

LIST OF CONDITIONS AND ANNOUNCEMENTS FOR PRIVATE BANKING CUSTOMERS



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GENERAL TERMS AND CONDITIONS

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THIS LIST OF CONDITIONS APPLIES TO CUSTOMERS WITH AN ACCOUNT CONTRACT SUPPLEMENT FOR PRIVATE BANKING CUSTOMERS AND A SAVINGS PORTFOLIO OF AT LEAST HUF 100 MILLION AT UNICREDIT BANK HUNGARY ZRT. AND WHO HAVE CONCLUDED A CONTRACT WITH THE BANK FOR THE APPLICATION OF THIS LIST OF CONDITIONS AND IN CASE OF CUSTOMERS WHO HAVE CONCLUDED AN ACCOUNT CONTRACT SUPPLEMENT FOR PRIVATE BANKING CUSTOMERS BEFORE 1ST JANUARY 2010, THE BANK DIDN'T INFORM THE CUSTOMER ABOUT BEING CLASSED WITHIN ANOTHER CATEGORY THAN PRIVATE BANKING. IF THIS PRIVATE BANKING CONTRACT EXPIRES, THE NONSTOP BANK ACCOUNT CONDITIONS WILL BE EFFECTED FROM THE FIRST DAY OF THE NEXT MONTH OF THE CONTRACT'S TERMINATION.

1. This List of Conditions is an inseparable part of the General Business Conditions.
2. The Bank will debit the customer's bank or customer account with the fees charged for HUF transfers and account management on the last Banking Day of the month, while fees for HUF transfers from foreign currency accounts and foreign currency or international transfers will be charged parallel to performing the order. Fees described in Section IV and related to securities trading along with the pro rata temporis portion of the deposit fee will become due on a quarterly basis or upon the termination of the contract. The customer's bank or customer account will be charged by the Bank with any other occasional fees, commissions and charges as they are incurred, while in the case of commitments these are charged for the whole period in advance.
3. In addition to the commission items described in this List of Conditions, the Bank's expenses such as postal forwarding, courier services, telex, telegrams and phone charges as well as SWIFT costs, potential duties and any other expenses along with the commissions and costs charged by partner banks participating in the performance of the order will be borne by the customer.
4. When calculating fees and charges for cases when the percentage expressed in numbers and/or the HUF amount serving as the basis for any foreign exchange rate is not a round number, the Bank reserves the right to round off such numbers to the nearest whole number either downwards (for numbers smaller than 0.50) or upwards (for numbers larger than or equal to 0.51).
5. The smallest amount that can be placed on HUF or foreign currency deposits:

Sight deposits (HUF and foreign currency)		0
Fixed deposits:		
Currency	Amount	
Forint (HUF)		250,000
US dollar (USD)		1,000
British pound (GBP)		1,500
Swiss franc (CHF)		3,000
Japanese yen (JPY)		5,000,000
Swedish crown (SEK)		250,000
Euro (EUR)		1,000

The shortest term for deposits: 1 month.

6. In each case when UniCredit Bank Zrt. acts as a payer, it calls attention to the fact that it performs all payments charged with tax and contribution liabilities according to the currently valid legal regulations after charging the appropriate amount of personal income tax (tax advance) and health contribution, and if the condition of the payment is knowing the customer's tax number, the Bank will deny payment until the authentic verification of the tax number.
7. The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be 15 percent higher than the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.
8. In this List of Conditions the name of Home Banking means Spectra, Spectra Light and Multicash electronic banking services.
9. In this List of Conditions payment orders by not original bank form or by special processing mean payment orders received after cut-off time, which are seen to be with the same day value, and payment orders, which costs shall be borne by the beneficiary.
Cut-off time: the deadline for receiving a payment order. The date, until the payment order is considered to have the same value date.

I. INTEREST AND FEES RELATED TO HUF BANK ACCOUNT MANAGEMENT

Private Banking bank account

The interest by Private Banking bank account equals with Nonstop bank account in *ANNOUNCEMENT – DEMAND DEPOSITS AND TIME DEPOSITS – UniCredit Bank Hungary Ltd.'s interest conditions for its private customers*

Account opening		Free of charge
Monthly account-handling fee		Free of charge ¹
Switching between fee packages	to a package with higher account management fee	-
	to a package with lower account management fee	HUF 3,000
Postal charges (for all bank statements and other mails sent to the customer)		The sending of one account statement per month is free of charge ²
Fee for statements held at the branch		HUF 500/statement ³
Replacement bank statements		HUF 450 / pc. ³
Account balance verification and other verification fees related to account management		HUF 1000 / pc. ³
Coverage verification (based on pledging)		0.1% per month min. HUF 1,000 /month
Payment transactions⁴		
Credits (in HUF)		
Settlements for HUF accounts		Free of charge
Payment to bank account by postal cheques		The fee charged by the Hungarian Post Office Rt.
Accounting for items received in foreign currency ⁵		Free of charge
Debits (in HUF)		
One-off transfer outside the Bank	Through the SpectraNet Internet Banking System	Free of charge ¹
	By means of Home Banking and Telephonebank	Free of charge ¹
	Using an original form	0.40%, min. HUF 750, max. HUF 12,000
	Not using an original form	0.50%, min. HUF 1,500

¹ The charge indicated above is a special offer of the Bank. The normal charge equals the charge as defined for the Privát account package, which will not be charged by the Bank as a special offer. This action is valid until withdrawn.

² The fee for every additional statement above the first free statement is charged according to the effective conditions of the Hungarian Post.

³ Calculation of charges: 0.01% of the monthly amounts credited and debited on the bank account but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawn.

⁴ In the case of international HUF payments (credits and debits), the Bank applies the conditions relevant for FX performance while in the case of payments through foreign currency conversions, the (buying/selling) FX rates offered for private customers are applied.

⁵ In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.

Description of fee package		
Debits (in HUF)		
Single transfer within the bank	Through the SpectraNet Internet Banking, Mobile Banking System	Free of charge ¹
	By means of Home Banking and Telephonebank	Free of charge ¹
	Using an original form	0.35%, min. HUF 650, max. HUF 10,000
	By means of not original forms	0.50%, min. HUF 1,500
Standing orders within and outside the bank		Free of charge ¹
Batch collection orders		Free of charge ¹
Transfer outside the bank through VIBER		0.5%, min. HUF 10,000 max. HUF 100,000
Payment by postal cheque submitted on paper		As per the relevant fees of the Hungarian Post Office Rt. + HUF 50/cheque
Payment by postal cheque submitted through Home Banking		As per the relevant fees of the Hungarian Post Office Rt. + HUF 50/cheque
Debits (in HUF)		
Transfer outside the Bank	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.15%, min. EUR 5
	Using an original form	0.25%, min. EUR 10
	By means of not original forms	0.30%, min. EUR 15
Transfer within the Bank	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.10%, min. EUR 5
	Using an original form	0.20%, min. EUR 10
	By means of not original forms	0.25%, min. EUR 15
Standing order outside the Bank		0.15%, min. EUR 5
Standing order inside the Bank		0.10%, min. EUR 5
Fee for foreign currency transfers with deficient data ⁶		EUR 8 ⁷
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 8 ³
Bankcards		
ATM cash withdrawal fee	2 per month is free of charge from any domestic ATM ⁸	

⁶ It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

⁷ Calculation of charges: 0.01% of the sum of the transactions but minimum the amount indicated above. As a special offer the Bank will not charge the minimum amount indicated above. This action is valid until withdrawn.

⁸ As a special offer the Bank will not charge the fee indicated above in the case of number of pieces as defined above. This action is valid until withdrawn. For any further number of pieces the charges referred to in chapter V are applicable. Cash payments from domestic UniCredit ATMs are included in the number of transactions provided free of charge.

Description	MasterCard Gold and VISA Gold ^{K9} bankcards
Card Issuer fee	Free of charge ⁹
Card Membership fee	Free of charge ⁹

UniCredit credit cards		
Description	UniCredit Gold and Platinum credit cards	Due date of fees
Card Issuer fee	Free of charge ¹⁰	Due upon the first application date of applied bankcard
Card Membership fee	Free of charge ¹¹	One time per year subsequently

The Bank will not charge any commissions for customers for the transfer orders between accounts within the Bank if there are no other provisions affecting the individual bank accounts/savings accounts.

II. FEES RELATED TO THE MANAGEMENT OF FOREIGN CURRENCY ACCOUNTS, PAYMENT TRANSACTIONS

Opening an Account	Free of charge	
Monthly account-handling fee	Free of charge ¹	
Postal charges (for all bank statements and other mails sent to the customer)	The sending of one account statement per month is free of charge	
Fee for statements held at the branch	HUF 500/statement ³	
Coverage verification (based on pledging)	0.1% per month HUF 1,000 /month	
Account balance verification and other verification fees related to account management	HUF 1000 /pc. ³	
Replacement bank statements	HUF 500 /pc. ³	
Payment transactions¹²		
Credits		
Accounting for items arriving in foreign currency on FX accounts ¹³	Free of charge	
Debits		
Debits (Performance in foreign currency, to the debit of FX bank accounts)		
Transfer commissions to other banks	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.15%, min. EUR 5
	Using an original form	0.25%, min. EUR 10
	Not on original banking forms or with exceptional processing	0.30%, min. EUR 15
Transfer commissions within the Bank	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.10%, min. EUR 5
	Using an original form	0.20%, min. EUR 10
	Not on original banking forms or with exceptional processing	0.25%, min. EUR 15

⁹ The normal fee is as indicated in the debit bankcard conditions list for privat clients, which will not be charged by the Bank as a special offer. This action is valid until withdrawn.

¹⁰ The charge indicated above is a special offer of the Bank. This action is valid until withdrawn. The normal tariff of the special charge is shown in the prevailing List of Conditions of UniCredit Bank Hungary Zrt. for private customers with credit card.

¹¹ As a special offer it is free of charge if the amount of purchase turnover successfully implemented and accounted on the credit card account during 12 months preceding the first day of the month following the accounting month of the primary card, in case of a UniCredit Gold credit card, reached HUF1.5 million, and in case of a UniCredit Platinum credit card, reached HUF 3 million. This action is valid until withdrawn. The normal tariff is shown in the prevailing List of Conditions of UniCredit Bank Hungary Zrt. for private customers with credit card.

¹² The Bank applies for HUF payments in international transactions (credit or debit) the FCY payment conditions, for FCY conversion the right (purchase/selling) FX rates for private clients are applied.

¹³ In the case of incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.

Urgent foreign currency transfer and foreign currency transfers between own accounts through the Home Banking ¹² and SpectraNet Internet Banking, Mobile Banking systems (HUF, EUR, USD)		0.35 %, min. EUR 30
Debits (performed in HUF, to the debit of FX bank accounts)		
Transfer commissions to other banks	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.15%, min. HUF 150
	Using an original form	0.25%, min. HUF 250
	Not on original banking forms or with exceptional processing	0.30%, min. HUF 800
Transfer commissions within the Bank	By means of Home Banking, SpectraNet Internet Banking, Mobile Banking and Telefonbank	0.10%, min. HUF 150
	Using an original form	0.20%, min. HUF 250
	Not on original banking forms or with exceptional processing	0.25%, min. HUF 800
Standing order outside the Bank		0.15%, min. EUR 5
Standing order inside the Bank		0.10%, min. EUR 5
Fee for foreign currency transfers specified with deficient data ¹⁴		EUR 8 ⁷
Error in reference to individual exchange rate (with no deal concluded), and absence of a reference in the case of individual exchange rates		EUR 8 ³

The Bank will not charge any commissions for customers for the transfer orders between accounts within the Bank if there are no other provisions affecting the individual bank accounts/savings accounts.

III. CASH DESK TRANSACTIONS

Cash in – to the credit of the account	
In a currency identical with the currency of the account	Free of charge ¹⁵
In a currency different from the currency of the account	Free of charge ¹⁵ , by applying a currency purchase and sales rate
HUF cash desk payments in many banknotes (payments with more than 1,000 banknotes qualify as payments in a large amount of banknotes)	0,235%
Foreign currency cash desk payments in many banknotes (payments with more than 500 foreign currency banknotes qualify as payments in a large amount of banknotes)	0,585%

Cash payments can be treated by the Bank in an aggregate form on the same day, by type of foreign currency, in terms of the number of banknotes. Thus in the case of payments where, in the aggregate, the number of banknotes exceeded the number qualifying as cash desk payments in a large amount of banknotes, the Bank charges the customer's account with the relevant fee, taking into account the whole amount paid until that point of time during the day.

Foreign currency coin payment fee	10%
Accepting foreign currency coins in the following currencies	EUR
The smallest denomination accepted	1.00

Cash out – to the debit of the account	
HUF payments	0,75%, min. HUF 800, max. HUF 13,500
In a currency identical with the currency of the account	Foreign currency payments: 0,59%, min. EUR 2,35
In a currency different from the currency of the account and in HUF	Free of charge ¹⁵ , by applying a currency purchase and sales rate
Conversion	
From foreign currency to HUF	By applying a foreign currency purchase rate
From foreign currency to foreign currency	By applying a currency purchase and sales rate
From HUF to HUF	By applying a foreign currency sales rate
Exchanging banknotes and coins not exceeding 50 pieces by denomination	Free of charge ¹⁵

¹⁴ It is charged when a wrong bank ID, IBAN account number, SWIFT/BIC code is given.

¹⁵ Calculation of charges: the normal charge is 0,2% of the amounts paid in/paid up/ redeemed, which will not be charged by the Bank as a special offer. This action is valid until withdrawn.

In the case of banknotes and coins in excess of 50 pieces by denomination, the quantity in excess of 50 pieces	
by coins	4,75%
by banknotes	1,75%
Night depository safe	HUF 5,000 / quarter
HUF payment in bag	0.15%
Foreign currency payment in bag	0.40%
Damaged HUF banknotes exchange	Free of charge ¹⁵

Please indicate if you wish to withdraw an amount in excess of HUF 2,000,000 by 3 p.m. on the banking day prior to the date of withdrawal. The Bank is only able to undertake the fulfilment of HUF cash needs indicated later on the second banking day counted from the indication of the need.

In the case of USD, EUR and HUF, please indicate your cash withdrawal need in excess of an amount equalling HUF 1,000,000 two banking days before the withdrawal, in the case of other currencies, two banking days before the withdrawal of the cash, regardless of the amount. If the indication of the cash need submitted by the customer is not received due to the fault of the customer, in order to reimburse a portion of its costs, the Bank is entitled to debit the given customer's current account with 50% of the cash desk money withdrawal costs or with minimum HUF 3,000. In the case of foreign currency exchange, the Bank will not charge any commissions because they are included in the exchange rates.

IV. SECURITIES TRADING

The extent of the interest payable to the customer and securities account	0%
Fees related to account management	
Securities account management	Free of charge
Customer account management	HUF 200 / month basic fee + HUF 15 / bookkeeping fee per item
Automated transfer launched from coupon and dividend payments	0.115%, min. HUF 150
Account Statement	In the case of private persons, the fee of the quarterly and year-end account statement will be included in the account management fee

This List of Conditions and the Announcement on the order of performance shall apply to the payment transactions and cash desk fees related to the securities, the order of fulfilling payments and in any other cases not indicated here.

If for the cash transaction functions related to securities trading the customer uses any type of current accounts at UniCredit Bank Hungary Zrt. instead of the customer account, the conditions in the Announcements and the List of Conditions related to the selected current account shall apply to interest payment and the costs of account management.

Fees related to securities transactions	
Engagement fees in secondary trading (based on the value at which the transaction was fulfilled)	
Shares listed on the Budapest Stock Exchange (excluding certificates) ¹⁶	1%, min. HUF 3,000
OTC shares and transactions for non debt securities	2%, min. HUF 5,000
Debt securities and money market transactions not from own account	1%, min. HUF 3,000
Government securities trading from own account	Free of charge
Minimum amount	HUF 100,000
In case of securities sold not on hungarian market	2%, min. EUR 150
Fees for auction engagements (based on the value at which the transaction was fulfilled)	
For engagements under HUF 50 million ¹⁷	0.3%
For engagements above HUF 50 million	0.1%
Distribution fee of open-end funds	
<i>"Pioneer Hazai Alap" package, series "A"</i>	
<i>In the case of Pioneer Magyar Kötvény Alap, Pioneer Magyar Pénzpiaci Alap</i>	
Issuance of investment units	Free of charge
Redemption of investment units	HUF 1,000

¹⁶ The Bank doesn't accept orders in case of certificates and non-HUF traded securities listed on the Budapest Stock Exchange.

¹⁷ Minimum amount HUF 10 million/ transaction.

List of Conditions and Announcements for Private Banking Customers

<i>In the case of Pioneer Magyar Indexkövető Részvény Alap, Pioneer Közép-Európai Részvény Alap, Pioneer Selecta Európai Részvény Alapok Alapja, Pioneer USA Devizarészvény Alapok Alapja and Pioneer Aranyárány Ázsiai Alapok Alapja</i>	
Issuance of investment units	Free of charge
Redemption of investment units	HUF 2,000
<i>In the case of the Pioneer Nemzetközi Vegyes Alapok Alapja series "D"</i>	
Issuance of investment units	Free of charge
Redemption of investment units	Within 5 years after purchase, 5% of the exchange rate value, beyond that time limit, it is free of charge.
Minimum amount of the engagement	HUF 10,000
<i>In the case of the Pioneer Nemzetközi Vegyes Alapok Alapja series "A"</i>	
Issuance of investment units	Free of charge
Redemption of investment units	HUF 2,000
<i>"Pioneer Hazai Alap" package, series "B"¹⁸</i>	
<i>Pioneer Magyar Kötvény Alap</i>	
Issuance	2.5%
Redemption	Free of charge
Direct re-allocation among the following funds: Pioneer Magyar Kötvény Alap "A", Pioneer Magyar Indexkövető Részvény Alap, Pioneer Közép-Európai Részvény Alap, Pioneer Magyar Pénzpiaci Alap, Pioneer USA Devizarészvény Alap, Pioneer Selecta Európai Részvény Alap, Pioneer Nemzetközi Vegyes Alapok Alapja, capital re-allocation of Pioneer Aranyárány Alap, Pioneer Emerging Market Fund of Funds (at UniCredit Bank, capital re-allocation orders can only be issued for these investment units)	Redemption takes place with the redemption fee valid for the individual funds, issuance is free of charge
<i>Pioneer Emerging Market Fund of Funds</i>	
Issuance	Free of charge
Redemption	HUF 2,000
<i>Oázis Tőkevédett Nyíltvégű Származtatott Befektetési Alap, Elixír Tőkevédett Nyíltvégű Származtatott Befektetési Alap</i>	
<i>The fund cannot be purchased for retirement savings accounts!</i>	
Issuance	2.5%
Redemption	2.0%
<i>HVB Lépéselőny Befektetési Alap</i>	
Issuance	2%
Redemption fee	Free of charge
<i>Super 8 Protected Derivative Fund</i>	
Offering of Investment fund units	Free of charge
Redemption of Investment trust unit	2,00%
<i>Super 8 Plus Protected Derivative Fund</i>	
Offering of Investment fund units	Free of charge
Redemption of Investment trust unit	1,00%
<i>Magellán Tőkevédett Nyíltvégű Származtatott Alap</i>	
Issuance	Free of charge
Redemption	1,00%
<i>Magellán 2 Tőkevédett Nyíltvégű Származtatott Alap</i>	
Issuance	Free of charge
Redemption	1,00%
<i>Trendváltó Tőkevédett Származtatott Alap A sorozat, Trendváltó Plusz Tőkevédett Származtatott Alap A sorozat</i>	
Offering of Investment fund units	Free of charge
Redemption of Investment trust unit	2,00%

¹⁸ Offering can be given exclusively through agent network.

<i>Pioneer Horizont 2020 Alap „A”, Pioneer Horizont 2025 Alap „A”, Pioneer Horizont 2030 Alap „A”</i>		
Offering of Investment fund units	1,50%	
Redemption of Investment trust unit	2% from purchasing until the end of second year, 1% between 3-5 year, 0% from 6 th year	
<i>Pioneer Regatta Származtatott Alap</i>		
Offering of Investment fund units	Free of charge	
Redemption of Investment trust unit	1%, max. 2000 HUF	
<i>Pioneer Regatta 2 Származtatott Alap</i>		
Offering of Investment fund units	Free of charge	
Redemption of Investment trust unit	1%, max. 2000 HUF (<i>Redemption orders are free of charge until 2012.07.31</i>)	
<i>Aberdeen EUR Ingatlan Alapokba Befektető Alap</i> ¹⁹		
Issuance of investment units	In person	Through TelefonBank and Spectranet Internet Banking
Invested amount (EUR)	0 – 4,000	1%
	4,001 – 40,000	1%
	40,001	0.5%
Redemption of investment units	Free of charge	
<i>“Pioneer Nemzetközi Alapok” package, series “C”</i>		
Funds denominated in EUR:		
<i>Pioneer Fund - U.S. Pioneer Fund, 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, Pioneer Fund - Euroland Equity, Pioneer Fund - European Equity Value, Pioneer Fund - European Research, Pioneer Fund - Global Ecology, Pioneer Fund - Global High Yield, Pioneer Fund - Global Select, Pioneer Fund - Global Aggregate Bond, Pioneer Fund - Italian Equity, Pioneer Fund - Japanese Equity, Pioneer Fund - Asia (Ex. Japan) Equity, Pioneer Fund - Strategic Income, Pioneer Fund - U.S. Dollar Short-Term, Pioneer Fund - U.S. High Yield, Pioneer Fund - U.S. Fundamental Growth, Pioneer Fund - U.S. Research, Pioneer Fund - U.S. Research Value, 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 - U.S. Mid Cap Value, Pioneer Fund- Absolute Return Bond, Pioneer Fund – Commodity Alpha, Pioneer Fund - Russian Equity, Pioneer Fund - North American Basic Value, Pioneer Fund - Euro Aggregate Bond, Pioneer Fund - Absolute Return European Equity</i>		
Issuance / redemption of investment units	Free of charge	
Funds denominated in USD:		
<i>Pioneer Fund - Core European Equity, Pioneer Fund - Emerging Markets Bond, Pioneer Fund - Emerging Markets Equity, Pioneer Fund - Euro Bond, Pioneer Fund - Euro Corporate Bond, Pioneer Fund - Euro Short-Term, Pioneer Fund - Global Ecology, Pioneer Fund - Global High Yield, Pioneer Fund - Global Select, Pioneer Fund - China Equity, Pioneer Fund – Global Aggregate Bond, Pioneer Fund - Italian 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 - U.S. Pioneer Fund, Pioneer Fund – Latin American Equity, Pioneer Fund – Indian Equity, Pioneer Fund – Commodity Alpha, Pioneer Fund - North American Basic Value</i>		
Issuance / redemption of investment units	Free of charge	
Funds denominated in HUF:		
<i>Pioneer Fund – Russian Equity</i>		
Issuance / redemption of investment units	Free of charge	
<i>Aberdeen Global - Asian Property Share Fund USD²⁰, Aberdeen Global – Latin American Equity Fund²⁰, Aberdeen Global – World Resources Fund²⁰, Aberdeen Global – Asian Smaller Companies Fund²⁰, Aberdeen Global – Emerging Markets Equity Fund²⁰, Aberdeen Global – Indian Equity Fund²⁰</i>		
Issuance of investment units	1%, minimum USD 50	
Redemption of investment units	Free of charge	

¹⁹ Fixing the fee for offering is decided on the basis of the exchange rate.(NAV multiplied by number of the shares)

²⁰ Minimum investment amount by Aberdeen Global Funds: USD 1500, or equivalent EUR amount

<i>Aberdeen Global – Eastern European Equity Fund²⁰, Aberdeen Global - European Equity Fund²⁰, Credit Suisse Equity Fund (Lux) European Property EUR, Credit Suisse Fund (Lux) Target Volatility (Euro), Credit Suisse Lux Global Prestige, Aberdeen Global – World Resources Fund²⁰, Aberdeen Global – Emerging Markets Equity Fund²⁰</i>	
Issuance of investment units	1%, minimum EUR 50
Redemption of investment units	Free of charge
<i>Budapest Bonitas Alap, Budapest Állampapír Alap, Budapest Kötvény Alap, GE Money Közép-Európai Részvény Alap, Budapest Nemzetközi Részvény Befektetési Alap és Budapest Euró Pénzpiaci Alap</i>	
Issuance / redemption of investment units	HUF 3,000, 1% of the redemption exchange rate value within 5 working days after receipt on the account
<i>Aegon Belföldi Kötvény Alap, Aegon Közép-Európai Részvény Alap, Aegon Nemzetközi Kötvény Alap, Aegon Nemzetközi Részvény Alap, Aegon Pénzpiaci Alap, Aegon MoneyMaxx Expressz Vegyes Alap²¹, Aegon Atticus Alfa Származtatott Befektetési Alap, Aegon Lengyel Kötvény Alap, Aegon Ázsia Részvény Befektetési Alapok Alapja, Aegon IstanBull Részvény Befektetési Alap, Aegon Russia Részvény Befektetési Alap</i>	
Issuance of investment units	HUF 3,000
Redemption of investment units	HUF 3,000, but 2% of the redemption exchange rate value within 10 working days after the purchase order of the other funds except for the Aegon Pénzpiaci Alap
<i>Aegon Ózon Éves Tőkevédett Származtatott Alap</i>	
Issuance of investment units	HUF 3,000
Redemption of investment units	2% of the redemption exchange rate value in the case of redemption within one year + HUF 3,000 HUF 3,000 in the case of redemption over one year
<i>Aberdeen Ingatlan Alapokba Befektető Alap, Concorde 2000, Concorde Rövid Futamidejű Kötvény, Concorde Kötvény, Concorde Részvény és Concorde Nemzetközi Részvény Befektetési Alap, Aberdeen Globális Abszolút Hozamú Befektetési Alapokba Befektető Befektetési Alap, Concorde VM Abszolút Származtatott Befektetési Alap, Citadella Származtatott Befektetési Alap</i>	
Issuance / redemption of investment units	HUF 3,000
<i>Concorde-VM Euró Befektetési Alap</i>	
Issuance / redemption of investment units	EUR 10,-
<i>Aegon Belföldi Kötvény Alap, Aegon Közép-Európai Részvény Alap, Aegon Nemzetközi Kötvény Alap, Aegon Nemzetközi Részvény Alap, Aegon Pénzpiaci Alap és Aegon MoneyMaxx Expressz Vegyes Alap, Aegon Atticus Alfa Származtatott Befektetési Alap, Aegon Ózon Éves Tőkevédett Származtatott Alap, Aegon Lengyel Kötvény Alap, Aegon Ázsia Részvény Befektetési Alapok Alapja, Budapest Bonitas Alap, Budapest (I.) Állampapír Alap, Budapest (II). Kötvény Alap, Budapest Növekedési Részvény Alap, Budapest Nemzetközi Részvény Befektetési Alap és Budapest Euró Pénzpiaci Alap, Credit Suisse Ingatlan Alapokba Befektető Alap, Concorde 2000, Concorde Rövid Futamidejű Kötvény, Concorde Kötvény, Concorde Részvény és Concorde Nemzetközi Részvény Befektetési Alap, Credit Suisse Globális Abszolút Hozamú Befektetési Alapokba Befektető Befektetési Alap</i>	
Minimum amount	HUF 100,000
<i>Allianz Asia Pacific Equity - CT – EUR, Allianz Global EcoTrends - CT – EUR, Allianz BRIC Equity - CT – EUR, Allianz Global Agricultural Trends – CT – EUR, Allianz China Equity – CT – EUR, Allianz Europe Equity Growth – CT – EUR, Allianz Europe Small Cap Equity – AT – EUR, Allianz Brazil AT – EUR, Allianz European Equity Dividend – CT – EUR</i>	
Issuance / redemption of investment units	Free of charge
<i>Allianz BRIC Equity – AT – HUF, Allianz Europe Equity Growth – AT – HUF</i>	
Issuance / redemption of investment units	HUF 3000,-
<i>Dialóg Likviditási Befektetési Alap</i>	
Issuance of investment units	HUF 500
Redemption of investment units	HUF 500
<i>Dialóg Euró Származtatott Deviza Befektetési Alap</i>	
Issuance of investment units	EUR 10,-
Redemption of investment units	EUR 10,-

²¹ Issuance of Aegon MoneyMaxx Expressz Fund free of charge between 01.10.2012 and 31.12.2012

<i>Dialóg Ingatlanfejlesztő Részvény Befektetési Alap, Dialóg Konvergencia Részvény Befektetési Alap, Dialóg Származtatott Deviza Befektetési Alap, Dialóg Octopus Származtatott Befektetési Alap, Dialóg Árupiaci Származtatott Befektetési Alap</i>	
Issuance of investment units	HUF 3,000
Redemption of investment units	HUF 3,000
If any of the owners of the Dialóg Ingatlanfejlesztő Részvény and Dialóg Konvergencia Részvény investment units issues a redemption order for the investment units of the same investment fund within 15 days (T+15) after the latest purchase order, an additional 2% redemption commission will be charged in addition to the above redemption commission.	
<i>OTP EMDA Származtatott Alap - „A” sorozat, OTP G10 Euró Származtatott Alap, OTP Új Európa Nyíltvégű Értékpapír Alap - „A” sorozat, OTP Supra Származtatott Kötvény Alap, OTP - Planéta Feltörekvő Piaci Részvény Alapok Alapja - „A” sorozat, OTP Föld Kincsei Árupiaci Alapok Alapja - „A” sorozat</i>	
Issuance / redemption of investment units	HUF 3000,-
<i>OTP Dollár Pénzpiaci Alap - „A” sorozat, OTP Euró Pénzpiaci Alap - „A” sorozat</i>	
Issuance of investment units	10,- USD / 10,- EUR
Redemption of investment units	Free of charge
<i>BNPPL1 Equity Best Selection Asia Ex-Japan – EUR, Parvest Equity Brazil – USD, Parvest Equity BRIC – USD, BNPPL1 Equity China – USD, BNPPL1 Equity Best Selection Europe – EUR, BNPPL1 Equity Europe Growth – EUR, BNPPL1 Equity India – USD, BNPPL1 Equity Turkey – EUR, Parvest Equity USA – USD, Parvest Enhanced Cash 18 Months– EUR, Parvest Equity Japan, BNPPL1 Bond Euro High Yield</i>	
Issuance of investment units	1 %
Redemption of investment units	Free of charge
<i>ING (L) Invest Global Opportunities, ING (L) Invest Alternative Beta, ING (L) Invest India Focus, ING (L) Invest Middle-East & North Africa, ING (L) Renta Fund Emerging Market Debt Hard Currency</i>	
<i>The funds can't be purchased for NYESZ account in continuous trading.</i>	
Offering of Investment fund unit	1%
Redemption of Investment fund unit	Free of charge
<i>Generali Cash Pénzpiaci Alap</i>	
<i>The funds can't be purchased for NYESZ account in continuous trading.</i>	
Issuance of investment units	HUF 3000,-
Redemption of investment units	HUF 3000,- but within 2 days (T+2) after the latest purchase order, an additional 1% redemption commission will be charged in addition to the above redemption commission
<i>Generali Gold Közép-Kelet-Európai Részvény Alap, Generali Abszolút Hozam Származtatott Alap</i>	
<i>The funds can't be purchased for NYESZ account in continuous trading.</i>	
Issuance of investment units	HUF 3000,-
Redemption of investment units	HUF 3000,- but within 5 days (T+5) after the latest purchase order, an additional 2% redemption commission will be charged in addition to the above redemption commission
<i>Blackrock Global Funds - Global Allocation Fund A2 USD, Blackrock Global Funds - World Agriculture Fund A2 USD, Blackrock Global Funds - World Gold Fund A2 USD, Blackrock Global Funds - World Mining Fund A2 USD</i>	
Issuance of investment units	1%, minimum USD 50,-
Redemption of investment units	Free of charge
<i>Blackrock Global Funds - China Fund A2 EUR Hedged, Blackrock Global Funds - Global Allocation Fund A2 EUR Hedged, Blackrock Global Funds - Latin American Fund A2 EUR, Blackrock Global Funds - World Agriculture Fund A2 EUR Hedged, Blackrock Global Funds - World Gold Fund A2 EUR Hedged, Blackrock Global Funds - World Mining Fund A2 EUR Hedged</i>	
Issuance of investment units	1%, minimum EUR 50,-
Redemption of investment units	Free of charge

Fees of the safe deposit services	
Deposit fees	
Fees for printed securities managed by the agent or held on securities accounts (except for government securities), based on the market value of the average securities portfolio on the day before the end of the quarter ²²⁻²³ , projected for a whole a year.	0.2%+VAT/year
Immobilised debt and equity securities, based on the market value of the average securities portfolio on the day before the end of the quarter ²² , projected for a whole a year	0.1%+VAT/year
Dematerialised debt and equity securities (including dematerialised government securities), and in the case of the investment funds traded by the Bank, based on the market value of the average securities portfolio on the day before the end of the quarter ²² , projected for a whole a year	0.11%/year, but quarterly max. HUF 25,000
Securities traded on Western European and American markets	0.4% p.a.
Securities receipt and issuance fees (in proportion to the nominal value of securities)	
Physical receipt of securities accepted by KELER	1%, min. HUF 10,000
Physical receipt of securities not accepted by KELER	2%, min. HUF 40,000
Physical issuance of securities	2%, min. HUF 80,000
Transfer between the accounts of the same customer, blockage, release	HUF 1,000
Securities transfer, issued in Hungary and internal classification (not Cross Border) settlement type by Keler (per security, transaction)	HUF 5,000
Internal security transfer – transfer between security accounts held by UniCredit	
Transfer and enlist of all other products	EUR 150
Fee for stock ledger registration	
Fee for corporate event (e.g. general assembly) resulting in securities blockage	HUF 2,000
At KELER Zrt.	
Opening sub-accounts	HUF 2,000/sub-account
Transfer between sub-account and main account	HUF 2,000/transfer
Blocking/release	HUF 15,000/transaction
Eurócsúcs 2 Tőkegarantált Kötvény	
Redemption	For arrived redemption order till 11:00 on the last Wednesday of the month, execution on Friday (T+2) on current value that is valid on T and checked with the fund manager.
Redemption fee	free of charge

In the case of transactions not included in the List of Conditions, where the partner involved (e.g. KELER) will charge a fee, the basis of the fee calculation is the fee invoiced by the partner involved, in each case. In the case of other one-off transactions, the basis of the fee calculation is the agreement between the Customer and the Bank.

²² The market price used for the calculation of the market value is, in the case of products traded on the Budapest Stock Exchange, a closing price from not more than 10 stock exchange business days previously, or, in the absence of this, the previous latest stock exchange closing price, or the OTC average price. In the case of securities traded over the counter it is the latest OTC average price officially recorded and published by the PSZÁF. In case of investment fund distributed by the Bank is the Net Asset Value. In other cases it is the face value of the securities.

Stock Exchange Product: financial asset traded on the Budapest Stock Exchange (share, ETF, corporate bond, debenture bond)

²³ In the case of debt-securities the basis of calculation is the face value of the securities.

V. DEBIT CARDS

Designation	Maestro bankcard	MasterCard Standard and VISA Classic ^{K9} bankcard	MasterCard Gold and VISA Gold ^{K9} bankcard	Due date of fees
Application condition in case of opening new account	Minimum opening balance: 5 000 Ft	<ul style="list-style-type: none"> ▪ Based on individual review; ▪ Minimum opening balance: 5 000 Ft 	<ul style="list-style-type: none"> ▪ Based on individual review; 	
Application condition in case of existing current account	Minimum opening balance: Issuer fee	<ul style="list-style-type: none"> ▪ Based on individual review; ▪ Minimum opening balance: 5 000 Ft 	<ul style="list-style-type: none"> ▪ Average balance: 3 000 000 Ft, ▪ 6 months UniCredit account history ▪ Regular monthly minimum credit transaction: 150 000 Ft 	
Card fees				
Card Issuer fee	1 950 Ft	4 350 Ft	Free of charge ¹⁰	Due upon the first production date of applied bankcard
Supplementary card issuer fee	1 950 Ft	4 350 Ft	18 000 Ft	Due upon the first production date of applied bankcard
Card Membership fee	2 300 Ft ^{K1}	5 100 Ft ^{K1}	Free of charge ¹⁰	One time per year subsequently ^{K2}
Supplementary card membership fee	2 300 Ft ^{K1}	5 100 Ft ^{K1}	21 000 Ft ^{K1}	One time per year subsequently ^{K2}
Card blocking fee (including replacement)	1 150 Ft	10 000 Ft	10 000 Ft	When service provided
PIN code reproduction fee	350 Ft	350 Ft	350 Ft	When service provided
Card replacement fee in Hungary	500 Ft	1 200 Ft	Free of charge (normal fee: 1 200 Ft ^{K3})	When service provided
Transaction fees				
Purchase commission	0%	0%	0%	
Cash deposit fee on UniCredit ATM in Hungary ^{K11}	Free of charge (normal fee: 0,2%, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled)			The booking date of the cash deposit transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on UniCredit ATM in Hungary	Free of charge (normal fee: 0,1%, min. 100 Ft, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)			The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on foreign ^{K4} UniCredit ATM	Free of charge (normal fee: 1% plus 3 EUR, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled)			The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM in Hungary	0,47% + 470 Ft, minimum 530 Ft	0,47% + 470 Ft, minimum 530 Ft	0,47% + 470 Ft, minimum 530 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches in Hungary (in post offices as well)	0,41% + 410 Ft, minimum 610 Ft	0,41% + 410 Ft, minimum 610 Ft	0,41% + 410 Ft, minimum 610 Ft	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee on other ATM abroad	1,15% + 3,8 EUR	1,15% + 3,8 EUR	1,15% + 3,8 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash advance fee in bank branches abroad	1,15% + 5,8 EUR	1,15% + 5,8 EUR	1,15% + 5,8 EUR	The booking date of the cash withdrawal transaction, the base of fee calculation is the

List of Conditions and Announcements for Private Banking Customers

Designation	Maestro bankcard	MasterCard Standard and VISA Classic ^{K9} bankcard	MasterCard Gold and VISA Gold ^{K9} bankcard	Due date of fees
				amount of transaction
Emergency cash withdrawal abroad	Not applicable	225 EUR	225 EUR	When service provided
Emergency card replacement abroad	Not applicable	175 EUR	175 EUR	When service provided
Balance inquiry fee	35 Ft ^{K5}	35 Ft ^{K5}	35 Ft ^{K5}	When service provided
Misc fees, settings				
SMS service	According to operative SMS List of Conditions			According to operative SMS List of conditions
Annual fee for STANDARD optional travel, accident, sickness and luggage insurance	1 160 Ft ^{K1}	Included in membership fee	Included in membership fee	When service provided and each consecutive year on the first working day of the month following the month of expiry.
Annual fee for GOLD optional travel, accident, sickness and luggage insurance	Not applicable	1 970 Ft ^{K1}	Included in membership fee	When service provided and each consecutive year on the first working day of the month following the month of expiry.
Annual fee for PLATINA optional travel, accident, sickness and luggage insurance	Not applicable	2 380 Ft ^{K1}	2 380 Ft ^{K1}	When service provided and each consecutive year on the first working day of the month following the month of expiry.
Standard Daily ATM cash withdrawal limit ^{K6}	100 000 Ft	250 000 Ft	300 000 Ft	
Maximum daily ATM cash withdrawal limit	500 000 Ft			
ATM limit modification fee	Modification fee between Standard limit and 500 000 Ft/day is 250 Ft/modification; above 500 001 Ft/day is 1.000 Ft/modification ^{K7}			When service provided
Standard daily ATM cash deposit limit	No limit set			
Max. number of banknotes per ATM cash deposit transaction	50 pcs			
Standard POS daily limit ^{K6}	150 000 Ft	300 000 Ft	500 000 Ft	
POS limit modification fee	Free of charge	Free of charge	Free of charge	
Daily frequency usage limit ^{K8}	8 pcs	8 pcs	10 pcs	
Validity	For Mastercard and Maestro cards: 3 years ^{K11} For Visa Cards: 2 years			
Regular card issuance and postal delivery	10 banking days	10 banking days	10 banking days	
Urgent card issuance time	5 banking days	5 banking days	5 banking days	
Additional charge of urgent card issuance and branch posting	The minimum amount of membership fee	The minimum amount of membership fee	Free of charge (normal fee: minimum amount of membership fee ^{K3})	At the production date of the bankcard
Fee of unjustified dispute	1 000 Ft			When service provided
Transaction receipt retrieval request fee	500 Ft			When service provided

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for private persons currently in force at the Bank.

K1: Fee calculation method: the 0,1% of the total value of settled transactions occurred with the bankcard during the 12-month period prior due date. The amount above is the minimum amount, which is not charged by the Bank during the promotion period. The promotion period is valid until recalled

K2: The fee is due in the month of expiry, in the same month the first card have been issued, in case a new bankcard is issued during the year (instead of the expiry of the previous bankcard). The due date of membership fee is the first working day following the month of expiry per year, if there was no new card issued during the year.

K3: The fee is not charged by the Bank during the promotion period. The promotion period is valid until recalled

K4: Member banks of UniCredit Group provide free of charge ATM cash withdrawal in the following countries: Austria, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Germany, Italy, Kazakhstan, Kyrgyzstan, Poland, Romania, Russian Federation,

Designation	Maestro bankcard	MasterCard Standard and VISA Classic ^{K9} bankcard	MasterCard Gold and VISA Gold ^{K9} bankcard	Due date of fees
<p><i>Serbia, Slovakia, Slovenia, Turkey, Ukraine.</i></p> <p><i>K5: Service provided on ATM of UniCredit .</i></p> <p><i>K6: The daily ATM limit and the daily POS limit can be modified after application. The limit amount has to be divided by 50.000 Ft.</i></p> <p><i>K7: Above the HUF 500.000 ATM daily limit the applicable limit period is maximum 1 week and based on Bank's individual decision. The limit will be set after 2 days from the application in the system.</i></p> <p><i>K8: Standard value – the account holder can define different value. ATM cash deposit transactions are not included in Daily frequency usage limit.</i></p> <p><i>K9: VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation.</i></p> <p><i>K10: Valid only for Maestro and MasterCard card issued as new or replaced after 2010.10.01. and as renewed card after 2010.11.01..The validity for Maestro and Mastercard cards issued as new or replacement before 2010.10.01. or issued as renewed card before 2010.11.01. is 2 years.</i></p> <p><i>K11 Service is available on appropriate UniCredit ATM's</i></p>				

The fees and costs are accounted for in the foreign exchange of the account to be debited. If the foreign exchange of the fees incurred differs from the foreign exchange of the account to be debited, the debiting takes place based on the Bank's currently valid foreign exchange rates.

VI. TEXT MESSAGE (SMS) SERVICE

1. SMS services in connection with current account:

Notifications on bank account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits)	36 HUF/message
Notifications on bank account debits* (They include only debits from credit repayments from among fee and interest-type debits)	36 HUF/message
Notifications on group collections received	36 HUF/message
Notifications on the actual debiting of debit card transactions*	36 HUF/message
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)	36 HUF/message
Sending of the utilizable balance of the bank account on banking days	36 HUF/message
Sending of the utilizable balance of the account once a week, on the first banking day of the week	36 HUF/message
Sending of the utilizable aggregate balance of the account on the banking day when there is a change in comparison to the previous banking day	36 HUF/message

2. SMS services in connection with debit bankcard:

Notifications on successful, unsuccessful and cancelled purchases with the debit card*	36 HUF/message
Notifications on successful, unsuccessful and cancelled cash withdrawals with the debit card*	36 HUF/message
Notifications on the limit modifications in connection with the debit card	36 HUF/message
Sending of the utilizable aggregate balance of the accounts for the given bankcard on banking days	36 HUF/message
Sending of the utilizable aggregate balance of the accounts for the given bankcard once a week, on the first banking day of the week	36 HUF/message
Sending of the utilizable aggregate balance of the accounts for the given bankcard on the banking day when there is a change in comparison to the previous banking day	36 HUF/message

3. SMS services in connection with credit bankcard:

Notifications on successful, unsuccessful and cancelled purchases and cash withdrawals with the credit card	36 HUF/message
Notifications on daily closing balance, the amount of credit line obligation. (The Bank is sending this message only if there is a change in the balance during the day. The daily closing balance does not contain the value of authorised transactions that have not been debited on the account.)	36 HUF/message
Notifications on debiting fees and interest.	36 HUF/message
Notifications on statement: The total amount of obligations (the closing balance on statement day), the minimum amount of repayment and the deadline of repayment (this message is sent on the following day of statement day).	36 HUF/message

4. UniCredit SMS packages

The following conditions are applicable to the fees of the individual services included in the packages.
Upon any special order, the above extra services can be added to the services included in the package with the conditions set forth in the foregoing.

UniCredit SMS – Card Monitoring Package includes the following services:

Notifications on successful, unsuccessful and cancelled cash withdrawals and purchases with the debit card*
Notifications on the limit modifications in connection with the debit card

UniCredit SMS – Accounts Monitoring Package includes the following services:

Notification on bank account credits* (They exclude fee credits, and include only credits in connection with term deposits from interest-type credits)
Notifications on bank account debits* (They include only debits from credit repayments from among fee and interest-type debits)
Notifications on the actual debiting of debit card transactions*
Notifications on group collections received
Notifications on orders without sufficient coverage (on HUF accounts – in HUF currency)

The due date of the fees is the first banking day after due month.

SMS services can be requested to any mobile phone number belonging to any of the domestic GSM service providers.

Balance notifications in connection with the bank accounts and bankcards are sent by the Bank on banking days until 12.00 p.m. at the latest. SMS notifications in connection with bank account and bankcard transactions are sent within short whiles following the execution of the transactions concerned.

** In addition to the details of transactions, the current account balance will also be sent.*

VII. SPECTRANET INTERNET BANKING AND MOBILE BANKING

Up-front entry fee:	
For SpectraNet Internet Banking Light:	Free of charge (Normal fee: HUF 2,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Internet Banking Plus:	HUF 4,000 + VAT
For SpectraNet Mobile Banking Light:	Free of charge (Normal fee: HUF 2,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Mobile Banking Plus:	HUF 4,000 + VAT
Service fee:	
For SpectraNet Internet Banking Light:	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Internet Banking Plus:	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Mobile Banking Light:	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For SpectraNet Mobile Banking Plus:	Free of charge (Normal fee: HUF 150 / month, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For authentication based on password sent in text message (SMS):	
Fee of text message (SMS) sent by Bank:	Free of charge (Normal fee: HUF 36 / SMS, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
For authentication through the use of a Token:	
One-off fee of using a Token:	HUF 5,000 + VAT / Token
Token charge for issuing a new Token (when lost or damaged):	HUF 5,000 + VAT
Queries:	Free of charge
Fees of transfers and other transactions:	According to the List of Conditions for Private Clients
Help-desk service by telephone:	Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing Token blocking:	Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Releasing ban:	Free of charge (Normal fee: HUF 1,000 + VAT, it is not charged by the Bank during the promotion period. The promotion period is valid until recalled.)
Changing User ID:	HUF 1,000 + VAT
Switching from Token authentication to authentication based on password sent by text message (SMS), and vice versa:	HUF 1,000 + VAT

VIII. TELEPHONE BANK

Admission fee (flat)	Free of charge
Service fee	Free of charge

IX. CHEQUE TRANSACTIONS

To the credit of an account held in identical currency	free of charge ¹⁵
To the credit of an account held in different currency	By applying a currency purchase and sales rate
Purchase of travel cheques	
Against identical currency	free of charge ¹⁵ , currency purchase and sales rate
Against different currency	free of charge ¹⁵ , currency purchase and sales rate
HUF payments	free of charge, by applying a foreign currency purchase rate
Receipt of cheque for collection, Eurocheques	HUF 1,000 /cheque + foreign banking charges
Own issued cheque	
Cheque handling costs	as per a separate agreement
Collection at a UniCredit Hungary branch (up to the account balance)	as per the current cash withdrawal commission
Postal collection up to HUF 100,000	1.45%
Cheque collection	as per the current commission charged for transfer within the bank
Guaranteed FX cheques issued by UniCredit Bank Hungary Zrt.	
Fee for guaranteed FX cheque	0.15%, min. EUR 12/cheque
Not guaranteed cheques issued by UniCredit Bank Hungary Zrt.	
Cheque sheet fee	HUF 100/cheque
Cheque collection	0.15%, min. EUR 12/cheque

X. BANK GUARANTEES

Guarantee fee (in the case of guarantees issued by the bank for the whole term)	
Within the year and a one-year bank guarantee	According to the terms of the relevant credit line agreement and contract or min. 0.2%/month, min. HUF 10,000
Bank guarantee over a year	According to the terms of the relevant credit line agreement and contract or min. 2%/month, min. HUF 15,000

XI. DEPOSIT AND CREDIT CONDITIONS

Sight interest paid for HUF accounts	as per the current Announcement
Special credit interest in the case of HUF account overdraft	current account credit interest + 6%
Interest payable on demand for FX accounts	as per the current Announcement
Special credit interest in the case of FX account overdraft	1 month LIBOR + 10%
Termination of deposit before expiry	
HUF	as per the current Announcement
FCY	as per the current Announcement
Interest settlement expiry	
In the case of HUF current accounts	
Interest credit	by calendar quarter
Interest charge	as per a separate agreement
In the case of FX accounts	
Crediting interest payable on demand	by calendar quarter
Interest charge	as per a separate agreement
In the case of deposit accounts	upon expiry
Loan agreement modification fee	as per the current Announcement

XII. SAFE-DEPOSIT SERVICES

Based on a separate agreement.

XIII. OTHER

Bank information	HUF 4,500
Fee for BAR customer enquiry handling	HUF 4,000
SWIFT copy	HUF 1,000
Form costs	free of charge
Telefax fee	
In Hungary	HUF 400/page+VAT
In Europe	HUF 700/page+VAT
Outside Europe	HUF 1,000/page+VAT
Student loan datasheet	
Student loan request package	HUF 160/piece+VAT
Modification datasheet	HUF 80/piece+VAT
Custody account opening	HUF 15.000,-
Inducement of a prompt collection order	
Electronic collection without attached documents	HUF 300,-/piece
Paper based collection without attached documents	HUF 300,-/piece
Collection with attached documents	HUF 2.500,-/piece
Fulfilment of prompt collection order in HUF and FCY	
The order is received in paper form	Commission according to the chosen bank accounts on in-bank and bank-to-bank payment orders by not original bank form
The order is received via electronic channels	Commission according to the chosen bank accounts according to the channel and direction of the order
Conversion order issued without cover *	1,5% min. HUF 10.000,-
Treasury deal via ClickFX system*	Free of charge as a special offer, valid until withdraw (normal fee: 0,15% min HUF 1.500,-)
ClickFX system starting up fee*	Free of charge as a special offer, valid until withdraw (normal fee: HUF 25.000,-)
ClickFX system monthly regular fee*	Free of charge as a special offer, valid until withdraw (normal fee: 0,05% min HUF 7.500,- of turnover)

* These fees are valid from 10. June 2011.

XIV. FULFILLING ORDERS

Details about domestic HUF payment orders and FX and international HUF payment transactions are in the *List of Conditions for Private Customers of the Bank – Announcement on the Execution Order of Transaction and Time Deposits*.

Fixing deposits

HUF fixing

Submitting orders	Fulfillment of the fixing
In the case of electronic orders: T day, till 2 p.m.	T day
In the case of paper-based orders: T day, till 2 p.m.	T day

FX fixing orders

Submitting orders		Fulfillment of the fixing
In the case of electronic orders: T day, till 2 p.m.	For EUR, USD and CHF	T day
	In the case of other currencies	T+2 days
In the case of paper-based orders: T day, till 2 p.m.	For EUR, USD and CHF	T day
	In the case of other currencies	T+2 days

Special directions in relation to deposit orders in branches without cash-desk

In case of paper-based orders:

If the cover necessary to execute the order is available on T day, the order will be executed as defined in the above table. However, if the cover is received after that time – regarding all of these cases – the order will be executed only 1 day later than the dates defined in the above table. If the cover is not available until 14:00 on T+1 day, the order will be canceled. In case of special rate deposit products contained by the “Announcement – demand deposits and time deposits for private customers”, the cover must be available on T day, in any other case the order will be canceled.

Orders with not standard formats through Spectra, Spectra Light, SpectraNet Internet Banking, Mobile Banking System

Processing of orders: T+2 day

SECURITIES-RELATED ORDERS

Securities transactions in secondary trading

Orders received and stamped by 4 p.m. (or by the closing hours in the case of branches closing earlier) on day M (the day of the order) at the branches will be placed by the Bank on day M, within 10 minutes after the receipt, into the stock exchange offer management system against a coverage. The Bank accepts Stop-Limit stock orders only through the client's personal advisor or the Bank's Telephone Banking Customer service.

The Bank may attempt to fulfil orders received and stamped after 4 p.m. at the Bank's customer teleservice or through the SpectraNet Internet Banking, Home Banking systems or the branches still open on day M but will, at the latest, place these within M+1 banking days into the stock exchange offer management system against a coverage. Orders recorded in the stock exchange offer management system on day M can only be withdrawn or modified if the order has not yet been fulfilled on the stock exchange, neither partially, nor fully. Partially fulfilled orders can be withdrawn or modified by 8.15 a.m.

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 1 month, the cover release would commence on the next BSE trading day of the order's validity until 09:00

At the branches, on T day (fulfillment-transaction date), government security sales transactions from own accounts take place with T day conditions, financial fulfillment on T day and securities crediting on T day. In the case of government security purchase transactions for own accounts, the transaction takes place with T day conditions, financial fulfillment on T day and securities debiting on T day.

Settlement order of securities transactions:

Order	Fulfillment
In the case of purchase orders for shares listed on the BSE	on T+3 days ²⁴
For orders for debt securities listed on the BSE	on T+2 days
For government securities traded from UniCredit Bank's own account	on T day
In the case of securities transfer orders	Forwarded to KELER Zrt. for processing on the banking day following the day when the order was issued, at the latest
Securities delivery	It can be taken on the 3 rd banking day after the submission of the order at the earliest, at the specified branch ²⁵

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.

Safe deposit services

In the case of securities delivery orders submitted by 2 p.m. on day M, securities can be taken on M+3 banking days at the earliest, at the specified branches. (The condition for the fulfillment of the transaction is ensuring the coverage on the customer's account.)

The securities transfer and reclassification orders submitted during business hours on day M will be fulfilled by the Bank on M+1 banking day at the latest i.e. this is when these will be forwarded to KELER Zrt. for processing.

The Bank will accept the historical cost certifications by the time the order is submitted at the latest.

²⁴ T day is the day when the order is FULFILLED, it is not the same as the day when the order is given (day M).

²⁵ The condition of the fulfillment of the transaction is ensuring the coverage on the customer's account.

Distribution of open-end funds

Name of investment fund	Deadline for accepting the order
<p>Blackrock funds ²⁶ Blackrock Global Funds - Global Allocation Fund A2 USD, Blackrock Global Funds - World Agriculture Fund A2 USD, Blackrock Global Funds - World Gold Fund A2 USD, Blackrock Global Funds - World Mining Fund A2 USD Blackrock Global Funds - China Fund A2 EUR Hedged, Blackrock Global Funds - Global Allocation Fund A2 EUR Hedged, Blackrock Global Funds - Latin American Fund A2 EUR, Blackrock Global Funds - World Agriculture Fund A2 EUR Hedged, Blackrock Global Funds - World Gold Fund A2 EUR Hedged, Blackrock Global Funds - World Mining Fund A2 EUR Hedged</p>	<p>11.30 a.m.</p>
<p>“Pioneer Nemzetközi Alapok” package Pioneer Fund - Core European Equity (EUR/USD), 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/USD), Pioneer Fund - Euro Corporate Bond (EUR/USD), Pioneer Fund - Euro Short-Term (EUR/USD), 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 (EUR/USD), Pioneer Fund - Global Select (EUR/USD), Pioneer Fund - China Equity (EUR/USD), Pioneer Fund – Global Aggregate Bond (EUR/USD), Pioneer Fund - Italian 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 (EUR/USD), Pioneer Fund - U.S. High Yield (EUR/USD), Pioneer Fund - U.S. Fundamental Growth (EUR/USD), Pioneer Fund - U.S. Mid Cap Value (EUR/USD), Pioneer Fund - U.S. Pioneer Fund (EUR/USD), Pioneer Fund - U.S. Research (EUR/USD), Pioneer Fund - U.S. Research Value (EUR/USD), Pioneer Fund – Latin American Equity, Pioneer Fund – Indian Equity, Pioneer Fund – Commodity Alpha (EUR/USD), Pioneer Fund - Russian Equity (EUR/HUF), Pioneer Fund - North American Basic Value (EUR/USD), Pioneer Fund - Euro Aggregate Bond (EUR), Pioneer Fund - Absolute Return European Equity (EUR)</p>	<p>12 p.m.</p>
<p>Aberdeen funds Aberdeen Ingatlan Alap, Aberdeen Euro Ingatlan Alap, Aberdeen Globális Abszolút Hozamú Befektetési Alapokba befektető Befektetési Alap</p>	<p>12 p.m.</p>
<p>Aberdeen Lux funds Aberdeen Global – Asian Property Share Fund USD, Aberdeen Global – European Equity Fund, Aberdeen Global – Eastern European Equity Fund, Aberdeen Global – World Resources Fund (EUR/USD), Aberdeen Global – Latin American Equity Fund, Aberdeen Global – Asian Smaller Companies Fund, Aberdeen Global – Emerging Markets Equity Fund (EUR/USD), Aberdeen Global – Indian Equity Fund</p>	<p>12 p.m.</p>
<p>Credit Suisse Lux funds Credit Suisse Equity Fund (Lux) Latin America Aberdeen USD, Credit Suisse Equity Fund (Lux) European Property EUR, Credit Suisse Fund (Lux) Target Volatility (Euro), Credit Suisse Lux Global Prestige</p>	<p>2 p.m.</p>
<p>Aegon funds (Aegon Beföldi Kötvény Alap, Aegon Közép-Európai Részvény Alap, Aegon Nemzetközi Kötvény Alap, Aegon Nemzetközi Részvény Alap, Aegon Pénzpiaci Alap és Aegon MoneyMaxx Expressz Vegyes Alap, Aegon Atticus Alfa Származtatott Befektetési Alap, Aegon Ózon Éves Tőkevédett Származtatott Alap, Aegon Lengyel Kötvény Alap, Aegon Ázsia Részvény Befektetési Alapok Alapja), Aegon Istanbul Részvény Befektetési Alap, Aegon Russia Részvény Befektetési Alap, Aegon Euroexpressz Befektetési Alap (EUR)</p>	<p>2 p.m.</p>
<p>Allianz funds Allianz Asia Pacific – CT – EUR, Allianz Global EcoTrends – CT – EUR, Allianz BRIC Equity – CT – EUR, Allianz Global Agricultural Trends – CT – EUR, Allianz China Equity – CT – EUR, Allianz Europe Equity Growth – CT – EUR, Allianz Europe Small Cap Equity – AT – EUR, Allianz BRIC Equity – AT – HUF, Allianz Europe Equity Growth – AT – HUF, Allianz Brazil Equity – AT – EUR, Allianz European Equity Dividend - CT - EUR</p>	<p>2 p.m.</p>
<p>Budapest funds Budapest Bonitas Alap, Budapest Állampapír Alap, Budapest Kötvény Alap, GE Money Közép-Európai Részvény Alap, Budapest Nemzetközi Részvény Befektetési Alap és Budapest Euró Pénzpiaci Alap</p>	<p>2 p.m.</p>
<p>Concorde funds Concorde 2000, Concorde Rövid Futamidejű Kötvény, Concorde Kötvény, Concorde Részvény és Concorde Nemzetközi Részvény Befektetési Alap, Concorde VM Abszolút Származtatott Befektetési Alap, Citadella Származtatott Befektetési Alap, Concorde-VM Euró Befektetési Alap</p>	<p>2 p.m.</p>
<p>Parvest funds BNPPL1 Equity Best Selection Asia Ex-Japan – EUR, Parvest Equity Brazil – USD, Parvest Equity BRIC – USD, BNPPL1 Equity China – USD, BNPPL1 Equity Best Selection Europe – EUR, BNPPL1 Equity Europe Growth – EUR, BNPPL1 Equity India – USD, BNPPL1 Equity Turkey – EUR, Parvest Equity USA – USD, Parvest Enhanced Cash 18 Months – EUR, Parvest Equity Japan, BNPPL1 Bond Euro High Yield</p>	<p>2 p.m.</p>
<p>ING funds ING (L) Invest Global Opportunities, ING (L) Invest Alternative Beta, ING (L) Invest India Focus, ING (L) Invest Middle East & North Africa, ING (L) Renta Fund Emerging Market Debt Hard Currency</p>	<p>2 p.m.</p>
<p>OTP funds OTP EMDA Származtatott Alap - „A” sorozat, OTP G10 Euró Származtatott Alap, OTP Új Európa Nyíltvégű Értékpapír Alap - „A” sorozat, OTP Supra Származtatott Kötvény Alap, OTP - Planéta Feltörekvő Piaci Részvény Alapok Alapja - „A” sorozat, OTP Dollár Pénzpiaci Alap - „A” sorozat, OTP Euró Pénzpiaci Alap - „A” sorozat, OTP Föld Kincsei Árupiaci Alapok Alapja - „A” sorozat</p>	<p>2 p.m.</p>

²⁶ Orders cannot be given through the SpectraNet Internet Banking system!

Name of investment fund	Deadline for accepting the order
Generali funds Generali Cash Pénzpiaci Alap 'A', Generali Gold Közép-Kelet-Európai Részvény Alap, Generali Abszolút Hozam Származtatott Alap	3 p.m.
HVB Lépéselőny Fund²⁷	3.30 p.m.
Dialóg funds Dialóg Likviditási Befektetési Alap, Dialóg Ingatlanfejlesztő Részvény Befektetési Alap, Dialóg Konvergencia Részvény Befektetési Alap, Dialóg Származtatott Deviza Befektetési Alap, Dialóg Euró Származtatott Deviza Befektetési Alap, Dialóg Octopus Származtatott Befektetési Alap, Dialóg Árupiaci Származtatott Befektetési Alap	3.30 p.m.
„Pioneer Hazai Alapok” package, series „A” (Pioneer Magyar Kötvény Alap és Pioneer Magyar Pénzpiaci Alap; Pioneer Magyar Indexkövető Részvény Alap, Pioneer Közép-Európai Részvény Alap, Pioneer Selecta Európai Részvény Alapok Alapja és Pioneer USA Devizarészvény Alapok Alapja; Pioneer Nemzetközi Vegyes Alapok Alapja serie “A” and “D”; Pioneer Aranyársárhány Ázsiai Alapok Alapja, Pioneer Emerging Market Fund of Funds), Pioneer Horizont 2020 Alap, Pioneer Horizont 2025 Alap, Pioneer Horizont 2030 Alap, Pioneer Regatta Származtatott Alap, Pioneer Regatta 2 Származtatott Alap	4 p.m.
“Pioneer Hazai Alapok” package, series “B” Pioneer Magyar Kötvény Alap	4 p.m.
Pioneer Protected Funds Oázis Tőkevédett Nyíltvégű Származtatott Befektetési Alap, Elixír Tőkevédett Nyíltvégű Származtatott Befektetési Alap, Magellán Tőkevédett Nyíltvégű Származtatott Alap, Magellán 2 Tőkevédett Nyíltvégű Származtatott Alap, Super 8 Protected Derivative Fund, Super 8 Plus Protected Derivative Fund, Trendváltó Tőkevédett Származtatott Alap “A”, Trendváltó Plusz Tőkevédett Származtatott Alap “A”	4 p.m.

In the case of orders submitted/received after the time indicated in the table, orders are recorded as of the following banking day.

Settlement order of open-end funds:

The Bank applies the performance deadlines detailed under this section according to the information received from the individual funds, thus when the funds' information material changes, performance deadlines will also simultaneously change²⁸.

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Aegon funds						
Aegon Belföldi Kötvény Alap	T	T+1	T	T	T	T+2
Aegon Közép-Európai Részvény Alap						
Aegon Nemzetközi Kötvény Alap						
Aegon Nemzetközi Részvény Alap						
Aegon MoneyMaxx Express Alap						
Aegon Pénzpiaci Alap						
Aegon Atticus Alfa Szárm. Alap						
Aegon Ózon Éves Tőkevédett Származtatott Alap						
Aegon Lengyel Kötvény Alap						
Aegon Ázsia Részvény Befektetési Alapok Alapja						
Aegon IstanBull Részvény Befektetési Alap						
Aegon Russia Részvény Alap						

²⁷ Orders cannot be given through the SpectraNet Internet Banking system!

²⁸ With reference to external circumstances, the Bank reserves the right to deviate from the settlement dates listed in the List of Conditions.

Name of investment fund	Issuance			Redemption								
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)						
Allianz funds												
Allianz Asia Pacific-CT-EUR	T+1	T+3	T+3	T+1	T+3	T+3						
Allianz Global EcoTrends-CT-EUR												
Allianz BRIC Equity-CT-EUR												
Allianz Global Agricultural Trends – CT – EUR												
Allianz China Equity – CT – EUR												
Allianz Europe Equity Growth – CT – EUR												
Allianz Europe Small Cap Equity – AT – EUR												
Allianz Brazil Equity - AT - EUR												
Allianz European Equity Dividend - CT - EUR												
Allianz BRIC Equity–AT–HUF												
Allianz Europe Equity Growth – AT – HUF	T+1	T+4	T+4	T+1	T+4	T+4						
Blackrock funds												
Blackrock Global Funds - China Fund A2 EUR Hedged	T	T+3	T+3	T	T+3	T+3						
Blackrock Global Funds - Global Allocation Fund A2 EUR Hedged												
Blackrock Global Funds - Latin American Fund A2 EUR												
Blackrock Global Funds - World Agriculture Fund A2 EUR Hedged												
Blackrock Global Funds - World Gold Fund A2 EUR Hedged												
Blackrock Global Funds - World Mining Fund A2 EUR Hedged												
Blackrock Global Funds - Global Allocation Fund A2 USD												
Blackrock Global Funds - World Agriculture Fund A2 USD												
Blackrock Global Funds - World Gold Fund A2 USD												
Blackrock Global Funds - World Mining Fund A2 USD												
Budapest funds												
Bp Bonitas Alap							T	T+1	T+1	T	T+1	T+1
Bp Állampapír Alap												
Bp Euró Pénzpiaci Alap	T+1	T+3	T+3	T+1	T+3	T+3						
Bp Nemzetközi Részvény Alap												
GE Money Közép-Európai Részvény Alap												
Bp Kötvény Alap												
Concorde funds												
Concorde 2000 Nyíltvégű Bef.	T	T+2	T+2	T	T+2	T+2						
Concorde Rövid Futamidejű Kötvény Alap												
Concorde Kötvény Alap												
Concorde Részvény Alap												

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Concorde Nemzetközi Részvény Bef.Alap	T	T+3	T+3	T	T+3	T+3
Concorde VM Abszolút Származtatott Befektetési Alap						
Citadella Származtatott Befektetési Alap						
Concorde-VM Euró Bef. Alap						
Credit Suisse/ Aberdeen funds						
Aberdeen Ingatlan Alap	T+1	T+1	T	T+1	T	T+4
Aberdeen Euro Ingatlan Alap						
Aberdeen Globális Abszolút Hozamú Alap						
Aberdeen Global – European Equity Fund	T	T+4	T+4	T	T+4	T+4
Aberdeen Global – Asian Property Share Fund USD						
Aberdeen Global – Eastern European Equity Fund						
Aberdeen Global – Latin American Equity Fund						
Aberdeen Global – World Resources Fund (EUR/USD)						
Aberdeen Global – Asian Smaller Companies Fund						
Aberdeen Global – Emerging Markets Equity Fund						
Aberdeen Global – Indian Equity Fund						
Credit Suisse Fund (Lux) Target Volatility (Euro)	T	T+3	T+3	T	T+3	T+3
Credit Suisse Lux Global Prestige	T	T+3	T+3	T	T+3	T+3
Credit Suisse Lux Bond Fund Target Return US \$						
Credit Suisse Equity Fund (Lux) European Property EUR						
Dialóg funds						
Dialóg Likviditási Befektetési Alap	T	T	T	T	T	T
Dialóg Származtatott Deviza Befektetési Alap	T	T+1	T+1	T+1	T+6	T+6
Dialóg Euró Származtatott Deviza Befektetési Alap	T	T+1	T+1	T+1	T+6	T+6
Dialóg Octopus Származtatott Befektetési Alap	T	T+1	T	T+1	T+10	T+10
Dialóg Árupiaci Származtatott Befektetési Alap	T	T+1	T+1	T+1	T+6	T+6
Dialóg Ingatlanfejlesztő Részvény Befektetési Alap	T	T+1	T+1	T+1	T+2	T+2
Dialóg Konvergencia Részvény Befektetési Alap						
Generali Funds						
Generali Cash Pénzpiaci Alap'A'	T+1	T+1	T+1	T+1	T+2	T+2
Generali Gold Közép-Kelet-Európai Részvény Alap						
Generali Abszolút Hozam Szárm.Alap						

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
ING Funds						
ING (L) Invest Global Opportunities	T	T+3	T+3	T	T+3	T+3
ING (L) Invest Alternative Beta						
ING (L) Invest India Focus						
ING (L) Invest Mid.East&NorthAfrica						
ING (L) Renta Fund Emerging Market Debt Hard Currency						
OTP funds						
OTP Dollár Pénzpiaci Alap – USD	T	T	T	T	T	T
OTP Euró Pénzpiaci Alap –EUR						
OTP EMDA Szárm. Alap	T+1	T+3	T	T+1	T+3	T+3
OTP G10 Euró Szárm. Alap						
OTP Új Európa Nyíltvégű Értékpapír Alap						
OTP Supra Származtatott Kötvény Alap						
OTP – Planéta Feltörekvő Piaci Részvény Alapok Alapja						
OTP Föld Kincsei Árupiaci Alapok Alapja						
Parvest funds						
BNPPL1 Equity Best Selection Asia Ex-Japan – EUR	T+1	T+4	T+4	T+1	T+4	T+4
Parvest Enhanced Cash 18 Months – EUR						
BNPPL1 Equity Europe Growth – EUR						
Parvest Equity BRIC – USD	T+1	T+5	T+5	T+1	T+5	T+5
Parvest Equity Japan						
Parvest Equity Brazil – USD	T	T+4	T+4	T	T+4	T+4
BNPPL1 Equity China – USD	T+1	T+4	T+4	T+1	T+4	T+4
BNPPL1 Equity Best Selection Europe – EUR						
BNPPL1 Equity India – USD						
BNPPL1 Equity Turkey – EUR						
Parvest Equity USA – USD						
BNPPL1 Bond Euro High Yield						
Pioneer Protected funds						
Oázis Tőkevédett Alap	T	T+2	T	T+1	T+3	T+3
Elixir Tőkevédett Alap						
Magellán Tőkevédett Alap	T+1	T+3	T+1	T+1	T+3	T+3
Magellán 2 Tőkevédett Alap						
Szuper 8 Tőkevédett Alap						
Szuper 8 Plusz Tőkevédett Alap						
Trendváltó Tőkevédett Alap “A”						
Trendváltó Plusz Tőkevédett Alap “A”						

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Pioneer Hazai Alapok, series "A" ²⁹						
Pioneer Magyar Pénzpiaci Alap	T	T	T	T	T	T
Pioneer Magyar Kötvény Alap	T	T+1	T	T+1	T+2	T+2
Pioneer Közép-Eu Részvény Alap	T	T+2	T	T+1	T+3	T+3
Pioneer Magyar Indexkövető Részvény Alap						
Pioneer Selecta Európai Részvény Alapok Alapja						
Pioneer USA Devizarészvény Alapok Alapja	T+1	T+3	T+1	T+1	T+3	T+3
Pioneer Aranysárkány Ázsiai Alapok Alapja						
Pioneer Nemzetközi Vegyes Alapok Alapja						
Pioneer Horizont 2020 Alap, Pioneer Horizont 2025 Alap, Pioneer Horizont 2030 Alap						
Pioneer Regatta Származtatott Alap, Pioneer Regatta 2 Származtatott Alap						
Pioneer Emerging Market Fund of Funds						
HVB Lépéselőny	T	T+2	T	T+1	T+3	T+3
Pioneer Hazai Alapok, series "B"						
Pioneer Magyar Kötvény Alap	T	T+1	T	T+1	T+2	T+2
Pioneer Hazai Alapok, series "D"						
Pioneer Nemzetközi Vegyes Alap	T	T+3	T	T+1	T+3	T+3
"Pioneer Nemzetközi Alapok" package, series "EUR C" *						
Pioneer Fund – Emerging Market Equity	T	T+3	T+3	T	T+3	T+3
Pioneer Fund – Euro Corporate Bond						
Pioneer Fund – European Potential						
Pioneer Fund – China Equity						
Pioneer Fund – Top European Players						
Pioneer Fund – U.S. Mid Cap Value						
Pioneer Fund – U.S. Pioneer Fund						
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						
Pioneer Fund – Euroland Equity						
Pioneer Fund – European Equity Value						

²⁹ Capital reallocation orders between the members of the series "A" Pioneer Hazai Alapok package are accounted for at the T+1 day exchange rate and booked as of T+3 days

List of Conditions and Announcements for Private Banking Customers

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Pioneer Fund – European Research	T	T+3	T+3	T	T+3	T+3
Pioneer Fund – Global Ecology						
Pioneer Fund – Global High Yield						
Pioneer Fund – Global Select						
Pioneer Fund – Global Aggregate Bond						
Pioneer Fund – Italian Equity						
Pioneer Fund – Japanese Equity						
Pioneer Fund – Asia (Ex Japan) Equity						
Pioneer Fund – Strategic Income						
Pioneer Fund – U.S Dollar Short-Term						
Pioneer Fund – U.S Research						
Pioneer Fund – U.S Fundamental Growth						
Pioneer Fund – Absolute Return Bond						
Pioneer Fund – U.S. Research Value						
Pioneer Fund – U.S. High Yield						
Pioneer Fund – Commodity Alpha						
Pioneer Fund – Russian Equity						
Pioneer Fund – North American Basic Value						
Pioneer Fund – Euro Aggregate Bond						
Pioneer Fund – Absolute Return European Equity						
“Pioneer Nemzetközi Alapok” package, series “USD C”*						
Pioneer Fund – Emerging Europe and Mediterranean Equity	T	T+3	T+3	T	T+3	T+3
Pioneer Fund – European Potential						
Pioneer Fund – Japanese Equity						
Pioneer Fund – Strategic Income						
Pioneer Fund – Euro Bond						
Pioneer Fund – Euro Corporate Bond						
Pioneer Fund – Euro Short-Term						
Pioneer Fund – Global Ecology						
Pioneer Fund – Global High Yield						
Pioneer Fund – Global Select						
Pioneer Fund – China Equity						
Pioneer Fund – Global Aggregate Bond						
Pioneer Fund – Indian Equity						
Pioneer Fund – Italian Equity						
Pioneer Fund – Latin American Equity						

Name of investment fund	Issuance			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Pioneer Fund – Asia (Ex Japan) Equity	T	T+3	T+3	T	T+3	T+3
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 – U.S. Pioneer Fund						
Pioneer Fund – Core European Equity						
Pioneer Fund – Emerging Markets Bond						
Pioneer Fund – Emerging Markets Equity						
Pioneer Fund – Commodity Alpha						
Pioneer Fund – North American Basic Value						
“Pioneer Nemzetközi Alapok” package, series “HUF C”*						
Pioneer Fund – Russian Equity	T	T+3	T+3	T	T+3	T+3

* Trading of International Pioneer Funds are affected by Luxemburgian and Czech holidays, in case of any changes in trading process due to holidays, UniCredit Bank Hungary Zrt. informs its investors via announcement.

XV. ISIN CODES OF TRADED OPEN-END FUNDS

NAME OF INVESTMENT FUND	SHORT NAME	ISIN CODE	FX
AEGON OPEN-END FUNDS			
AEGON BELFÖLDI KÖTVÉNY ALAP	AEGON BEK	HU0000702493	HUF
AEGON ATTICUS ALFA SZÁRMAZTATOTT BEFEKTETÉSI ALAP	AEGON C.ALFA	HU0000703970	HUF
AEGON KÖZÉP-EURÓPAI RÉSZVÉNY ALAP	AEGON KERBA	HU0000702501	HUF
AEGON NEMZETKÖZI KÖTVÉNY ALAP	AEGON NKK	HU0000702477	HUF
AEGON NEMZETKÖZI RÉSZVÉNY ALAP	AEGON NKR V	HU0000702485	HUF
AEGON PÉNZPIACI ALAP	AEGON PÉNZ	HU0000702303	HUF
AEGON MONEYMAXX EXPRESS ALAP	AEGONMMEXP	HU0000703145	HUF
AEGON ÓZON ÉVES TŐKEVÉDETT SZÁRMAZTATOTT ALAP	AEGON OZON	HU0000705157	HUF
AEGON LENGYEL KÖTVÉNY ALAP	AEGON LENGYE	HU0000705256	HUF
AEGON ÁZSIA RÉSZVÉNY BEFEKTETÉSI ALAPOK ALAPJA	AEGON ÁZSIA	HU0000705272	HUF
AEGON ISTANBULL RÉSZVÉNY BEFEKTETÉSI ALAP	AEGON ISTANB	HU0000707419	HUF
AEGON RUSSIA RÉSZVÉNY BEFEKTETÉSI ALAP	AEGON RUSSIA	HU0000707401	HUF
ALLIANZ OPEN-END FUNDS			
ALLIANZ ASIA PACIFIC EQUITY – CT – EUR	A.ASIA PAC.	LU0204481138	EUR
ALLIANZ GLOBAL ECOTRENDS – CT – EUR	A.GLOBAL	LU0250034039	EUR
ALLIANZ BRIC EQUITY – CT – EUR	A.BRIC EQUI.	LU0293313671	EUR
ALLIANZ GLOBAL AGRICULTURAL TRENDS – CT – EUR	A.GLOBAL AGR	LU0342689832	EUR
ALLIANZ EUROPE EQUITY GROWTH - CT - EUR	A.EQUITY GR.	LU0256839860	EUR
ALLIANZ EUROPE SMALL CAP EQUITY - AT - EUR	A.EUR.SMALL	LU0293315296	EUR
ALLIANZ CHINA EQUITY - CT - EUR	A.CHINA EUR	LU0348827899	EUR
ALLIANZ BRAZIL EQUITY – AT – EUR	A.BRAZIL EUR	LU0511871054	EUR
ALLIANZ EUROPEAN EQUITY DIVIDEND – CT – EUR	A.EU EQ DIV	LU0414046390	EUR
ALLIANZ BRIC EQUITY – AT – HUF	A.BRIC EQUIT	LU0527935992	HUF
ALLIANZ EUROPE EQUITY GROWTH – AT – HUF	A.EUR.GROWTH	LU0527936024	HUF

NAME OF INVESTMENT FUND	SHORT NAME	ISIN CODE	FX
Blackrock OPEN-END FUNDS			
Blackrock Global Funds - China Fund A2 EUR Hedged	B.CHINA EURH	LU0359201455	EUR
Blackrock Global Funds - Global Allocation Fund A2 EUR Hedged	B.GL.ALL.EUH	LU0212925753	EUR
Blackrock Global Funds - Latin American Fund A2 EUR	B.LATIN EUR	LU0171289498	EUR
Blackrock Global Funds - World Agriculture Fund A2 EUR Hedged	B.W.AGRI EUH	LU0471298348	EUR
Blackrock Global Funds - World Gold Fund A2 EUR Hedged	B.WR.GOLD EU	LU0326422689	EUR
Blackrock Global Funds - World Mining Fund A2 EUR Hedged	B.W.MINI EUH	LU0326424115	EUR
Blackrock Global Funds - Global Allocation Fund A2 USD	B.GL.ALLO.US	LU0072462426	USD
Blackrock Global Funds - World Agriculture Fund A2 USD	B.W.AGRI USD	LU0385154629	USD
Blackrock Global Funds - World Gold Fund A2 USD	B.W.GOLD USD	LU0055631609	USD
Blackrock Global Funds - World Mining Fund A2 USD	B.W.MINI USD	LU0075056555	USD
BUDAPEST OPEN-END FUNDS			
BUDAPEST ÁLLAMPAPÍR ALAP	BP ALLAMPAP	HU0000702691	HUF
BUDAPEST BONITAS ALAP	BP BONITAS	HU0000702725	HUF
BUDAPEST KÖTVÉNY ALAP	BP II KÖTVÉN	HU0000702709	HUF
BUDAPEST EURÓ PÉNZPIACI ALAP	BP EURO PP.A	HU0000701560	HUF
BUDAPEST NEMZETKÖZI RÉSZVÉNY ALAP	BP NEMZ RV	HU0000701552	HUF
GE MONEY KÖZÉP-EURÓPAI RÉSZVÉNY ALAP	BP NÖVRÉSZV	HU0000702717	HUF
CONCORDE OPEN-END FUNDS			
CONCORDE KÖTVÉNY BEFEKTETÉSI ALAP	CONCORDE KÖT	HU0000702030	HUF
CONCORDE NEMZETKÖZI RÉSZVÉNY BEFEKTETÉSI ALAP	CONCORDE NEM	HU0000702295	HUF
CONCORDE RÉSZVÉNY BEFEKTETÉSI ALAP	CONCORDE RV	HU0000702022	HUF
CONCORDE RÖVID FUTAMIDEJŰ KÖTVÉNY ALAP	CONCORDE RÖV	HU0000701685	HUF
CONCORDE 2000 NYÍLTVÉGŰ BEFEKTETÉSI ALAP	CONCORDE2000	HU0000701693	HUF
CITADELLA SZÁRMAZTATOTT BEFEKTETÉSI ALAP	CONCITADELLA	HU0000707948	HUF
CONCORDE-VM ABSZOLÚT SZÁRMAZTATOTT BEFEKTETÉSI ALAP	CONC.VM	HU0000703749	HUF
CONCORDE-VM EURÓ BEFEKTETÉSI ALAP	CONC.VM-EUR	HU0000708938	EUR
CREDIT SUISSE/ ABERDEEN OPEN-END 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	CS EF PREEUR	LU0254360752	EUR
CREDIT SUISSE FUND LUX TARGET VOLATILITY (EURO)	CS EF TAR VO	LU0222452368	EUR
ABERDEEN EURO INGATLAN ALAP	CS EUR	HU0000703509	EUR
ABERDEEN GLOBÁLIS ABSZOLÚT HOZAMÚ ALAP	CS ABSZ. "B"	HU0000704549	HUF
ABERDEEN INGATLAN ALAP	CS INGATLAN	HU0000703301	HUF
ABERDEEN GLOBAL ASIAN PROPERTY SHARE FUND	AB GLOB ASIAN	LU0476875439	USD
ABERDEEN GLOBAL LATIN AMERICAN EQUITY FUND	AB GLOB LAT	LU0476875785	USD
ABERDEEN GLOBAL WORLD RESOURCES FUND	AB GLOB WRF EU	LU0505784883	EUR
ABERDEEN GLOBAL – ASIAN SMALLER COMPANIES FUND	AB.ASIAN SM.	LU0231459107	USD
ABERDEEN GLOBAL – EMERGING MARKETS EQUITY FUND	AB.EMMARK EU	LU0498181733	EUR
ABERDEEN GLOBAL – EMERGING MARKETS EQUITY FUND	AB.EMMARK US	LU0476875942	USD
ABERDEEN GLOBAL – INDIAN EQUITY FUND	AB.GL INDIAN	LU0231490524	USD
DIALÓG FUNDS			
DIALÓG LIKVIDITÁSI BEFEKTETÉSI ALAP	DIALÓG LIKV.	HU0000706494	HUF
DIALÓG INGATLANFEJLESZTŐ RÉSZVÉNY BEFEKTETÉSI ALAP	DIALÓG ING.	HU0000706510	HUF
DIALÓG KONVERGENCIA RÉSZVÉNY BEFEKTETÉSI ALAP	DIALÓG KONV.	HU0000706528	HUF
DIALÓG SZÁRMAZTATOTT DEVIZA BEFEKTETÉSI ALAP	DIALÓG SZD.	HU0000707732	HUF
DIALÓG EURO SZÁRMAZTATOTT DEVIZA BEFEKTETÉSI ALAP	DIALÓG EUR	HU0000708714	EUR
DIALOG OCTOPUS SZARMAZTATOTT BEFEKTETESI ALAP	DIALOG OCTOP	HU0000709241	HUF
DIALOG ÁRUPIACI SZÁRMAZTATOTT BEFEKTETESI ALAP	DIALOG ÁRU	HU0000711551	HUF
GENERALI FUNDS			
GENERALI CASH PÉNZPIACI ALAP 'A'	G.CASHPPA	HU0000705744	HUF

GENERALI GOLD KÖZÉP-KELET-EURÓPAI RÉSZVÉNY ALAP	G.GOLDKKERV	HU0000706809	HUF
GENERALI ABSZOLÚT HOZAM SZÁRMAZTATOTT ALAP	G.ABSZHOZAM	HU0000706833	HUF
ING FUNDS			
ING (L) GLOBAL OPPORTUNITIES	ING LI. GLOB.	LU0250170304	EUR
ING (L) ALTERNATIVE BETA	ING L.I. ALT	LU0370038597	EUR
ING (L) INDIA FOCUS	ING L INDIA	LU0323397199	EUR
ING (L) MIDDLE EAST & NORTH AFRICA	ING L MIDDLE	LU0396249665	EUR
ING (L) RENTA FUND EMERGING MARKET DEBT HARD CURRENCY	ING L RENTA	LU0546915215*	EUR

OTP ALAPOK			
OTP Dollár Pénzpiaci Alap	OTP DOLLÁR K	HU0000702170	USD
OTP Euró Pénzpiaci Alap	OTP EUR PP A	HU0000702162	EUR
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 Kötvény Alap	OTP SUPRA	HU0000706379	HUF
OTP – Planéta Feltörekvő Piaci Részvény Alapok Alapja	OTP PLANÉTA	HU0000705579	HUF
OTP Föld Kincsei Árupiaci Alapok Alapja	OTP FÖLD K	HU0000707633	HUF

PARVEST FUNDS			
PARVEST ENHANCED CASH 18 MONTHS	PARV EN CASH	LU0180174582	EUR
BNPPL1 EQUITY BEST SELECTION ASIA EX-JAPAN	BNPPL1 ASIA	LU0095489554	EUR
PARVEST equity BRAZIL	PARV. BRAZIL	LU0265266980	USD
PARVEST equity BRIC	PARV. BRIC	LU0230662891	USD
BNPPL1 EQUITY CHINA	BNPPL1 CHINA	LU0076717171	USD
BNPPL1 EQUITY BEST SELECTION EUROPE	BNPPL1 BS E	LU0191755619	EUR
BNPPL1 EQUITY EUROPE GROWTH	BNPPL1 E GRO	LU0375761581	EUR
BNPPL1 EQUITY INDIA	BNPPL1 INDIA	LU0377088363	USD
BNPPL1 EQUITY TURKEY	BNPPL1 TURK	LU0212963259	EUR
PARVEST EQUITY USA	PARV. USA	LU0012181318	USD
PARVEST EQUITY JAPAN	PARV JAPAN	LU0194438338	EUR
BNPPL1 BOND EURO HIGH YIELD	BNPPL1 BOND	LU0161744247	EUR

PIONEER PROTECTED FUNDS			
HVB LÉPÉSELŐNY ALAP	HVB LÉPÉS	HU0000703665	HUF
OÁZIS TŐKEVÉDETT NYÍLTVÉGŰ SZÁRMAZTATOTT ALAP	OAZIS	HU0000704051	HUF
ELIXIR TŐKEVÉDETT NYÍLTVÉGŰ SZÁRMAZTATOTT ALAP	ELIXIR	HU0000704358	HUF
MAGELLÁN TŐKEVÉDETT NYÍLTVÉGŰ SZÁRMAZTATOTT ALAP	MAGELLÁN	HU0000704523	HUF
MAGELLÁN 2 TŐKEVÉDETT NYÍLTVÉGŰ SZÁRMAZTATOTT ALAP	MAGELLÁN2	HU0000704952	HUF
SUPER 8 PROTECTED DERIVATIVE FUND	P.SZUPER 8	HU0000709159	HUF
SUPER 8 PLUS PROTECTED DERIVATIVE FUND	P.SZUP.8.PL.	HU0000709894	HUF
TRENDVÁLTÓ TŐKEVÉDETT SZÁRMAZTATOTT ALAP A	TRENDVÁLT_A	HU0000710314	HUF
TRENDVÁLTÓ PLUSZ TŐKEVÉDETT SZÁRMAZTATOTT ALAP „A”	TRENDV PL A	HU0000710652	HUF

PIONEER INTERNATIONAL OPEN-END FUNDS			
PIONEER FUND - U.S.PIONEER FUND	P.AMERIC.EUR	LU0133646058	EUR
PIONEER FUND - CORE EUROPEAN EQUITY	P.CORE EUR	LU0119424405	EUR
PIONEER FUND - U.S. DOLLAR SHORT-TERM	P.DOLLAR EUR	LU0119440518	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

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PIONEER FUND - EUROPEAN RESEARCH	P.EURO.R.EUR	LU0119425717	EUR
PIONEER FUND - EUROLAND EQUITY	P.EUROLA.EUR	LU0119423779	EUR
PIONEER FUND - EUROPEAN POTENTIAL	P.EPOT. EUR	LU0536709628	EUR
PIONEER FUND – GLOBAL ECOLOGY	P.GLECO.EUR	LU0307383496	EUR
PIONEER FUND - GLOBAL HIGH YIELD	P.GLHIYI EUR	LU0190650225	EUR
PIONEER FUND - GLOBAL SELECT	P.GLSEL EUR	LU0536710550	EUR
PIONEER FUND - CHINA EQUITY	P.CHINA EUR	LU0133657683	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 - 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 - EUROPEAN QUANT EQUITY	P.QUANT EUR	LU0190661420	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 - U.S. MID CAP VALUE	P.US MID CAP	LU0133618271	EUR
PIONEER FUND - U.S. RESEARCH VALUE	P.RES.EUR	LU0347183427	EUR
PIONEER FUND – COMMODITY ALPHA	P.COMMODITY	LU0313643453	EUR
PIONEER FUND – RUSSIAN EQUITY	P.RUSS EUR	LU0346424517	EUR
PIONEER FUND – NORTH AMERICAN BASIC VALUE	P.NORTH AM	LU0229387971	EUR
PIONEER FUND – EURO AGGREGATE BOND	P.EUR AGGR B	LU0313645318	EUR
PIONEER FUND – ABSOLUTE RETURN EUROPEAN EQUITY	P.ABS.RET EU	LU0558231543	EUR
PIONEER FUND – CORE EUROPEAN EQUITY	P.CORE USD	LU0133631530	USD
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 – 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 – 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.CHINA USD	LU0133657170	USD
PIONEER FUND – U.S. HIGH YIELD	P.HIGH Y.USD	LU0132199075	USD
PIONEER FUND – GLOBAL AGGREGATE BOND	P.GLOB A. USD	LU0313646712	USD
PIONEER FUND – INDIAN EQUITY	P. INDIAN EQU	LU0378712490	USD
PIONEER FUND – ITALIAN EQUITY	P.ITAEQU USD	LU0132212191	USD
PIONEER FUND – JAPANESE EQUITY	P.JAPANESE	LU0132180992	USD
PIONEER FUND – LATIN AMERICAN EQUITY	P.LATIN A.EQ	LU0313649732	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 PIONEER FUND	P.US PIONEER	LU0133645597	USD
PIONEER FUND – U.S. RESEARCH VALUE	P.RESEAR.USD	LU0347183690	USD

PIONEER FUND – COMMODITY ALPHA	P.COMM.USD	LU0313643537	USD
PIONEER FUND – NORTH AMERICAN BASIC VALUE	P.N.AM USD	LU0229388359	USD
PIONEER FUND – RUSSIAN EQUITY	P.RUSS HUF	LU0677753252	HUF

PIONEER HAZAI NYÍLTVÉGŰ ALAPOK, series "A"			
PIONEER MAGYAR KÖTVÉNY ALAP	PAKAL	HU0000701834	HUF
PIONEER MAGYAR INDEXKÖVETŐ RÉSZVÉNY ALAP	PARAL	HU0000701842	HUF
PIONEER USA DEVIZARÉSZVÉNY ALAPOK ALAPJA	PADRAL	HU0000701883	HUF
PIONEER KÖZÉP-EURÓPAI RÉSZVÉNY ALAP	PAKERAL	HU0000701891	HUF
PIONEER MAGYAR PÉNZPIACI ALAP	PAPPA	HU0000701909	HUF
PIONEER NEMZETKÖZI VEGYES ALAPOK ALAPJA	PAVAL A	HU0000706643	HUF
PIONEER SELECTA EURÓPAI RÉSZVÉNY ALAPOK ALAPJA	PASELECTA	HU0000702014	HUF
PIONEER ARANYSÁRKÁNY ÁZSIAI ALAPOK ALAPJA	PAARANY	HU0000705330	HUF
PIONEER EMERGING MARKET FUND OF FUNDS	PAFEJLŐDŐ	HU0000708920	HUF
HVB LÉPÉSELŐNY ALAP	HVB LÉPÉS	HU0000703665	HUF
PIONEER HORIZONT 2020 ALAP A	HORIZONT20A	HU0000710322	HUF
PIONEER HORIZONT 2025 ALAP A	HORIZONT25A	HU0000710330	HUF
PIONEER HORIZONT 2030 ALAP A	HORIZONT30A	HU0000710348	HUF
PIONEER REGATTA SZÁRMAZTATOTT ALAP	REGATTA A	HU0000711353	HUF
PIONEER REGATTA 2 SZÁRMAZTATOTT ALAP	REGATTA2 A	HU0000711445	HUF
PIONEER HUNGARIAN OPEN-END FUNDS, series "B"			
PIONEER MAGYAR KÖTVÉNY ALAP	PAKAL B	HU0000704135	HUF
PIONEER HAZAI NYÍLTVÉGŰ ALAPOK, series "D"			
PIONEER NEMZETKÖZI VEGYES ALAPOK ALAPJA	PAVAL D	HU0000701941	HUF