates in effect for the period of the deposit:

	250,000-1 million*		1 million – 2.5 million*		2.5 million – 5 million*		over 5 million	
	Annual interest rate/ Standard EBKM		Annual interest rate/ Standard EBKM		Annual interest rate/ Standard EBKM		Annual interest rate/ Standard EBKM	
5 years	7,00%	6,19%	7,00%	6,19%	7,00%	6,19%	7,00%	6,19%

The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account.

\* The higher interest of the next bracket will apply to the upper value limits indicated.

In the event of any termination prior to maturity of the special rate HUF deposit in I.8., the Bank shall not pay an early termination interest.



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## II. Special Rate FCY Deposits

### II.1.

#### 2-months' special rate EUR deposit (rollover) – for source external to the Bank

For any special rate term deposit tied up for 2 months, respectively, the Bank shall pay for the first 2-months term of the deposit an interest rate corresponding to the respective ranges shown in the table below.

Condition for the use of special rate term deposits:

- Any amount desired to be tied up should be from a source external to the Bank, i.e. the customer is required to increase\* the amount of its savings (deposits and securities, include current account final balance) kept with UniCredit Bank as of 15<sup>th</sup> August 2011.

\* The Bank reduces the amount of "new money" with all debit transfers, except for the in-bank transfer orders between the accounts of the same Client. The in-bank credit transfers are ignored.

Minimum amount to be deposited: 1.000 EUR

Interest rates in effect for the first 2-months term of the deposit:

	EUR					
	1,000–5,000			over 5,000		
	Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM		
2 months	3,00%	3,04%	0,40%	3,00%	3,04%	0,40%

The amount of the term deposit will be automatically deposited at the end of deposit periods, while the interest rate paid for that period will be credited to the Customer's bank account.

Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the term deposit rates specified in Deposits in Hungarian Forints Point II.1 of the Announcement, in effect on the starting date of the new interest period.

#### Flexible deposit construction:

In the event of any full/partial termination prior to maturity of the special rate EUR deposit transacted for 2 months, the Bank shall pay an early termination interest for the tenor actually fulfilled, at 1,50%. The smallest amount to be withdrawn: EUR 500. The term deposit shall be deemed to have been terminated if the remaining amount does not reach EUR 1.000

### II.2.

#### 6-months' special rate EUR deposit (rollover)

For any special rate term deposit, for the 1<sup>st</sup> interest period, the Bank shall pay interest rates corresponding to the respective ranges shown in the table below. Following the first period of the term deposit, the interest rate of the special rate deposit will be identical with the interest rates of the deposit rates specified in Foreign Exchange Deposits Point II.1 of the Announcement in effect on the starting date of the new interest period.

	EUR					
	1,000–5,000			over 5,000		
	Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM			Annual interest rate/Unified Deposit Index Rate (EBKM)/Standard EBKM		
6 months	2,00%	2,01%	0,60%	2,00%	2,01%	0,60%



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*In case of the special rate deposits the amount of the term deposit will be automatically deposited at the end of deposit periods, while the interest rate paid for that period will be credited to the Customer's bank account.*

Flexible deposit construction:

In the event of any full/partial termination prior to maturity of the special rate EUR deposit transacted for 6 months, the Bank shall pay an early termination interest for the tenor actually fulfilled, at 0,50%. The smallest amount to be withdrawn: EUR 500. The term deposit shall be deemed to have been terminated if the remaining amount does not reach EUR 1.000

### II.3.

#### **2-years' special rate EUR deposit (not rollover)**

For any special rate term deposit tied up for 2 years, respectively, the Bank shall pay an interest rate corresponding to the respective ranges shown in the table below.

Condition for the use of special rate term deposits:

- Any amount desired to be tied up should be from a source external to the Bank, i.e. the customer is required to increase the amount of its 2-years' special rate EUR deposits kept with UniCredit Bank as of 19<sup>th</sup> August 2011.

	EUR			
	1,000–5,000		over 5,000	
	Annual interest rate/Unified Deposit Index Rate (EBKM)		Annual interest rate/Unified Deposit Index Rate (EBKM)	
2 years	3,25%	3,20%	3,25%	3,20%

*The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account*

Flexible deposit construction:

In the event of any full/partial termination prior to maturity of the special rate EUR deposit transacted for 2 years, before 31<sup>th</sup> March 2012, the Bank shall not pay an early termination interest.

In the event of any full/partial termination prior to maturity of the special rate EUR deposit transacted for 2 years, after 31<sup>th</sup> March 2012, the Bank shall pay an early termination interest for the tenor actually fulfilled, at 1,75%.

The smallest amount to be withdrawn: EUR 500. The term deposit shall be deemed to have been terminated if the remaining amount does not reach EUR 1.000

### II.4.

#### **5-years' special rate EUR deposit (not rollover)**

For any special rate term deposit, for the period, the Bank shall pay interest rates corresponding to the respective ranges shown in the table below.

	EUR			
	1,000–5,000		over 5,000	
	Annual interest rate/Unified Deposit Index Rate (EBKM)		Annual interest rate/Unified Deposit Index Rate (EBKM)	
5 years	4,50%	4,14%	4,50%	4,14%

*The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account*

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In the event of any termination prior to maturity of the special rate EUR deposit in II.4., the Bank shall not pay an early termination interest.

## II.5.

### 2-years' special rate USD deposit (not rollover)

For any special rate term deposit, for the period, the Bank shall pay interest rates corresponding to the respective ranges shown in the table below.

Condition for the use of special rate term deposits:

- Any amount desired to be tied up should be from a source external to the Bank, i.e. the customer is required to increase the amount of its 2-years' special rate USD deposits kept with UniCredit Bank as of 19<sup>th</sup> August 2011.

	USD			
	1,000–5,000		over 5,000	
	Annual interest rate/Unified Deposit Index Rate (EBKM)		Annual interest rate/Unified Deposit Index Rate (EBKM)	
2 years	2,00%	1,98%	2,00%	1,98%

*The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account*

#### Flexible deposit construction:

In the event of any full/partial termination prior to maturity of the special rate USD deposit transacted for 2 years, before 31<sup>th</sup> March 2012, the Bank shall not pay an early termination interest.

In the event of any full/partial termination prior to maturity of the special rate USD deposit transacted for 2 years, after 31<sup>th</sup> March 2012, the Bank shall pay an early termination interest for the tenor actually fulfilled, at 0,50%.

The smallest amount to be withdrawn: USD 500. The term deposit shall be deemed to have been terminated if the remaining amount does not reach USD 1.000

## II.6.

### 5-years' special rate USD deposit (not rollover)

For any special rate term deposit, for the period, the Bank shall pay interest rates corresponding to the respective ranges shown in the table below.

	USD			
	1,000–5,000		over 5,000	
	Annual interest rate/Unified Deposit Index Rate (EBKM)		Annual interest rate/Unified Deposit Index Rate (EBKM)	
5 years	4,00%	3,71%	4,00%	3,71%

*The amount of the term deposit and the interest rate paid for the period will be credited to the Customer's bank account*

In the event of any termination prior to maturity of the special rate USD deposit in II.6., the Bank shall not pay an early termination interest.

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## DEPOSITS IN HUNGARIAN FORINTS

### I. Demand deposits in HUF

#### I.1.1 UniCredit Private bank account, UniCredit Private Plus bank account, UniCredit Nonstop bank account, UniCredit Student Account UniCredit Bonus Account

annual interest rate/Unified  
Deposit Index Rate (EBKM)

<b>0,10%</b>	0,10%
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Accounting of interest is based on the daily closing balance, and credited to the account at the end of each calendar quarter.

### I.2. UniCredit Savings Account

annual interest rate /Unified  
Deposit Index Rate (EBKM)

0 - 49.999	<b>0,75%</b>	0,75%
50.000 - 999.999	<b>3,50%</b>	3,55%
1.000.000 - 2.999.999	<b>4,50%</b>	4,58%
3.000.000 -	<b>5,00%</b>	5,09%

Accounting of interest is daily, based on the daily closing balance. The interest of a given bracket will apply to the amount of the closing balance falling within that bracket. Interest is credited at the end of each calendar quarter.

### I.3. "Pár-Hozam" Account

annual interest rate /Unified  
Deposit Index Rate (EBKM)

0 - 499.999	<b>1,50%</b>	1,51%
500.000 - 1.999.999	<b>3,00%</b>	3,03%
2.000.000 - 4.999.999	<b>3,25%</b>	3,29%
5.000.000 -	<b>3,50%</b>	3,55%

Accounting of interest is daily, based on the daily closing balance. The interest of a given bracket will apply to the amount of the closing balance falling within that bracket. Interest is credited at the end of each calendar quarter.

### I.4. Deposit account

annual interest rate

1 month BUBOR rate – 1,50%
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The value of the 1 month BUBOR rate on the value-day is available on [www.mnb.hu](http://www.mnb.hu) page, it is published for the banking day preceding the value-day.

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## II. TIME DEPOSITS IN HUF

### II.1. Standard fixed deposits

	250,000-1 million*		1 million – 2.5 million*		2.5 million – 5 million*		above 5 million*	
	<i>annual interest rate /Unified Deposit Index Rate (EBKM)</i>		<i>annual interest rate /Unified Deposit Index Rate (EBKM)</i>		<i>annual interest rate /Unified Deposit Index Rate (EBKM)</i>		<i>annual interest rate /Unified Deposit Index Rate (EBKM)</i>	
1 month	<b>3,50%</b>	3,50%	<b>3,60%</b>	3,60%	<b>3,70%</b>	3,70%	<b>3,80%</b>	3,80%
2 months	<b>3,60%</b>	3,60%	<b>3,70%</b>	3,70%	<b>3,80%</b>	3,80%	<b>3,90%</b>	3,90%
3 months	<b>3,50%</b>	3,50%	<b>3,60%</b>	3,60%	<b>3,70%</b>	3,70%	<b>3,80%</b>	3,80%
6 months	<b>3,50%</b>	3,50%	<b>3,60%</b>	3,60%	<b>3,70%</b>	3,70%	<b>3,80%</b>	3,80%
9 months	<b>3,40%</b>	3,40%	<b>3,50%</b>	3,50%	<b>3,60%</b>	3,60%	<b>3,70%</b>	3,70%
12 months	<b>3,40%</b>	3,40%	<b>3,50%</b>	3,50%	<b>3,60%</b>	3,60%	<b>3,70%</b>	3,70%

(\*The higher interest of the next bracket will apply to the upper value limits indicated.)

If the above HUF deposits are withdrawn prior to their maturity, the Bank will pay an interest for the term elapsed, which is an annual 0.25% at present.

Day of promulgation: 19<sup>th</sup> September 2011. Valid until the promulgation of the next Announcement B-11/20).

## FOREIGN EXCHANGE DEPOSITS

### I. Demand deposits in FCY

Accounting of interest is based on the daily closing balance, and credited to the account at the end of each calendar quarter.

	<i>annual interest rate:</i>	<i>/Unified Deposit Index Rate (EBKM)</i>
I.1. EUR	<b>0,10%</b>	0,10%
I.2. USD	<b>0,05%</b>	0,05%
I.3. GBP	<b>0,10%</b>	0,10%
I.4. CHF	-	-
I.5. JPY	-	-
I.6. SEK	<b>0,10%</b>	0,10%

### II.1. FOREIGN EXCHANGE TIME DEPOSITS

	USD				EUR			
	1.000 – 5.000		Above 5.000 -		1.000 – 5.000		Above 5.000 -	
	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)
1 month	0,05%	0,05%	0,05%	0,05%	0,30%	0,30%	0,30%	0,30%
2 months	0,05%	0,05%	0,05%	0,05%	0,40%	0,40%	0,40%	0,40%
3 months	0,10%	0,10%	0,10%	0,10%	0,50%	0,50%	0,50%	0,50%
6 months	0,30%	0,30%	0,30%	0,30%	0,60%	0,60%	0,60%	0,60%
9 months	0,50%	0,50%	0,50%	0,50%	0,70%	0,70%	0,80%	0,80%
12 months	0,70%	0,70%	0,80%	0,80%	0,80%	0,80%	0,90%	0,90%

	CHF		GBP	
	Above 3000 -		Above 1.500 -	
	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)
1 month	0,05%	0,05%	0,30%	0,30%
2 months	0,10%	0,10%	0,40%	0,40%
3 months	0,15%	0,15%	0,50%	0,50%
6 months	0,20%	0,20%	0,60%	0,60%
9 months	0,25%	0,25%	0,70%	0,70%
12 months	0,30%	0,30%	0,80%	0,80%

If a foreign exchange deposit is withdrawn prior to its maturity date, the Bank will not pay interest for the term elapsed.

Following the first period of the term deposit, the interest rate of the formerly announced 24-months' special rate, rollover EUR deposit will be identical with the interest rate of the 12-months' standard EUR deposit rate specified in Foreign Exchange Deposits Point II.1 of the Announcement, in effect on the starting date of the new interest period.

Day of promulgation: 19<sup>th</sup> September 2011. Valid until the promulgation of the next Announcement B-11/20).

### SPECIAL LOAN RATE

It means the rate charged for overdue and outstanding payments from the date payment becomes overdue, which will be **the current account interest + a 6% late charge**, unless valid credit agreement disposes otherwise.

**The interest rate of fixed deposits taken over from ING Bank Zrt in frame of portfolio transfer at the date of July 1, 2006.<sup>3</sup>**

#### I. Deposits in HUF

	250.000 – 4.999.999		5.000.000 – 9.999.999		10.000.000 Ft –	
	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)
<b>2 weeks</b>	3,00%	3,09%	3,40%	3,50%	3,50%	3,61%
<b>1 month</b>	3,00%	3,08%	3,40%	3,50%	3,60%	3,71%
<b>2 months</b>	3,00%	3,08%	3,30%	3,39%	3,50%	3,60%
<b>3 months</b>	3,00%	3,08%	3,20%	3,28%	3,40%	3,49%
<b>6 months</b>	3,00%	3,06%	3,20%	3,27%	3,40%	3,48%
<b>12 months</b>	3,00%	3,04%	3,20%	3,25%	3,40%	3,45%

#### II. Deposits in foreign exchange

	EUR		USD		GBP		CHF	
	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)	annual interest rate	Unified Deposit Index Rate (EBKM)
<b>1 month</b>	0,30%	0,30%	0,05%	0,05%	0,30%	0,30%	0,05%	0,05%
<b>3 months</b>	0,50%	0,51%	0,10%	0,10%	0,50%	0,51%	0,15%	0,15%
<b>6 months</b>	0,60%	0,61%	0,30%	0,30%	0,60%	0,61%	0,20%	0,20%

### OTHER CONDITIONS

#### I. Bank card bail

The bank card bail will be the 3-month deposit rate for the smallest amount deposited in a given currency, reduced by **0.50** percentage points.

#### II. Other deposit conditions

Interest application date	
<b>For HUF accounts</b>	
Interest crediting	at the end of each calendar quarter
<b>For FCY accounts</b>	
Interest crediting at sight	at the end of each calendar quarter
For deposit accounts	at maturity

<sup>3</sup> It is not allowed to give new fixed deposit order for these products.