

Effective from: 12th June 2017 (03/17) • Disclosed on the 08th June 2017

This document is the inseparable part of the General Business Conditions. The Bank fixes the time of duty execution concerning the fulfillment of payment orders in the manner below.

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

The fees of securities related orders, and the related custody fees are due at the end of each quarter or account closure. Other transaction fees, commissions, expenses are due when executed. Commitments should be paid for the whole period in advance.

SECURITIES TRADING FEES

Interest rate payable for the securities account	0%
Account keeping fees	
Securities account keeping fee	free of charge
Automatic money transfers for the interest and dividend payment	0,115% min HUF 150,-
Account statement	in case of private persons the account-keeping fee contains the account statement fee/quarter; the fee of the account management

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.

Securities Transaction fees	
Entry fees in the secondary trading (based on the settlement value of the transaction)	
In case of securities listed on the Budapest Stock Exchange (excluding certificates ¹)	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 (If the present List of Condition does not define a different charge in case of the specific securities)	2% min. HUF 5.000,-
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	2% min. EUR 150,-
Fees of auction orders (based on the settlement value of the transaction)	
On orders below HUF 50 Mio ²	0,3%
On orders above HUF 50 Mio	0,1%
Custody and depository fees	
Fee payable on physically printed securities deposited on a securities- or tax principal account and managed by the Agent as custodian, based on the market value of the average portfolio of securities on the last day of the quarter ³ , calculated on the quarter's last	0,2%+VAT / year

¹ 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.

² Minimum amount HUF 10 million/ transaction.

³ 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

working day for the period one day prior to the calculation day, annually	
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 ³ , calculated on the quarter's last working day for the period one day prior to the calculation day, annually	Volume below EUR 100.000,-*: 0,25% / year min. HUF 600 / quarter ⁴ Volume above EUR 100.000,-*: 0,1% / year
Equities from different markets than Budapest Stock Exchange (BÉT), furthermore in case of other securities which aren't mentioned above, based on the market value of the average portfolio of securities on the last day of the quarter, calculated on the quarter's last working day for the period one day prior to the calculation day, annually	0,4% / year

Fees payable for the receipt and delivery of securities (in relation to the par value of the securities)	
Physical receipt of securities accepted by KELER	1% minimum HUF 10.000,-
Physical receipt of securities not accepted by KELER	2% minimum HUF 40.000,-
Physical delivery of securities	2% minimum HUF 80.000,-
Book-entry transfer between the account of the same customer, freezing and release	HUF 1.000,-
Securities transfer, issued in Hungary and internal classification (not Cross Border) settlement type by KELER (per security/per sub-account, per transaction) ⁵	HUF 5.000,-
Internal security transfer – transfer between security accounts held by UniCredit ⁶	
Transfer and enlist/receipt of all other products	EUR 150,-

Fees of register keeping	
Fee of corporate event requiring securities freezing (e.g. General Meeting)	HUF 2.000,-
At KELER Zrt	
Opening of sub-account	HUF 2.000,- / sub-account
Transfer between sub-account and main account	HUF 2.000,- / transfer
Freezing / release	HUF 15.000,- / transaction
settlement of segregated transactions	HUF 150.000,- /client/month/market

Trading fee of open-ended funds	
<i>In case of Pioneer Hungarian Bond Funds - Serie "A"</i>	
<i>Pioneer Hungarian Bond Fund , Pioneer Hungarian Money Market Fund, Pioneer Short Bond Fund Serie "A" and "H"</i>	
Offering of Investment fund unit	free of charge
Redemption of Investment fund unit	1%, max. HUF 1.000,-

- 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

⁴ To be debited based on each began quarter on the last working day of each quarter or at account closure

⁵ Primarily securities issued in Hungary and denominated in HUF.

⁶ Internal securities transfer can be given only personally via branch network.

*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.

<i>In case of Pioneer Hungarian Equity Fund, Pioneer Central European Equity Fund, Pioneer Selecta European Equity Fund of Funds, Pioneer US FX Equity Fund of Funds, Pioneer "Aranyárány" Asian Funds of Fund</i>	
Offering of Investment fund unit	free of charge
Redemption of Investment fund unit	1%, max. HUF 2.000,-
<i>In case of Pioneer International Balanced Fund of Funds serie "D"</i>	
Offering of Investment fund units	free of charge
Redemption of Investment fund units	5% of transaction value within 5 years of the purchase; over 5 years free of charge
Minimal amount of order	HUF 10.000,-
Pioneer International Balanced Fund of Funds serie "D" is not available for buy orders in the branch network.	
<i>In case of Pioneer International Balanced Fund of Funds serie "A"</i>	
Offering of Investment fund units	free of charge
Redemption of Investment fund units	1%, max. HUF 2.000,-
<i>In case of Pioneer Hungarian Bond Fund serie "B"⁷</i>	
Offering of Investment fund units	2,5%
Redemption of Investment fund unit	free of charge
Direct regrouping between only these funds: Pioneer Hungarian Bond Fund "A", Pioneer Short Bond Fund "A,H", Pioneer Hungarian Equity Fund, Pioneer Central European Equity Fund, Pioneer Hungarian Money Market Fund, Pioneer US FX Equity Fund, Pioneer Selecta European Equity Fund, Pioneer "Aranyárány" Asian Fund of Funds, Pioneer International Balanced Fund of Funds "A", Pioneer Conservative Balanced Fund "A" capital regrouping (Capital regrouping can be given only to these funds offering UniCredit Bank)	Redemption of investment fund units according to current fees, offering of investment fund units is free of charge
<i>Super-8-Plus-Protected-Derivative-Fund</i>	
Offering of Investment fund units	Free of charge
Redemption of Investment unit	Free of charge
<i>Trendváltó Protected Derivative Fund „A”, Trendváltó Plus Protected Derivative Fund „A”</i>	
Offering of Investment fund units	Free of charge
Redemption of Investment unit*	2,0%
Pioneer Regatta <u>Absolute Return</u> Fund „A”	
Offering of Investment fund units	Free of charge The Bank does not take buy orders after 2017.06.09.
Redemption of Investment fund unit	1%, max. HUF 2000*
<i>* Offering and redemption orders may only be granted through branches and telephone customer service.</i>	
<u>Pioneer Regatta Absolute Return Fund „C”</u>	
Offering of Investment fund units	0,5 %*
Redemption of Investment fund unit	Free of charge
<i>*Normal fee of offering of an investment fund unit is 0.9%, instead of that the Bank charges a promotional 0.5% fee. The promotion is valid until withdrawal.</i>	

⁷ Offering can be given exclusively through agent network.

Pioneer MyPortfolio Fund of Funds	
Offering of Investment fund units	1%*
Redemption of Investment fund unit	Free of charge
*Normal fee of offering of an investment fund unit is 1.5%, instead of that the Bank charges a promotional 1% fee. The promotion is valid until withdrawal.	
Pioneer IDEA Fund „A”	
Offering of Investment fund units	0.90%*
Redemption of Investment fund unit	Free of charge
* 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%.	
Pioneer IDEA Fund „B”	
Offering of Investment fund units	0,80%*
Redemption of Investment fund unit	1% from purchasing until the end of the second year, 0% from 3rd year
* 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 0.80%.	
Kamra Total Return Fund – minimum invested amount HUF 25 mln	
Offering of Investment fund units	10%
Redemption of Investment fund unit	1%
Pioneer Horizont 2020 Fund „A”, Pioneer Horizont 2025 Fund „A”, Pioneer Horizont 2030 Fund „A”	
Offering of Investment fund units	Free of charge
Redemption of Investment fund unit	1%, max. HUF 2.000,-
Pioneer Horizont 2020 Fund „Komfort”, Pioneer Horizont 2025 Fund „Komfort”, Pioneer Horizont 2030 Fund „Komfort”	
Redemption of Investment fund unit	2% from purchasing until the end of the second year, 1% between 3-5 year, 0% from 6th year
Európa Real Estate Fund	
Minimum investment amount: HUF 25 million/ transaction	
Offering of Investment fund units	Free of charge
Redemption of Investment fund unit	HUF 1 000
Pioneer Funds – Global Multi-Asset Target Income Fund A serie; in HUF, EUR, USD denominated funds	
Offering of Investment fund units	1%
Redemption of Investment fund unit	Free of charge
Pioneer Funds – Absolute Return European Equity Fund A serie; in HUF and EUR denominated funds	
Offering of Investment fund units	1%**
Redemption of Investment fund unit	Free of charge
**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.	
Pioneer International Funds Product Family Serie C	
Denominated in EUR:	
Pioneer Fund – Core European Equity, Pioneer Fund – Emerging Europe and Mediterranean Equity, Pioneer Fund – Emerging Markets Bond, Pioneer Fund – Euro Bond, Pioneer Fund – Euro Short-Term, Pioneer Fund – Euro Strategic Bond, <u>Pioneer Fund – Euroland Equity***</u> , Pioneer Fund – European Equity Value, Pioneer Fund – European Research, Pioneer Fund – Global Ecology, , Pioneer Fund – Global Select, Pioneer Fund – Japanese Equity, Pioneer Fund – Asia (Ex. Japan) Equity, Pioneer Fund – Strategic Income, Pioneer Fund – U.S. Fundamental Growth, Pioneer Fund – U.S. Research Pioneer Fund – Emerging Markets Equity, Pioneer Fund – Euro Corporate Bond, Pioneer Fund – European Potential, Pioneer Fund – China Equity, Pioneer Fund – Top European Players; Pioneer Fund-Absolute Return Bond, Pioneer Fund – Commodity Alpha, Pioneer Fund - Russian Equity, Pioneer Fund - Euro Aggregate Bond, Pioneer Fund - Absolute Return European Equity Pioneer Fund – European Equity Target Income, Pioneer Fund – Global Multi Asset, Pioneer Fund – Multi-Asset Real Return Flexible Opportunities	
Offering of Investment fund units	free of charge
Redemption of Investment fund unit	free of charge

Funds Denominated in USD:

Pioneer Fund – Emerging Markets Bond, Pioneer Fund – Emerging Markets Equity, Pioneer Fund – Global Ecology, Pioneer Fund – Global High Yield, Pioneer Fund – Global Select, Pioneer Fund – China Equity, Pioneer Fund – Asia (Ex. Japan) Equity, Pioneer Fund – Top European Players, Pioneer Fund – U.S. Dollar Short-Term, Pioneer Fund – U.S. High Yield, Pioneer Fund – U.S. Fundamental Growth, Pioneer Fund – U.S. Mid Cap Value, Pioneer Fund – U.S. Research, Pioneer Fund – U.S. Research Value, Pioneer Fund – Emerging Europe and Mediterranean Equity, Pioneer Fund – European Potential, Pioneer Fund – Japanese Equity Pioneer Fund – Strategic Income, Pioneer Fund – Latin American Equity, Pioneer Fund – Indian Equity, Pioneer Fund – Commodity Alpha, Pioneer Fund - North American Basic Value, Pioneer Fund - U.S. Dollar Aggregate Bond, Pioneer Fund – Dynamic Credit, Pioneer Fund – Global Equity Target Income, Pioneer Fund – Global Multi Asset, Pioneer Fund – ~~Multi Asset Real Return Flexible Opportunities~~

Offering of Investment fund units	free of charge
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Redemption of Investment fund unit	free of charge
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~~***Offering of Pioneer Fund – Euroland Equity investment fund units are closed, only redemptions are allowed.~~

Aberdeen Global - Asian Property Share Fund USD⁸, Aberdeen Global - World Resources Fund⁸, Aberdeen Global - Latin American Equity Fund⁸

Offering of Investment fund units	1 % min. USD 50,-
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Redemption of Investment fund unit	free of charge
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*Aberdeen Global – Eastern European Equity Fund⁸, Aberdeen Global – European Equity Fund⁸, Credit Suisse Equity Fund (Lux) European Property EUR, Credit Suisse Lux Global Prestige****, Credit Suisse Fund (Lux) Target Volatility (Euro), Aberdeen Global – World Resources Fund⁸*

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

Offering of Investment fund units	1 % min. EUR 50,-
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Redemption of Investment fund unit	free of charge
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**** Offering of Credit Suisse Lux Global Prestige fund units are closed, only redemptions are allowed.

OTP EMDA Származtatott Alap - „A” sorozat, OTP G10 Euró Származtatott Alap, OTP Új Európa Nyíltvégű Értékpapír Alap - „A” sorozat, OTP Supra Származtatott Alap, OTP - Planéta Feltörekvő Piaci Részvény Alapok Alapja - „A” sorozat, OTP Föld Kincsei Árupiaci Alapok Alapja - „A” sorozat

Offering of Investment fund units	HUF 3000,-
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Redemption of Investment fund unit	HUF 3000,-
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OTP Euro Money Market Fund, OTP Dollar Money Market Fund

Offering of Investment fund units	EUR 10,- / USD 10,-
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Redemption of Investment fund unit	free of charge
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Budapest Bonitas Fund, Budapest Government Bond Fund, Budapest Bond Fund, GE Money Central-European Equity Fund, GE Money Advanced Market Equity Fund and GE Money Euró Short Bond Fund

Offering / Redemption of Investment fund unit	HUF 3.000,- and 1% of the exchange value of redemption within 5 days of entering the amount on credit
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Aegon Domestic Bond Fund, Aegon Poland Bond Fund, Aegon International Bond Fund, Aegon International Equity Fund, Aegon Money Market Fund and Aegon MoneyMaxx Express Absolute Return Fund, Aegon Alfa Absolute Return Fund, Aegon Central European Bond Fund, Aegon Asia Equity Fund of Funds, Aegon IstanBull Equity Fund, Aegon Russia Equity Fund

Offering of Investment fund unit	HUF 3.000,-
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Redemption of Investment fund unit	HUF 3000,- but 2% of the exchange value of redemption within 10 distribution days of purchasing commission the amount on credit (except Aegon Money Market Fund)
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Aegon Ozone Annually Rolling Capital Protected Fund

Offering of Investment fund unit	HUF 3.000,-
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Redemption of Investment fund unit	HUF 3000,- and 2% of the exchange value of redemption within 1 year of purchasing commission the amount on credit
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⁸ Minimum investment amount by all Aberdeen Global Funds: USD 1500, or equivalent EUR amount

	over 1 year HUF 3000,-
Concorde 2000, Concorde Short-term Bond Fund, Concorde Bond Fund, Concorde Equity and Concorde International Equity Investment Fund, Aberdeen Diversified Growth Fund of Funds , Concorde VM Absolute Derivated Investment Fund	
Offering / Redemption of Investment fund unit	HUF 3.000,-
<i>Citadella Derivative Investment Fund</i>	
<i>The funds can't be purchased for NYESZ account in continuous trading.</i>	
Offering**** / Redemption of Investment fund unit	HUF 3.000,-
Redemption penalty commission: in case of any redemption within 365 days after the purchase order given from 31th December 2014, - calculated based on FIFO** method	3.00%
<p>**** 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 upfront fee is 5% from 11/11/2015</p> <p>Offering and redemption orders may only be granted through branches and telephone customer service in case of the <i>Citadella Derivative Investment Fund</i>. The bank does not accept offering and redemption orders through SpectraNet Internet Banking or Home Banking system.</p> <p>**FIFO: First In First Out. The earliest purchased security will be sold first.</p>	
<i>Aegon Domestic Bond Fund, Aegon Poland Bond Fund, Aegon International Bond Fund, Aegon International Equity Fund, Aegon Money Market Fund and Aegon MoneyMaxx Express Absolute Return Fund, Aegon Alfa Derivative Fund, Aegon Ozone Annually Rolling Capital Protected Fund, Aegon Central European Bond Fund, Aegon Asia Equity Fund of Funds, Budapest Bonitas Fund, Budapest Government Bond Fund, Budapest Bond Fund, GE Money Central European Equity Fund, GE Money Advanced Market Equity Fund and GE Money Euró Short Bond Fund, Concorde 2000 Investment Fund, Concorde Bond Fund, Concorde Equity Fund, Concorde International Equity Fund</i>	
<i>Allianz Global EcoTrends - CT – EUR, Allianz GEM Equity High Dividend - CT – EUR, Allianz Global Agricultural Trends – CT – EUR</i>	
Offering / Redemption of Investment fund unit	free of charge
<i>Dialóg Liquidity Investment Fund</i>	
Offering of Investment fund unit	HUF 500,-
Redemption of Investment fund unit	HUF 500,-
<i>Dialóg Expander Equity Investement Fund, Dialóg Convergence Equity Investment Fund, Sovereign PB Derivative Fund, Dialóg Octopus Derivative Investment Fund</i>	
Offering of Investment fund unit	HUF 3000,-
Redemption of Investment fund unit	HUF 3000,-
<i>Dialóg USD Investment Fund</i>	
Offering of Investment fund unit	min USD 10,-, max. 5% of transaction value
Redemption of Investment fund unit	USD 10,-
If the Owner of Dialóg Expander Equity Investement Fund or Dialóg Convergence Equity Investment Fund gives a redemption order in 15 days after the last purchasing order (T+15) for the same investment units, then the commission above must be added 2% surplus fee.	
<i>Parvest Equity Best Selection Asia Ex-Japan – EUR, Parvest Equity Brazil – USD, Parvest Equity BRIC – 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 Enhanced Cash 18 Months – EUR**</i>	
Offering of Investment fund unit	1 %
Redemption of Investment fund unit	free of charge
<i>Generali Cash Money Market Fund 'A'</i>	
<i>The funds can't be purchased for NYESZ account in continuous trading.</i>	
Offering of Investment fund unit	0,5%
Redemption of Investment fund unit	free of charge, but 1% of the redemption value within 2 days from the offering date

<i>Generali Gold CEE Equity Fund⁷, Generali Spirit Absolute Return Derivatives Fund⁷, Generali IPO Equity Fund⁷, Generali Infrastructure Equity Fund⁷, Generali Arany Oroszlán International Equity Fund⁷, Generali Emerging Market Equity Fund⁷, Generali Mustang American Equity Fund⁷</i>	
<i>The funds can't be purchased for NYESZ account in continuous trading.</i>	
Offering of Investment fund unit	3%
Redemption of Investment fund unit	free of charge, but 2% of the redemption value within 5 days from the offering date
<i>Generali Hungarian Fixed-Income Bond Fund 'A'</i>	
<i>The funds can't be purchased for NYESZ account in continuous trading.</i>	
Offering of Investment fund unit	2%
Redemption of Investment fund unit	free of charge, but 1% of the redemption value within 2 days from the offering date
<i>Generali Amazonas Latin-American Equity Fund⁷, Generali Főnix Far-East Equity S/L Fund⁷, Generali IC Asian Equity S/L Fund⁷, Generali Greenergy Equity Fund⁷</i>	
<i>The funds can't be purchased for NYESZ account in continuous trading.</i>	
Offering of Investment fund unit	3%
Redemption of Investment fund unit	free of charge, but 2% of the redemption value within 5 days from the offering date
<i>Generali Triumph Euro Absolute Return Derivatives Fund</i>	
<i>The funds can't be purchased for NYESZ account in continuous trading.</i>	
Offering of Investment fund unit	3%, min. EUR 10,-
Redemption of Investment fund unit	1,5%, min EUR 10,-, but 2% of the redemption value within 5 days from the offering date

In case of transactions not featured in the above List of Conditions, in respect of which any participating partner (e.g. KELER) charges a fee, the basis for the calculation of the fee will - in every instance - be the fee billed by such participating partner. In case of other occasional transactions not listed herein, the agreement entered into by the Customer and the Bank will constitute the basis of the calculation of the fees.

****Distribution of Parvest Enhanced Cash 18 Month – EUR (ISIN: LU0180174582) is cancelled from 23rd January 2015 and the bank doesn't accept any orders regarding the fund.**

Based on the decision of the asset management, the fund is about to merge to Parvest Bond Euro Short Term (ISIN: LU0212175227). The latest day of giving an order is 20th January 2015. The fund is not available via Spectranet Internet Banking from the disclosure date.

SECURITIES-RELATED ORDERS

Securities transactions in secondary movements

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 360 days, the cover release would commence on the next BSE trading day of the order's validity until 09:00 at the latest

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 Bonds**

The purchase of Bonus and Premium Hungarian Government Bond, and Two-year 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, and Two-year Government Bond at the amount of maximum HUF 10 million per client. Performance: T day

Settlement orders of securities transactions

Order for		Performance
For purchase orders for shares, investment funds listed on the BSE		T+2 ⁹
For orders for debt securities listed on the BSE		T+2
For debt securities traded from UniCredit Bank's own account		T
Securities transfer	Latest the subsequent banking day of the submission forwarding it to KELER Zrt for processing	
Physical delivery of securities	Securities may be taken over at the specified branch on banking day "M+3" at the earliest. ¹⁰	

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.

We inform our clients, that payments - in reference to interest, dividend, maturity or other securities related transactions - are fulfilled only in case if the issuer accommodates the pay-off to the Bank.

Depository services

In the case of orders for the dispatch of securities submitted latest by 14:00 p.m. on "M" day the securities in question may be taken over at the specified branch on banking day "M+3" at the earliest. (The transaction is executed on condition that adequate cover is secured on the customer's account.)

The Bank executes orders for the external and internal transfer of securities submitted on "M" day during business hours on banking day "M+1", forwarding it to KELER Zrt. for processing. **The Bank accepts historical price certificates latest by the time of placing the order.**

⁹ T day (Performance-contracting day) is not equal to the M day (Order placement day)!

¹⁰ Conditions of the transaction performance is against cover on the customers account!

Sale of open-end funds

Investment Funds' name	Orders received latest
Aberdeen Funds Aberdeen Diversified Growth Fund of Funds	12:00
Aberdeen LUX funds Aberdeen Global - Asian Property Share Fund USD; Aberdeen Global - European Equity Fund EUR, Aberdeen Global - Eastern European Equity Fund (EUR), Aberdeen Global - World Resources Fund (EUR/USD), Aberdeen Global - Latin American Equity Fund (USD)	12:00
International Pioneer Funds Product Family Series C Pioneer Fund – Core European Equity (EUR), Pioneer Fund – European Equity Optimal Volatility (EUR), Pioneer Fund – Emerging Europe and Mediterranean Equity (EUR/USD), Pioneer Fund – Emerging Markets Bond (EUR/USD), Pioneer Fund – Emerging Markets Equity (EUR/USD), Pioneer Fund – Euro Bond (EUR), Pioneer Fund – Euro Corporate Bond (EUR), Pioneer Fund – Euro Short-Term (EUR), Pioneer Fund – Euro Strategic Bond, Pioneer Fund – Euroland Equity, Pioneer Fund – European Equity Value, Pioneer Fund – European Research, Pioneer Fund – European Potential (EUR/USD), Pioneer Fund – Global Ecology (EUR/USD), Pioneer Fund – Global High Yield (USD), Pioneer Fund – Global Select (EUR/USD), Pioneer Fund – China Equity (EUR/USD), Pioneer Fund – Japanese Equity (EUR/USD), Pioneer Fund – Asia (Ex. Japan) Equity (EUR/USD), Pioneer Fund – Strategic Income (EUR/USD), Pioneer Fund – Top European Players (EUR/USD), Pioneer Fund – U.S. Dollar Short-Term (USD), Pioneer Fund – U.S. High Yield (USD), Pioneer Fund – U.S. Fundamental Growth (EUR/USD), Pioneer Fund – U.S. Mid Cap Value (USD), Pioneer Fund – U.S. Research (EUR/USD), Pioneer Fund – U.S. Research Value (USD), Pioneer Fund - Absolute Return Bond (EUR), Pioneer Fund – Latin American Equity, Pioneer Fund – Indian Equity, Pioneer Fund – Commodity Alpha (EUR/USD), Pioneer Fund - Russian Equity (EUR), Pioneer Fund - North American Basic Value (USD), Pioneer Fund - Euro Aggregate Bond (EUR), Pioneer Fund - Absolute Return European Equity (EUR), Pioneer Fund - U.S. Dollar Aggregate Bond (USD) Pioneer Fund – Dynamic Credit (USD), Pioneer Fund – European Equity Target Income (EUR), Pioneer Fund – Global Equity Target Income (USD), Pioneer Fund – Global Multi Asset (EUR/USD), Pioneer Fund – Multi Asset Real Return Flexible Opportunities (EUR/USD), Pioneer Fund – Global Multi-Asset Target Income (GMATI) (HUF/EUR/USD), Pioneer Fund – Absolute Return European Equity (HUF/EUR)	12:00
Aegon Funds Aegon Domestic Bond Fund, Aegon Lengyel Bond Fund, Aegon Central European Equity Fund, Aegon International Bond Fund, Aegon International Equity Fund, Aegon Money Market Fund, Aegon MoneyMaxx Expressz Absolute Return Fund, Aegon Alfa Absolute Return Fund, Aegon Ozone AnnuallyRolling Capital Protected Fund, Aegon Central-European Bond Fund, Aegon Asia Equity Fund of Funds, Aegon Istanbul Equity Fund, Aegon Russia Equity Fund	14:00
Allianz Funds Allianz Global EcoTrends – CT EUR, Allianz GEM Equity High Dividend – CT EUR, Allianz Global Agricultural Trends – CT, EUR	14:00
Budapest Funds Budapest Bonitas Fund, Budapest Government Fund, Budapest Bond, GE Money Central-European Equity Fund, GE Money Advanced Market Equity Fund and GE Money Euro Short Bond Fund	14:00
Concorde Funds Concorde 2000 Investment Fund, Concorde T-Bond Fund , Concorde Bond Fund, Concorde Equity Fund and Concorde International Equity Fund, Concorde VM Absolute Derivative Investment Fund, Citadella Derivative Investment Fund	14:00
Credit Suisse Lux* Funds Credit Suisse Equity Fund (Lux) European Property EUR, Credit Suisse Credit Suisse Fund (Lux) Target Volatility (Euro), Credit Suisse Lux Global Prestige	14:00
OTP funds OTP Euro Money Market Fund, OTP Dollar Money Market Fund, OTP EMDA Származtatott Alap - „A”, OTP G10 Euró Származtatott Alap, OTP Új Európa Nyíltvégű Értékpapír Alap - „A”, OTP Supra Származtatott Alap, OTP - Planéta Feltörekvő Piaci Részvény Alapok Alapja- „A”, OTP Föld Kincsei Árupiaci Alapok Alapja - „A”	14:00
Parvest Funds Parvest Equity Best Selection Asia Ex-Japan – EUR, Parvest Equity Brazil – USD, Parvest Equity BRIC – 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 Enhanced Cash 18 Months – EUR	14:00

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

Investment Fund	Orders received latest
Generali Funds General Cash Money Market Fund 'A', Generali Hungarian Fixed Income Fund 'A', Generali Gold CEE Equity Fund, Generali Spirit Absolute Return Derivatives Fund, Generali IPO Equity Fund, Generali Infrastructure Equity Fund, Generali Arany Oroszlán International Equity Fund, Generali Emerging Market Equity Fund, Generali Mustang American Equity Fund, Generali Amazonas Latin-American Equity Fund, Generali Főnix Far-East Equity S/L Fund, Generali IC Asian Equity S/L Fund, Generali Greenergy Equity Fund, Generali Triumph Euro Absolute Return Derivatives Fund	15:00
Európa Real Estate Fund	15:00
Dialóg Investment Funds Dialóg Liquidity Investment Fund, Dialóg Expander Equity Investment Fund, Dialóg Convergence Equity Fund, Sovereign PB Derivative Fund, Dialóg Octopus Derivative Fund, Dialóg USD Investment Fund, Dialóg Conservative EURÓ Investment Fund	15:30
Hungarian Pioneer Funds Product Family serie „A” Pioneer Hungarian Bond Fund, Pioneer Hungarian Money Market Fund; Pioneer Hungarian Equity Fund, Pioneer Central European Fund, Pioneer Selecta European Equity Fund of Funds, Pioneer US FX Equity Fund of Funds and Pioneer International Balanced Fund of Funds serie „A” and „D”; Pioneer „Aranysárkány” Asian Funds of Fund, Pioneer Horizont 2020 Fund, Pioneer Horizont 2025 Fund, Pioneer Horizont 2030 Fund, Pioneer Regatta Fund - C, Pioneer Short Bond Fund, Pioneer Conservative Balanced Fund, Kamra Total Return Fund, Pioneer MyPortfolio Fund of Funds, Pioneer IDEA Fund	16:00
Hungarian Pioneer Funds Product Family serie „B” Pioneer Hungarian Bond Fund, Pioneer IDEA Fund	16:00
Hungarian Pioneer Funds Product Family serie „H” Pioneer Short Bond Fund	16:00
Pioneer Protected Funds Super 8 Plus Protected Derivative Fund, Trendváltó Protected Derivative Fund, Pioneer Horizont 2020 Fund, Pioneer Horizont 2025 Fund, Pioneer Horizont 2030 Fund, Trendváltó Plus Protected Derivative Fund	16:00

In case of orders submitted/received after the date in the table, the orders will be settled on the next banking day.

Settlement order of open end funds The Bank applies the settlement deadline specified here, according to the prospectus of each fund. So if the prospectus of the fund is modified the settlement date will also be modified at the same time¹¹.

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

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.

¹¹ Referring to external circumstances the Bank has the right to alter the days given at the General Terms and Conditions.

**List of Conditions for Private Customers –
Securities Trading and Announcement
on the Execution Order of Security Related Orders**

Investment Fund	Offering			Redemption		
	Setting rate	Day of settlement (securities)	Day of settlement (money)	Setting rate	Day of settlement (securities)	Day of settlement (money)
Aegon Funds						
Aegon Money Market Fund, AegonOzone Annually Rolling Capital Protected Fund	T	T+1	T+1	T	T+1	T+1
Aegon Domestic Bond Fund, Aegon Alfa Absolute Return Fund, Aegon MoneyMaxx Express Absolute Return Fund	T	T+2	T+2	T	T+2	T+2
Aegon Poland Bond Fund, Aegon International Bond Fund, Aegon International Equity Fund, Aegon Central-European Bond Fund, Aegon Asia Equity Fund of Funds, Aegon Istanbul Equity Fund, Aegon Russia Equity Fund	T	T+2	T+2	T	T+3	T+3
Allianz Funds						
Allianz Global EcoTrends – CT – EUR, Allianz GEM Equity High Dividend – CT – EUR, Allianz Global Agricultural Trends – CT – EUR	T+1	T+3	T+3	T+1	T+3	T+3
Budapest Funds						
Budapest Bonitas Fund, Budapest Government Bond Fund	T	T+1	T+1	T	T+1	T+1
GE Money Euro Short Bond Fund, GE Money Advanced Market Equity Fund, GE Money Central-European Equity Fund, BP International Equity Fund , Budapest Bond Fund, BP Euro Money Market Fund	T+1	T+3	T+3	T+1	T+3	T+3
Concorde Funds						
Concorde 2000 Investment Fund, Concorde T-Bond Fund, Concorde Bond Fund, Concorde Equity Fund, Concorde VM Absolute Derivative Investment Fund, Citadella Derivative Investment Fund	T	T+2	T+2	T	T+2	T+2
Concorde International Equity Fund,	T	T+3	T+3	T	T+3	T+3
Credit Suisse* / Aberdeen Funds						
Aberdeen Global - European Equity Fund EUR, Aberdeen Global - Asian Property Share Fund USD, Aberdeen Global – Eastern European Equity Fund, Aberdeen Global – World Resources Fund (EUR/USD), Aberdeen Global – Latin American Equity Fund	T	T+4	T+4	T	T+4	T+4
Aberdeen Diversified Growth Fund of Funds	T+1	T+1	T+1	T+1	T+1	T+6

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

**List of Conditions for Private Customers –
Securities Trading and Announcement
on the Execution Order of Security Related Orders**

Investment Fund	Offering			Redemption		
	Setting rate	Day of settlement (securities)	Day of settlement (money)	Setting rate	Day of settlement (securities)	Day of settlement (money)
CS Equity Fund (Lux) European Property EUR*, CS Fund (Lux) Target Volatility (Euro)*	T	T+3	T+3	T	T+3	T+3
CS Lux Global Prestige*	-	-	-	T	T+2	T+2
Dialóg Investment Funds						
Dialóg Liquidity Investment Fund	T	T	T	T	T	T
Sovereign PB Derivative Fund	T	T+1	T+1	T+1	T+6	T+6
Dialóg Expander Equity Investment Fund, Dialóg Convergence Equity Investment Fund	T	T+1	T+1	T+1	T+6	T+6
Dialóg Octopus Derivative Investment Fund, Dialóg USD Investment Fund, Dialóg Conservative EURO Investment Fund	T	T+1	T+1	T+1	T+6	T+6
Generali Funds						
Generali Cash Money Market Fund 'A', Generali Hungarian Fixed Income Fund 'A', Generali Gold CEE Equity Fund, Generali Spirit Absolute Return Derivatives Fund, Generali IPO Equity Fund, Generali Infrastructure Equity Fund, Generali Arany Oroszlán International Equity Fund, Generali Emerging Market Equity Fund, Generali Mustang American Equity Fund	T+1	T+1	T+1	T+1	T+2	T+2
Generali Amazonas Latin-American Equity S/L Fund, Generali Főnix Far-East Equity Fund, Generali IC Asian Equity Fund, Generali Greenergy Equity Fund, Generali Triumph Euro Absolute Return Derivatives Fund	T+1	T+2	T+2	T+1	T+2	T+2
OTP Funds						
OTP Euro Money Market Fund, OTP Dollar Money Market Fund	T	T	T	T	T	T
OTP EMDA Alap, OTP G10 Euró Származtatott Alap, OTP Új Európa Nyíltvégű Értékpapír Alap, OTP Supra Alap, OTP - Planéta Feltörekvő Piaci Részvény Alapok Alapja, OTP Föld Kincsei Árupiaci Alapok Alapja	T+1	T+3	T	T+1	T+3	T+3
Parvest Funds						
Parvest Equity Brazil – USD	T	T+4	T+4	T	T+4	T+4
Parvest Equity Best Selection Europe – EUR, Parvest Equity USA – USD, Parvest Enhanced Cash 18 Months – EUR, Parvest Equity Europe Growth – EUR, Parvest Equity Best Selection Asia Ex-Japan – USD, Parvest Equity India – USD, Parvest Equity Turkey – EUR, Parvest Equity China – USD	T+1	T+4	T+4	T+1	T+4	T+4
Parvest Equity BRIC – USD	T+1	T+5	T+5	T+1	T+5	T+5

Investment Fund	Offering			Redemption		
	Setting rate	Day of settlement (securities)	Day of settlement (money)	Setting rate	Day of settlement (securities)	Day of settlement (money)
Hungarian Pioneer Funds Product Family series "A" ¹²						
Pioneer Hungarian Money Market Fund	T	T	T	T	T	T
Pioneer Hungarian Bond Fund, Pioneer Short Bond Fund	T	T+1	T	T+1	T+2	T+2
Pioneer Central European Equity Fund, Pioneer Hungarian Equity Fund, Pioneer Selecta European Equity Fund of Funds	T	T+2	T	T+1	T+3	T+3
Pioneer US FX Equity Fund of Funds, Pioneer International Balanced Fund of Funds, Pioneer Horizont 2020 Fund, Pioneer Horizont 2025 Fund, Pioneer Horizont 2030 Fund, Pioneer Regatta Fund – A* and C , Pioneer Conservative Balanced Fund, Pioneer MyPortfolio Fund of Funds, Pioneer IDEA Fund	T+1	T+3	T+1	T+1	T+3	T+3
Pioneer "Aranyárány" Asian Funds of Fund,	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
Kamra Total Return Fund	T	T+1	T	T	T+1	T
Hungarian Pioneer Funds Product Family series "B"						
Pioneer Hungarian Bond Fund	T+1	T+2	T+1	T+1	T+2	T+2
Pioneer IDEA Fund	T+1	T+3	T+1	T+1	T+3	T+3
Hungarian Pioneer Funds Product Family series "D"						
Pioneer International Balanced Fund of Funds	T+1	T+3	T+1	T+1	T+3	T+3
Hungarian Pioneer Funds Product Family series "H"						
Pioneer Short Bond Fund	T	T+1	T	T+1	T+2	T+2
International Pioneer Funds Product Family Class A						
Pioneer Fund – Global Multi-Asset Target Income (HUF/EUR/USD), Pioneer Fund – Absolute Return European Equity (HUF/EUR)	T	T+3	T+3	T	T+3	T+3
International Pioneer Funds Product Family EUR Class C						
Pioneer Fund – Emerging Market Equity, Pioneer Fund – Euro Corporate Bond, Pioneer Fund – European Potential, Pioneer Fund – China Equity, Pioneer Fund – Top European Players, Pioneer Fund – Global Select, Pioneer Fund – Core European Equity Pioneer Fund – European Equity Optimal Volatility, Pioneer Fund – Emerging Europe and Mediterranean Equity, Pioneer Fund – Emerging Markets Bond, Pioneer Fund – Euro Bond, Pioneer Fund – Euro Short-Term, Pioneer Fund – Euro Strategic Bond, Pioneer Fund – Euroland Equity, Pioneer Fund – European Equity Value, Pioneer Fund – European Research, Pioneer Fund – Global Ecology, Pioneer Fund – Japanese Equity, Pioneer Fund – Asia (Ex. Japan) Equity, Pioneer Fund – Strategic Income, Pioneer Fund – U.S. Research, Pioneer Fund – U.S. Fundamental Growth, Pioneer Fund – Absolute Return Bond, Pioneer Fund – Commodity Alpha, Pioneer Fund – Russian Equity, Pioneer Fund – Euro Aggregate Bond, Pioneer Fund – Absolute Return European Equity, Pioneer Fund – European Equity Target Income, Pioneer Fund – Global Multi Asset, Pioneer Fund – Multi-Asset Real Return Flexible Opportunities	T	T+3	T+3	T	T+3	T+3

*The Bank does not accept buying orders for Pioneer Regatta Fund - A

¹² The orders for capital restructuring between the members of the Hungarian Pioneer Funds Product Family are accounted on the T+3 day at the NAV of the T+1 day.

Investment Fund	Offering			Redemption		
	Setting rate	Day of settlement (securities)	Day of settlement (money)	Setting rate	Day of settlement (securities)	Day of settlement (money)
International Pioneer Funds Product family USD Class C						
Pioneer Fund – Emerging Europe and Mediterranean Equity, Pioneer Fund – European Potential, Pioneer Fund – Japanese Equity, Pioneer Fund – Strategic Income, Pioneer Fund – Global Ecology, Pioneer Fund – Global High Yield, Pioneer Fund – Global Select, Pioneer Fund–China Equity, Pioneer Fund – Asia (Ex. Japan) Equity, Pioneer Fund–Top European Players, Pioneer Fund–U.S. Dollar Short-Term, Pioneer Fund–U.S. High Yield, Pioneer Fund–U.S. Fundamental Growth, Pioneer Fund–U.S. Mid Cap Value, Pioneer Fund–U.S. Research, Pioneer Fund–U.S. Research Value, Pioneer Fund–Emerging Markets Bond, Pioneer Fund–Emerging Markets Equity, Pioneer Fund–Latin American Equity, Pioneer Fund–Indian Equity, Pioneer Fund – Commodity Alpha, Pioneer Fund – North American Basic Value, Pioneer Fund – U.S. Dollar Aggregate Bond, Pioneer Fund – Dynamic Credit, Pioneer Fund – Global Equity Target Income, Pioneer Fund – Global Multi Asset, Pioneer Fund – Multi Asset Real Return Flexible Opportunities	T	T+3	T+3	T	T+3	T+3
Super 8 Plus Protected Derivative Fund, Trendváltó Protected Derivative Fund „A”	T+1	T+3	T+1	T+1	T+3	T+3
Trendváltó Plus Protected Derivative Fund „A”	T+1	T+3	T+1	T+1	T+3	T+3

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.

XV. ISIN codes of open-end funds			
INVESTMENT FUND	SHORT NAME	ISIN_CODE	CURRENCY
AEGON funds.			
AEGON DOMESTIC BOND FUND	AEGON BEK	HU0000702493	HUF
AEGON ALFA ABSOLUTE RETURN FUND	AEGON C.ALFA	HU0000703970	HUF
AEGON CENTRAL EUROPEAN EQUITY FUND	AEGON KERBA	HU0000702501	HUF
AEGON INTERNATIONAL BOND FUND	AEGON NKK	HU0000702477	HUF
AEGON INTERNATIONAL EQUITY FUND	AEGON NKRK	HU0000702485	HUF
AEGON MONEY MARKET FUND	AEGON PÉNZ	HU0000702303	HUF
AEGON MONEymaxx EXPRESS ABSOLUTE RETURN FUND	AEGONMMEXP	HU0000703145	HUF
AEGON OZONE ANNUALLY ROLLING CAPITAL PROTECTED FUND	AEGON OZON	HU0000705157	HUF
AEGON POLAND BOND FUND	AEGON KEKBA	HU0000705256	HUF
AEGON ASIA EQUITY FUND OF FUNDS	AEGON ÁZSIA	HU0000705272	HUF
AEGON ISTANBULL EQUITY FUND	AEGON ISTANB	HU0000707419	HUF
AEGON RUSSIA EQUITY FUND	AEGON RUSSIA	HU0000707401	HUF
ALLIANZ FUNDS			
ALLIANZ GLOBAL ECOTRENDS – CT – EUR	A.GLOBAL	LU0250034039	EUR
ALLIANZ GEM EQUITY HIGH DIVIDEND – CT – EUR	A.BRIC EQUI.	LU0293313671	EUR
ALLIANZ GLOBAL AGRICULTURAL TRENDS – CT – EUR	A.GLOBAL AGR	LU0342689832	EUR
BUDAPEST FUNDS			
BUDAPEST GOVERNMENT BOND FUND	BP ALLAMPAP	HU0000702691	HUF
BUDAPEST BONITAS FUND	BP BONITAS	HU0000702725	HUF
BUDAPEST BOND FUND	BP II KÖTVÉN	HU0000702709	HUF
GE MONEY EURO SHORT BOND FUND	GEM EUR RK	HU0000701560	HUF
GE MONEY ADVANCED MARKET EQUITY FUND	GEM FEJ RV	HU0000701552	HUF
GE CENTRAL-EUROPEAN EQUITY FUND	GEM KE RV	HU0000702717	HUF
CONCORDE FUNDS			
CONCORDE BOND FUND	CONCORDE KÖT	HU0000702030	HUF
CONCORDE INTERNATIONAL EQUITY FUND	CONCORDE NEM	HU0000702295	HUF
CONCORDE EQUITY FUND	CONCORDE RV	HU0000702022	HUF
CONCORDE SHORT-TERM BOND FUND	CONCORDE RÖV	HU0000701685	HUF
CONCORDE 2000 INVESTMENT FUND	CONCORDE2000	HU0000701693	HUF
CITADELLA DERIVATIVE INVESTMENT FUND	CONCITADELLA	HU0000707948	HUF
CONCORDE VM ABSOLUTE DERIVATIVE INVESTMENT FUND	CONC.VM	HU0000703749	HUF
CREDIT SUISSE/ ABERDEEN FUNDS			
ABERDEEN GLOBAL WORLD RESOURCES FUND	AB GLOB WRF US	LU0505784297	USD
CREDIT SUISSE EQUITY FUND (LUX) EUROPEAN PROPERTY*	CS EF EU PRO	LU0129337381	EUR
ABERDEEN GLOBAL – EUROPEAN EQUITY FUND	AB GLOB EQF	LU0476876080	EUR
ABERDEEN GLOBAL EASTERN EUROPEAN EQUITY FUND	AB GLOB EEU	LU0505785005	EUR
CREDIT SUISSE LUX GLOBAL PRESTIGE ^{13,*}	CS EF PREEUR	LU0254360752	EUR
CREDIT SUISSE FUND LUX TARGET VOLATILITY (EURO)*	CS EF TAR VO	LU0222452368	EUR
ABERDEEN DIVERSIFIED GROWTH FUND OF FUNDS	ABRD-DIVGROW	HU0000704549	HUF
ABERDEEN GLOBAL – ASIAN PROPERTY SHARE FUND	AB GLOB ASIAN	LU0476875439	USD
ABERDEEN GLOBAL WORLD RESOURCES FUND	AB GLOB WRF EU	LU0505784883	EUR

¹³ 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.

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

ABERDEEN GLOBAL LATIN AMERICAN EQUITY FUND	AB GLOB LAT	LU0476875785	USD
DIALÓG INVESTMENT FUNDS			
DIALÓG LIQUIDITY INVESTMENT FUND	DIALÓG LIKV.	HU0000706494	HUF
DIALÓG EXPANDER EQUITY INVESTMENT FUND	DIALÓG ING.	HU0000706510	HUF
DIALÓG CONVERGENCE EQUITY INVESTMENT FUND	DIALÓG KONV.	HU0000706528	HUF
SOVEREIGN PB DERIVATIVE FUND	SOVEREIGN SZ	HU0000707732	HUF
DIALOG OCTOPUS DERIVATIVE INVESTMENT FUND	DIALOG OCTOP	HU0000709241	HUF
DIALÓG USD INVESTMENT FUND	DIA USD A	HU0000713771	USD
DIALÓG CONSERVATIVE EURÓ INVESTMENT FUND	DIA KONZ EUR	HU0000715834	EUR
GENERALI FUNDS			
GENERALI CASH MONEY MARKET FUND 'A'	G.CASHPPA	HU0000705744	HUF
GENERALI HUNGARIAN FIXED INCOME FUND 'A'	G.HAZAIKÖTV	HU0000705736	HUF
GENERALI GOLD CEE EQUITY FUND	G.GOLDKKERV	HU0000706809	HUF
GENERALI SPIRIT ABSOLUTE RETURN DERIVATIVES FUND	G.ABSZHOZAM	HU0000706833	HUF
GENERALI IPO EQUITY FUND	G.IPO	HU0000706791	HUF
GENERALI INFRASTRUCTURE EQUITY FUND	G.INFRASTR	HU0000706817	HUF
GENERALI ARANY OROSZLÁN INTERNATIONAL EQUITY FUND	G.ARAOROSZL	HU0000701818	HUF
GENERALI EMERGING MARKET EQUITY FUND	G.FEJLODORV	HU0000706825	HUF
GENERALI MUSTANG AMERICAN EQUITY FUND	G.MUSTANG	HU0000705603	HUF
GENERALI AMAZONAS LATIN-AMERICAN EQUITY S/L FUND	G.AMAZONAS	HU0000708797	HUF
GENERALI FÓNIX FAR-EAST EQUITY S/L FUND	G.FONIX TK	HU0000708805	HUF
GENERALI IC ASIAN EQUITY S/L FUND	G.IC AZSIA	HU0000708821	HUF
GENERALI GREENERGY EQUITY FUND	G.GREEN.RA.	HU0000708813	HUF
GENERALI TRIUMPH EURÓ ABSOLÜTE RETURN DERIVATIVES FUND	G. TRIUMPH	HU0000714977	EUR
OTP FUNDS			
OTP EURO MONEY MARKET FUND	OTP EUR PPA	HU0000702162	EUR
OTP DOLLAR MONEY MARKET FUND	OTP DOLLÁR K	HU0000702170	USD
OTP EMDA SZÁRMAZTATOTT ALAP	OTP EMDA	HU0000706361	HUF
OTP G10 EURÓ SZÁRMAZTATOTT ALAP	OTP G10	HU0000706221	HUF
OTP ÚJ EURÓPA NYÍLTVÉGŰ ÉRTÉKPAPÍR ALAP	OTP ÚJ EUR.A	HU0000705827	HUF
OTP SUPRA SZÁRMAZTATOTT ALAP	OTP SUPRA	HU0000706379	HUF
OTP – PLANÉTA FELTÖREKVŐ PIACI RÉSZVÉNY ALAPOK ALAPJA	OTP PLANÉTA	HU0000705579	HUF
OTP FÖLD KINCSEI ÁRUPACI ALAPOK ALAPJA	OTP FÖLD K	HU0000707633	HUF
PARVEST FUNDS			
PARVEST ENHANCED CASH 18 MONTHS	PARV EN CASH	LU0180174582	EUR
PARVEST EQUITY BEST SELECTION ASIA EX-JAPAN	PARV EQ BS A	LU0823397368	EUR
PARVEST EQUITY BRAZIL	PARV. BRAZIL	LU0265266980	USD
PARVEST EQUITY BRIC	PARV. BRIC	LU0230662891	USD
PARVEST EQUITY CHINA	PARV EQ CHIN	LU0823426308	USD
PARVEST EQUITY BEST SELECTION EUROPE	PARV EQ BS E	LU0823399810	EUR
PARVEST EQUITY EUROPE GROWTH	PARV EQ G	LU0823404248	EUR
PARVEST EQUITY INDIA	PARV EQ INDI	LU0823428932	USD
PARVEST EQUITY TURKEY	PARV.TURKEY	LU0265293521	EUR
PARVEST EQUITY USA	PARV. USA	LU0012181318	USD
International Pioneer Funds Product family Class A			
PIONEER FUND – ABSOLUTE RETURN EUROPEAN EQUITY	P.AREE HUF	LU1408342548	HUF
PIONEER FUND – ABSOLUTE RETURN EUROPEAN EQUITY	P.AREE EUR	LU0551348047	EUR
PIONEER FUND – GLOBAL MULTI-ASSET TARGET INCOME	P.GMATI HUF	LU1365518254	HUF
PIONEER FUND – GLOBAL MULTI-ASSET TARGET INCOME	P.GMATI EUR	LU1090243418	EUR
PIONEER FUND – GLOBAL MULTI-ASSET TARGET INCOME	P.GMATI USD	LU0914277297	USD

International Pioneer Funds Product family Class C			
PIONEER FUND – CORE EUROPEAN EQUITY	P.CORE.EUR	–LU0119424405	EUR
PIONEER FUND – EUROPEAN EQUITY OPTIMAL VOLATILITY	P.EEOV.EUR	LU1354470053	EUR
PIONEER FUND – EMERGING EUROPE AND MEDITERRANEAN EQUITY	P.EASTER.EUR	LU0119421724	EUR
PIONEER FUND – EMERGING MARKETS BOND	P.EMER.B.EUR	LU0119438611	EUR
PIONEER FUND – EMERGING MARKETS EQUITY	P.EMERGING M	LU0119425048	EUR
PIONEER FUND – EURO STRATEGIC BOND	P.EU.STR.EUR	LU0190665843	EUR
PIONEER FUND – EUROPEAN EQUITY VALUE	P.EUR.EQ.EUR	LU0313647876	EUR
PIONEER FUND – EURO BOND	P.EURO B.EUR	LU0119429891	EUR
PIONEER FUND – EURO CORPORATE BOND	P.EURO CORP.	LU0133660471	EUR
PIONEER FUND – EURO SHORT-TERM	P.EURO S.EUR	LU0119439007	EUR
PIONEER FUND – EUROPEAN RESEARCH	P.EURO.R.EUR	LU0119425717	EUR
PIONEER FUND – EUROLAND EQUITY	P.EUOLA.EUR	LU0119423779	EUR
PIONEER FUND – EUROPEAN POTENTIAL	P.EPOT. EUR	LU0536709628	EUR
PIONEER FUND – GLOBAL ECOLOGY	P.GLECO.EUR	LU0307383496	EUR
PIONEER FUND – GLOBAL SELECT	P.GLSEL EUR	LU0536710550	EUR
PIONEER FUND – CHINA EQUITY	P.CHINA EUR	LU0133657683	EUR
PIONEER FUND – JAPANESE EQUITY	P.JAPEQU EUR	LU0119429032	EUR
PIONEER FUND – U.S. FUNDAMENTAL GROWTH	P.FUND EUR	LU0347184318	EUR
PIONEER FUND – ASIA (EX. JAPAN) EQUITY	P.AEXJPN EUR	LU0119429461	EUR
PIONEER FUND – U.S. RESEARCH	P.RESEARCH E	LU0119428653	EUR
PIONEER FUND – STRATEGIC INCOME	P.STRAT. EUR	LU0162481187	EUR
PIONEER FUND – TOP EUROPEAN PLAYERS	P.TOP EUROPE	LU0119426103	EUR
PIONEER FUND – ABSOLUTE RETURN BOND	P.A.BON EUR	LU0372180652	EUR
PIONEER FUND – COMMODITY ALPHA	P.COMMODITY	LU0313643453	EUR
PIONEER FUND – RUSSIAN EQUITY	P.RUSS EUR	LU0346424517	EUR
PIONEER FUND – EURO AGGREGATE BOND	P.EUR AGGR B EUR	LU0313645318	EUR
PIONEER FUND – U.S. DOLLAR SHORT-TERM	P.DOLLAR USD	LU0132163634	USD
PIONEER FUND – EMERGING EUROPE AND MEDITERRANEAN EQUITY	P.EASTERN EU	LU0132177345	USD
PIONEER FUND – EMERGING MARKETS BOND	P.EMER.B.USD	LU0132208595	USD
PIONEER FUND – EMERGING MARKETS EQUITY	P.EMER.E.USD	LU0132178152	USD
PIONEER FUND – EUROPEAN POTENTIAL	P.EPOT.USD	LU0536709891	USD
PIONEER FUND – GLOBAL ECOLOGY	P.GLECO USD	LU0302743777	USD
PIONEER FUND – GLOBAL HIGH YIELD	P.GLHIYI USD	LU0190657824	USD
PIONEER FUND – GLOBAL SELECT	P.GLSEL USD	LU0290716678	USD
PIONEER FUND – CHINA EQUITY	P.CHEQ USD	LU0133657170	USD
PIONEER FUND – U.S. HIGH YIELD	P.HIGH Y.USD	LU0132199075	USD
PIONEER FUND – INDIAN EQUITY	P. INDIAN EQU	LU0378712490	USD
PIONEER FUND – JAPANESE EQUITY	P.JAPANESE	LU0132180992	USD
PIONEER FUND – LATIN AMERICAN EQUITY	P.LATIN A.EQ	LU0313649732	USD
PIONEER FUND – COMMODITY ALPHA	P.COMM.USD	LU0313643537	USD
PIONEER FUND – U.S. FUNDAMENTAL GROWTH	P.FUND USD	LU0347184409	USD
PIONEER FUND – U.S. MID CAP VALUE	P.MID CAP US	LU0133616069	USD
PIONEER FUND – ASIA (EX. JAPAN) EQUITY	P.AEXJPN USD	LU0132184473	USD
PIONEER FUND – U.S. RESEARCH	P.RESEARCH U	LU0132183152	USD
PIONEER FUND – U.S. SMALL COMPANIES	P.SMALL C.US	LU0133591056	USD
PIONEER FUND – STRATEGIC INCOME	P.STRATEGIC	LU0162303167	USD
PIONEER FUND – TOP EUROPEAN PLAYERS	P.TOP EUR US	LU0132197459	USD
PIONEER FUND – U.S. RESEARCH VALUE	P.RES VALUE USD	LU0347183690	USD
PIONEER FUND – NORTH AMERICAN BASIC VALUE	P.N.AM USD	LU0229388359	USD
PIONEER FUND – U.S. DOLLAR AGGREGATE BOND	P.AGGREG_USD	LU0229391650	USD

PIONEER FUND – DYNAMIC CREDIT	P.DYNAM USD	LU0931619471	USD
PIONEER FUND – EUROPEAN EQUITY TARGET INCOME	P.EEQTAR EUR	LU0916343501	EUR
PIONEER FUND – GLOBAL EQUITY TARGET INCOME	P.GLOBEQ USD	LU0313639345	USD
PIONEER FUND – GLOBAL MULTI ASSET	P.GLOBMU EUR	LU0372176627	EUR
PIONEER FUND – GLOBAL MULTI ASSET	P.GLOBAL USD	LU0372176890	USD
PIONEER FUND – MULTI-ASSET-REAL-RETURN-FLEXIBLE OPPORTUNITIES	P.MULTIA EUR	LU0711189083	EUR
PIONEER FUND – MULTI-ASSET-REAL-RETURN-FLEXIBLE OPPORTUNITIES	P.MULTIA USD	LU0701929696	USD
HUNGARIAN PIONEER FUNDS PRODUCT FAMILY serie „A”			
PIONEER HUNGARIAN BOND FUND	PAKAL	HU0000701834	HUF
PIONEER SHORT BOND FUND	PIO ROVID K A	HU0000712724	HUF
PIONEER HUNGARIAN EQUITY FUND	PARAL	HU0000701842	HUF
PIONEER US FX EQUITY FUND OF FUNDS	PADRAL	HU0000701883	HUF
PIONEER CENTRAL EUROPEAN EQUITY FUND	PAKERAL	HU0000701891	HUF
PIONEER HUNGARIAN MONEY MARKET FUND	PAPPA	HU0000701909	HUF
PIONEER INTERNATIONAL BALANCED FUND OF FUNDS	PAVAL A	HU0000706643	HUF
PIONEER SELECTA EUROPEAN EQUITY FUND OF FUNDS	PASELECTA	HU0000702014	HUF
PIONEER „ARANYSÁRKÁNY” ASIAN FUND OF FUNDS	PAARANY	HU0000705330	HUF
PIONEER HORIZONT 2020 FUND „A”	HORIZONT20A	HU0000710322	HUF
PIONEER HORIZONT 2025 FUND „A”	HORIZONT25A	HU0000710330	HUF
PIONEER HORIZONT 2030 FUND „A”	HORIZONT30A	HU0000710348	HUF
PIONEER REGATTA ABSOLUTE RETURN FUND	REGATTA A	HU0000711353	HUF
PIONEER CONSERVATIVE BALANCED FUND „A”	PIO KVEGY A	HU0000713649	HUF
PIONEER MYPORTFOLIO FUND OF FUNDS	P.MYPORT_A	HU0000717418	HUF
KAMRA TOTAL RETURN FUND	KAMRA A	HU0000715248	HUF
PIONEER IDEA ALAP	P.IDEA_A	HU0000718093	HUF
EURÓPA REAL ESTATE FUND	EURÓPA I.A.	HU0000707724	HUF
PIONEER REGATTA ABSOLUTE RETURN FUND – serie C	REGATTA C	HU0000712666	HUF
HUNGARIAN PIONEER FUNDS PRODUCT FAMILY serie „B”			
PIONEER HUNGARIAN BOND FUND	PAKAL	HU0000704135	HUF
PIONEER IDEA ALAP	P.IDEA_B	HU0000718101	HUF
HUNGARIAN PIONEER FUNDS PRODUCT FAMILY serie „D”			
PIONEER INTERNATIONAL BALANCED FUND	PAVAL D	HU0000701941	HUF
HUNGARIAN PIONEER FUNDS PRODUCT FAMILY serie „H”			
PIONEER SHORT BOND FUND	PIO ROVID K H	HU0000712740	HUF
PIONEER PROTECTED FUNDS			
SUPER 8 PLUS PROTECTED DERIVATIVE FUND	P.SZUP.8.PL	HU0000709894	HUF
TRENDVÁLTÓ PROTECTED DERIVATIVE FUND „A”	TRENDVÁLT_A	HU0000710314	HUF
TRENDVÁLTÓ PLUS PROTECTED DERIVATIVE FUND „A”	TRENDV.PL.A	HU0000710652	HUF

THE FOLLOWING OPEN ENDED FUNDS ARE NOT DISTRIBUTED AFTER 31ST OCTOBER, 2014*

International Pioneer Funds			
PIONEER FUND – U.S.PIONEER FUND	P.AMERIC.EUR	LU0133646058	EUR
PIONEER FUND – U.S. DOLLAR SHORT-TERM	P.DOLLAR EUR	LU0119440518	EUR
PIONEER FUND – GLOBAL HIGH YIELD	P.GLHIYI EUR	LU0190650225	EUR
PIONEER FUND – U.S. HIGH YIELD	P.HIGH C.EUR	LU0119438884	EUR
PIONEER FUND – GLOBAL AGGREGATE BOND	P.GLOBAL AG	LU0313646639	EUR
PIONEER FUND – ITALIAN EQUITY	P.ITAEQU EUR	LU0119421302	EUR
PIONEER FUND – U.S. MID CAP VALUE	P.US MID CAP	LU0133618271	EUR
PIONEER FUND – U.S. RESEARCH VALUE	P.RES VALUE EUR	LU0347183427	EUR
PIONEER FUND – NORTH AMERICAN BASIC VALUE	P.N.AM EUR	LU0229387971	EUR
PIONEER FUND – CORE EUROPEAN EQUITY	P.CORE USD	LU0133631530	USD
PIONEER FUND – EURO BOND	P.EURO B.USD	LU0132183079	USD
PIONEER FUND – EURO CORPORATE BOND	P.EURO C.USD	LU0133660398	USD
PIONEER FUND – EURO SHORT-TERM	P.EURO S.USD	LU0132199232	USD
PIONEER FUND – GLOBAL AGGREGATE BOND	P. GLOB A USD	LU0313646712	USD
PIONEER FUND – ITALIAN EQUITY	P.ITAEQU USD	LU0132212191	USD
PIONEER FUND – U.S PIONEER FUND	P.US PIONEE	LU0133645597	USD
PIONEER FUND – RUSSIAN EQUITY	P.RUSS HUF	LU0677753252	HUF

*The Bank doesn't accept offering orders related to the above listed Pioneer Investment Funds after 31st October, 2014, only redemptions are allowed.

Redemption orders may only be granted through branches in case of the Investment Funds concerned. The Bank doesn't accept redemption orders through telephone customer service, SpectraNet Internet Banking or Home Banking system.

Transaction fees, deadlines and settlement dates of the orders are the same as other funds fees, deadline and settlement dates in case of International Pioneer Funds Product Family