

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

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

After 1<sup>st</sup> January, 2015, in the event of any full/partial termination of a term deposit prior to maturity the Bank shall not pay an interest for the time elapsed.

**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**

**Deposits in I.1.A-I.1.C are for source external to the Bank\***

**I.1.A. 3-months' special rate HUF deposit (rollover) – for source external to the Bank\***

For any special rate term deposit tied up for 3 months, respectively, the Bank shall pay for the first 3-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 28<sup>th</sup> December 2015.

\* *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 3-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		
3 months	1,20%	1,21%	0,01%	1,20%	1,21%	0,11%	1,20%	1,21%	0,21%	1,20%	1,21%	0,31%

*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 Point II.1 of the Announcement, effective on the starting date of the new interest period.

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

By I.1.A., I.1.B., I.1.C. 3-months term deposit products the maximum amount to be tied up shall be HUF 50 million per client.

### **I.1.B. 3-months' special rate HUF deposit (rollover) – for source external to the Bank, with Mobile Banking activation**

If the customer - relating to the submission of cash deposit order defined in point I.1.A., - meets the following condition in addition to those stated in the given points, the Bank would pay interest premium for the first commitment period. The interest premium will be credited to the customer's bank account after the first commitment period simultaneously with the interest rate.

Mobile Banking Application should be initiated during the first period of the promotional deposit in the branch or Telephone Bank, and it should be activated.

For the activation of the service, the Account holder must provide

- a mobile phone number to which the activation code will be sent;
- The type of device to which the application will be installed (it must be checked before activation whether the service can run on the device);
- the accounts the Client wish to manage through the service;
- the withdrawal and deposit restrictions on the given account;
- the daily and transaction limits.

UniCredit Mobile Banking Application can be used only via Apple IOS or Android operating systems. The bank will send the activation code in an SMS during activation, then the client confirm the activation code with entering into the application within three days from sending.

The Bank examines the fulfilment of the condition of the interest premium one banking day before the maturity of the deposit, therefore the whole activation of Mobile Banking Application should be occurred by two banking days before the maturity of the deposit.

In case the condition is met, the Bank pays 0.30 % interest premium after the amount of the cash deposit.

Interest rate valid for the deposit period

Amount (HUF)	200.000-1 million			1 million–2,5 million			2,5 million–5 million			over 5 million		
Condition	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)		
<i>In case the condition is met</i>	1,50%	1,51%	0,01%	1,50%	1,51%	0,11%	1,50%	1,51%	0,21%	1,50%	1,51%	0,31%

Interest premium will be paid only in case of the above written condition is fulfilled.

By I.1.A., I.1.B., I.1.C. 3-months term deposit products the maximum amount to be tied up shall be HUF 50 million per client.

### **I.1.C. 3-months' special rate HUF deposit (rollover) – for source external to the Bank, with government securities purchase**

If the customer - relating to the submission of cash deposit order defined in point I.1.A. - meets the following condition in addition to those stated in the given points, the Bank would pay interest premium for the first

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

commitment period. The interest premium will be credited to the customer's bank account after the first commitment period simultaneously with the interest rate.

Customer subscribes to 1-year Interest-Bearing Treasury Bill or/and Half-year Interest-Bearing Treasury Bill simultaneously with the deposit fixing (on the same day) at least in the same amount as the deposited amount, and the government securities remain unchanged on the account of the customer until the end of the first commitment period of the deposit.

List of Conditions for Private Customer – Securities Trading and Announcement contains the conditions of purchasing government securities, moreover the official documents of the Issuer - Brochure and Public Offering of 1-year Interest-Bearing Treasury Bills and Half-year Interest-Bearing Treasury Bills - with the List of Conditions are available through the Bank's website.

In case the condition is met, the Bank pays 1.55 % interest premium after the amount of the cash deposit.

Amount (HUF)	200.000-1 million			1 million–2,5 million			2,5 million–5 million			over 5 million		
Condition	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)		
<i>In case the condition is met</i>	2,75%	2,78%	0,01%	2,75%	2,78%	0,11%	2,75%	2,78%	0,21%	2,75%	2,78%	0,31%

Interest premium will be paid only in case of the above written condition is fulfilled.

By I.1.A., I.1.B., I.1.C. 3-months term deposit products the maximum amount to be tied up shall be HUF 50 million per client.

If both conditions of I.1.B. and I.1.C. points are met, only interest premium of I.1.C point is paid for the customer .

### I.2.A. 3-months' special rate HUF deposit (rollover)

Customers who tied up any savings amount between 1st October 2015 and 31st December 2015 to the 3-months special rate HUF deposits of I.1.A-I.1.C. points of the valid Announcement and they kept it till the end of the first commitment period, and in case of newly depositing of that amount of money partly or wholly, the Bank shall pay an interest rate of shown in the table below for the first commitment period.

In case of promotional deposit of I.2.A, the minimum amount to be tied up is HUF 200.000, maximum amount to be tied up is the amount of savings tied up in the 3-month special rate HUF deposit for source external to the Bank, defined in the former section.

	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		
3 months	1,20%	1,21%	0,01%	1,20%	1,21%	0,11%	1,20%	1,21%	0,21%	1,20%	1,21%	0,31%

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.

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

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 Point II.1 of the Announcement, effective on the starting date of the new interest period.

### I.2.B. 3-months' special rate HUF deposit (rollover), with government securities purchase

If the customer - relating to the submission of cash deposit order defined in point I.2.A., - meets the following condition in addition to those stated in the given points, the Bank would pay interest premium for the first commitment period. The interest premium will be credited to the customer's bank account after the first commitment period simultaneously with the interest rate.

Customer subscribes to 1-year Interest-Bearing Treasury Bill or/and Half-year Interest-Bearing Treasury Bill simultaneously with the deposit fixing (on the same day) at least in the same amount as the deposited amount, and the government securities remain unchanged on the account of the customer until the end of the first commitment period of the deposit.

List of Conditions for Private Customer – Securities Trading and Announcement contains the conditions of purchasing government securities, moreover the official documents of the Issuer - Brochure and Public Offering of 1-year Interest-Bearing Treasury Bills and Half-year Interest-Bearing Treasury Bills - with the List of Conditions are available through the Bank's website.

In case the condition is met, the Bank pays 1.55 % interest premium after the amount of the cash deposit.

Amount (HUF)	200.000-1 million			1 million–2,5 million			2,5 million–5 million			over 5 million		
Condition	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)		
<i>In case the condition is met</i>	2,75%	2,78%	0,01%	2,75%	2,78%	0,11%	2,75%	2,78%	0,21%	2,75%	2,78%	0,31%

Interest premium will be paid only in case of the above written condition is fulfilled.

By I.2.B., 3-months term deposit the maximum amount to be tied up is the half of the amount tied up in the 3-month special rate HUF deposit for source external to the Bank defined in I.2.A, maximum HUF 25 million.

### I.3. 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	0,80%	0,80%	0,01%	0,80%	0,80%	0,11%	0,80%	0,80%	0,21%	0,80%	0,80%	0,31%

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.

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

\* 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.

#### I.4. 1-month “Haszonkötél” HUF deposit

The Bank offers an automatically renewed, one-month HUF deposit for clients, who have UniCredit “Haszonkötél” account at the time of tying up the deposit. In case of the “Haszonkötél” HUF deposit, the deposit period shall be subject to interest corresponding to the central bank base rate valid on the day of tying up the deposit (the accounting date) minus 0.95%.

The minimum amount to be tied up is HUF 1 000 000. 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.

\*Currently  $1.35\% - 0.95\% = 0.40\%$  (EBKM:0.40%). The central bank base rate applicable at all times is available at the [www.mnb.hu](http://www.mnb.hu) website.

#### I.5. 1-month “Príma” HUF deposit

The Bank offers an automatically renewed, one-month HUF deposit for clients, who have UniCredit “Príma” account at the time of tying up the deposit. In case of the “Príma” HUF deposit, the deposit period shall be subject to interest corresponding to the central bank base rate valid on the day of tying up the deposit (the accounting date) minus 0.95%.

The minimum amount to be tied up is HUF 250.000. 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

\*Currently  $1.35\% - 0.95\% = 0.40\%$  (EBKM:0.40%). The central bank base rate applicable at all times is available at the [www.mnb.hu](http://www.mnb.hu) website.

#### I.6.A. 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	1,00%	1,00%	0,10%	1,00%	1,00%	0,20%	1,00%	1,00%	0,30%	1,00%	1,00%	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.

\* 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.

#### I.6.B.

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

If the customer - relating to the submission of cash deposit order defined in point I.6.A. - meets the following condition in addition to those stated in the given point, the Bank would pay interest premium connected to the relevant condition for the first commitment period. The interest premium will be credited to the customer's bank account the next banking day after the following conditions are met - but not before the end of the first commitment period.

- Within 6 months starting from the date of cash deposit there should be for at least four times, occasionally a lump sum of HUF 75,000 or its equivalent in foreign currency <sup>1</sup> transfer credited on the bank account of the customer - without counting the transfer orders between the own accounts of the customer kept at the Bank. In case the condition is met, the Bank pays 0.25 % interest premium after the amount of the cash deposit.

Interest rate valid for the deposit period - in case of cash deposit stated in point I.5.B. - provided that the payment of interest premium shall happen later than the interest payment itself, according to the above:

Deposit amount (HUF)	200,000-1 million*			1 million–2.5 million*			2.5 million–5 million*			5 million-30 million*		
<b>Precondition:</b>	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		
<i>In case of the condition is met</i>	1.25%	1.25%	0,10%	1.25%	1.25%	0,20%	1.25%	1.25%	0,30%	1.25%	1.25%	0,40%

Interest premium is only paid when specific condition is met for a maximum amount of HUF 30 million per client.

## I.7.

### 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	1,00%	1,00%	0,20%	1,00%	1,00%	0,30%	1,00%	1,00%	0,40%	1,00%	1,00%	0,50%

*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.

For 2-years' special rate HUF deposits tied up after the accounting day till to the next accounting day apply to interest rates this point.

<sup>1</sup> value converted with the exchange rate set by MNB on the day of crediting

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

## II. Special Rate FCY Deposits

### II.1.

#### 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	0,10%	0,10%	0,05%	0,10%	0,10%	0,05%

*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.*

### II.2.

#### 1-year 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		
12 months	0,20%	0,20%	0,10%	0,20%	0,20%	0,10%

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

### II.3.

#### 3, 6, 12-months special rate USD deposits (rollover) – for source external to the Bank

For any special rate term deposit tied up in 3, 6, 12-months term USD deposits, 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 savings (deposits and securities, include current account final balance) kept with UniCredit Bank as of 28<sup>th</sup> December 2015.

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

\* *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.***

In case of promotional deposit defined in II.3, the minimum amount to be tied up is USD 1000.

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

	USD					
	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
<b>3 months</b>	0,60%	0,60%	0,10%	0,60%	0,60%	0,10%
<b>6 months</b>	0,70%	0,70%	0,10%	0,70%	0,70%	0,10%
<b>12 months</b>	1,00%	1,00%	0,10%	1,00%	1,00%	0,20%

*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 Point II.1 of the Announcement, effective on the starting date of the new interest period.

## II.4.

### 1-year special rate USD 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.

	USD					
	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		
12 months	0,30%	0,30%	0,10%	0,30%	0,30%	0,20%

*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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## DEPOSITS IN HUNGARIAN FORINTS

### I. Demand deposits in HUF

- I.1.A UniCredit Private bank account,  
UniCredit Private Plus bank account,  
UniCredit Nonstop bank account,  
UniCredit Student Account  
UniCredit Bonus Account  
UniCredit ÉN Account  
UniCredit “Beugró” Account  
UniCredit Nonstop Plus Account  
UniCredit “Príma” Account  
UniCredit “Pívát Nulla” Account**

*annual interest rate/Unified  
Deposit Index Rate (EBKM)*

<b>0,01%</b>	0,01%
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- I.1.B. UniCredit “Ikon” Account  
Premium Bazis Account  
Premium Assistance Account  
Top Premium Banking Account  
Top Premium Banking Ikon Extra Account**

*annual interest rate/Unified  
Deposit Index Rate (EBKM)*

<b>0,01%</b>	0,01%
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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 Plus

*annual interest rate /Unified  
Deposit Index Rate (EBKM)*

0 - 49.999	<b>0,10%</b>	<b>0,10%</b>
50.000 - 999.999	<b>0,20%</b>	<b>0,20%</b>
1.000.000 - 2.999.999	<b>0,30%</b>	<b>0,30%</b>
3.000.000 -	<b>0,40%</b>	<b>0,40%</b>

*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.*

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

### 1.3. UniCredit TrendY Savings Account

*annual interest rate /Unified  
Deposit Index Rate (EBKM)*

0 – 150.000	<b>0,50%</b>	<b>0,50%</b>
150.000 -	<b>0,01%</b>	<b>0,01%</b>

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.

### 1.4. “Pár-Hozam” Account

*annual interest rate /Unified  
Deposit Index Rate (EBKM)*

<b>0,05%</b>	0,05%
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Accounting of interest is daily, based on the daily closing balance. Interest is credited at the end of each calendar quarter.

### 1.5. 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.

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

## 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*	
	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	<b>0,01%</b>	0,01%	<b>0,11%</b>	0,11%	<b>0,21%</b>	0,21%	<b>0,31%</b>	0,31%
2 months	<b>0,01%</b>	0,01%	<b>0,11%</b>	0,11%	<b>0,21%</b>	0,21%	<b>0,31%</b>	0,31%
3 months	<b>0,01%</b>	0,01%	<b>0,11%</b>	0,11%	<b>0,21%</b>	0,21%	<b>0,31%</b>	0,31%
6 months	<b>0,10%</b>	0,10%	<b>0,20%</b>	0,20%	<b>0,30%</b>	0,30%	<b>0,40%</b>	0,40%
9 months	<b>0,20%</b>	0,20%	<b>0,30%</b>	0,30%	<b>0,40%</b>	0,40%	<b>0,50%</b>	0,50%
12 months	<b>0,20%</b>	0,20%	<b>0,30%</b>	0,30%	<b>0,40%</b>	0,40%	<b>0,50%</b>	0,50%

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

### II.2. HUF time deposits within the framework of the Regular Savings Programme with Deposits

Within the framework of the Regular Savings Programme with Deposits, the Bank offers an automatically renewed, one-month HUF deposit for tying up the savings deposited in the Savings Deposit Account. Every month one time deposit can be initiated in the Programme. The earliest possible starting date of the time deposit order in respect of the Savings Deposit Account is the business day following the issue of the order. If the standing order for transfers is given from a foreign currency account, the earliest possible starting date of the time deposit order is the third business day following the issue of the order.

In the case of a deposit tied up on the Savings Deposit Account, the deposit period shall be subject to interest corresponding to the central bank base rate valid on the day of tying up the deposit (the accounting date) minus 0.95%\*.

Where the customer, starting any time during the period of the Bank's special offer from 14 April 2014 until its withdrawal, continuously transfers a minimum of HUF 5,000 but a maximum of HUF 50,000 every month to his/her Savings Deposit Account, he/she shall be entitled to an annual interest rate premium of 2% for the amounts transferred in this way, which means annual 2,40% (EBKM 2,41%-2,43%) . During the special offer, the Customer is entitled to the interest rate premium on one occasion and its amount is credited to the Customer's Savings Deposit Account subsequently, subject to meeting the condition, on the 30th day following the transfer in the 6th month.\*\*

The deposit determined in section II.2 may only be used within the framework of the Regular Savings Programme with Deposits. The minimum amount of time deposits will be HUF 5,000. The amount of the time deposit and the amount of the interest paid will be tied up automatically at the end of deposit periods.

\*Currently  $1,35\% - 0,95\% = 0,40\%$  (EBKM: 0,40%).

The central bank base rate applicable at all times is available at the [www.mnb.hu](http://www.mnb.hu) website.

\*\* If the 30th day is holiday or rest-day, then the day before.

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

## 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	0,01%	0,01%
I.2. USD	0,01%	0,01%
I.3. GBP	0,01%	0,01%
I.4. CHF	-	-
I.5. JPY	-	-
I.6. SEK	0,01%	0,01%

### 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%	0,05%	0,05%	0,05%	0,05%
2 months	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%
3 months	0,10%	0,10%	0,10%	0,10%	0,05%	0,05%	0,05%	0,05%
6 months	0,10%	0,10%	0,10%	0,10%	0,05%	0,05%	0,05%	0,05%
9 months	0,10%	0,10%	0,10%	0,10%	0,10%	0,10%	0,10%	0,10%
12 months	0,10%	0,10%	0,20%	0,20%	0,10%	0,10%	0,10%	0,10%

	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	0,01%	0,01%	0,05%	0,05%
2 months	0,01%	0,01%	0,10%	0,10%
3 months	0,01%	0,01%	0,10%	0,10%
6 months	0,01%	0,01%	0,20%	0,20%
9 months	0,01%	0,01%	0,30%	0,30%
12 months	0,01%	0,01%	0,40%	0,40%

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 publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

### 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 Bank reserves the right to unilaterally deviate from the interest rate specified in this Announcement, in favour of the Customer.

The Bank shall determine the specific interest rate within the interest rate band announced in this Announcement taking into account the information provided by the Customer.

When determining the applicable interest rates the Bank shall consider the following aspects:

- Value of the Customer's assets managed by the Bank. Customer's assets managed by the Bank include all assets at the Customer's disposal, deposited on his or her bank, deposit and/or securities accounts.
- Customer's account history, especially the term of the Bank Account Agreement and the transactions managed on his/her bank account(s), and, among others, the frequency by which the Customer uses the financial services provided by the Bank and the volume thereof.

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>2</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>	0,30%	0,30%	0,70%	0,71%	0,80%	0,81%
<b>1 month</b>	0,30%	0,30%	0,70%	0,71%	0,90%	0,92%
<b>2 months</b>	0,30%	0,30%	0,60%	0,61%	0,80%	0,81%
<b>3 months</b>	0,30%	0,30%	0,50%	0,51%	0,70%	0,71%
<b>6 months</b>	0,30%	0,30%	0,50%	0,51%	0,70%	0,71%
<b>12 months</b>	0,30%	0,30%	0,50%	0,51%	0,70%	0,71%

#### 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>	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%	0,05%
<b>3 months</b>	0,10%	0,10%	0,10%	0,10%	0,10%	0,10%	0,15%	0,15%
<b>6 months</b>	0,15%	0,15%	0,15%	0,15%	0,15%	0,15%	0,20%	0,20%

<sup>2</sup> It is not allowed to give new fixed deposit order for these products.

Day of publication: 31<sup>st</sup> December 2015. Day of promulgation: 04<sup>th</sup> January 2016. Valid until the promulgation of the next Announcement B-16/01.

## 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

<b>Interest application date</b>	
<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