

LIST OF TERMS AND CONDITIONS FOR TOP AFFLUENT CUSTOMERS



GENERAL TERMS AND CONDITIONS

- I. INTEREST AND FEES RELATED TO HUF ACCOUNT MANAGEMENT
- II. FEES RELATED TO THE MANAGEMENT OF FOREIGN CURRENCY ACCOUNTS, PAYMENT TRANSACTIONS
- III. CASH DESK TRANSACTIONS
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THE CURRENT LIST OF TERMS AND CONDITIONS APPLIES TO CUSTOMERS WITH PREMIUM BANKING CONTRACTS CONCLUDED AFTER 1 JANUARY 2010, WHO HAVE SAVINGS BETWEEN A MINIMUM OF HUF 30 MILLION AND A MAXIMUM OF HUF 100 MILLION HELD AT UNICREDIT BANK HUNGARY ZRT. AND WHO SIGNED AN AGREEMENT WITH THE BANK FOR THE APPLICATION OF THIS LIST OF TERMS OF CONDITIONS. THIS CURRENT LIST OF TERMS AND CONDITIONS ALSO APPLIES TO CUSTOMERS WHO WERE INFORMED BY MAIL BY THE BANK IN JANUARY 2010 ABOUT BEING CLASSIFIED AS A PREMIUM BANKING CUSTOMER. IF THE CONTRACT ON THE USE OF THE SPECIAL PREMIUM BANKING SERVICES IS TERMINATED, THE CONDITIONS OF THE BÓNUSZ ACCOUNT PACKAGE SHALL APPLY FROM THE FIRST DAY OF THE MONTH FOLLOWING THE TERMINATION, AS SPECIFIED IN THE BANK'S LIST OF CONDITIONS VALID FOR PRIVATE INDIVIDUALS.

WHEN CALCULATING THE AMOUNT OF SAVINGS, THE BANK SHALL TAKE INTO ACCOUNT THE AVAILABLE ON-DEMAND BALANCE OF UNICREDIT BANK ACCOUNTS AND THE BALANCE OF TIME DEPOSITS—WITH FOREIGN CURRENCY BALANCES TAKEN INTO ACCOUNT AT THEIR HUF EQUIVALENT CALCULATED AT THE MNB FOREIGN EXCHANGE MEAN RATE QUOTED FOR THE RELEVANT DAY—AS WELL AS THE CURRENT MARKET VALUE OF THE CONSOLIDATED CLOSING PORTFOLIO OF THE CUSTOMER'S SECURITIES ACCOUNT KEPT AT UNICREDIT BANK AS AVAILABLE ON THE RELEVANT DAY.

THE FULFILMENT OF SEGMENT CRITERIA IS REVIEWED ON AN ANNUAL BASIS, WHEREUPON THE BANK VERIFIES WHETHER OR NOT CUSTOMERS ACTUALLY MEET THE ELIGIBILITY CRITERIA. IF UPON THE ANNUAL REVIEW THE BALANCE OF SAVINGS CALCULATED AS DESCRIBED ABOVE FAILS TO REACH HUF 30 MILLION, ANY CUSTOMER HAVING A TOP AFFLUENT CUSTOMER STATUS WILL BE SERVED AS A RETAIL OR AFFLUENT CUSTOMER AS OF THE NEXT YEAR, DEPENDING ON HIS/HER SAVINGS BALANCE, AND THE BANK'S LIST OF CONDITIONS APPLYING TO PRIVATE INDIVIDUALS SHALL HENCEFORTH APPLY TO HIM/HER. ANY CHANGE IN THE CUSTOMER'S STATUS SHALL NOT BE RETROACTIVE IN ITS EFFECT; THUS THE TERMS AND CONDITIONS OF ANY INVESTMENT AND CREDIT PRODUCTS REGULATED BY ANY PRIOR AGREEMENTS SHALL REMAIN UNCHANGED UNTIL THE EXPIRY OF THESE AGREEMENTS, WHEREAS ACCOUNT TERMS AND CONDITIONS SHALL CHANGE ONCE THE BANK PERFORMS ITS OBLIGATION TO INFORM THE CUSTOMER AS PER ACT CXII OF 1996. AFTER THE CHANGE IN STATUS, THE CUSTOMER MAY NO LONGER BENEFIT FROM THE TOP AFFLUENT TERMS AND CONDITIONS.

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 with regard to 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 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 "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, the costs of which 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.
10. As for the charges, fees and commissions pertaining to additional services, the conditions of the Retail Condition Lists (Debit Bankcard List of Conditions – for Private Clients, Electronic Banking List of Conditions – for Private Clients, List of Conditions for Private Customers of the Bank – Fees of Other Services), shall apply.

I. INTEREST AND FEES RELATED TO HUF BANK ACCOUNT MANAGEMENT

The interest for the Top Premium Banking bank account is equal to that of the 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 mail sent to the customer)	Sending 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 each. ³	
Account balance verification and other verification fees related to account management	HUF 900 each. 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	HUF 500 / item	
Debits (in HUF)		
One-off transfer outside the Bank	Through the SpectraNet Internet Banking / Mobile Banking System	0,2%, min. HUF 49 max. HUF 6000 ³²
	By means of Home Banking and Telefonbank	0,2% min. HUF 220, max. HUF 6000
	Using an original form	0.57%, min. HUF 970, max. HUF 19,500
	Not using an original form	0.70%, min. HUF 1,500
Description of fee package		
Debits (in HUF)		
Single transfer within the bank	Through the SpectraNet Internet Banking / Mobile Banking System	0,2%, min. HUF 39 max. HUF 6000 ³¹
	By means of Home Banking and Telefonbank	0,2%, min. HUF 199 max. HUF 6000
	Using an original form	0.45%, min. HUF 810, max. HUF 16,000
	By means of not original forms	0.70%, min. HUF 1,500
Standing orders within and outside the bank	Free of charge ³⁰	
Direct debit transaction	Free of charge ⁸	
Transfer outside the bank through VIBER	0.7%, 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 and SpectraNet Internet Banking / Mobile 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	0.35%, min. EUR 5
	Using an original form	0.45%, min. EUR 10
	By means of not original forms	0.50%, min. EUR 15
Transfer within the Bank	By means of Home Banking, SpectraNet Internet Banking / Mobile Banking and Telefonbank	0.30%, min. EUR 5
	Using an original form	0.40%, min. EUR 10
	By means of not original forms	0.45%, min. EUR 15
Standing order outside the Bank		0.35%, min. EUR 5
Standing order inside the Bank		0.30%, 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
Cash desk transactions		
Cash desk payments		
HUF payments	0.95%, min. HUF 1000, max. HUF 19 500	
Bankcards		
Domestic non UniCredit ATM cash withdrawal fee	0,67% + 470 Ft, min 630 Ft	

Description	MasterCard Gold and VISA Gold bank cards
Card Issuer fee	Free of charge ⁹
Card Membership fee	Free of charge ⁹

UniCredit Credit Cards

Description	UniCredit Gold credit card	Platinum credit card	Due date of fees
Card Issuer fee	Free of charge ¹⁰	50% of normal fee ¹⁰	Upon the first activation after the application for a card
Card Membership fee	Free of charge ¹¹	50% of normal fee ¹¹	Annually, in arrears, by the 15 th day of the month following the month indicated on the card

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 each ³
Replacement bank statements	HUF 500 each ³
Payment transactions¹²	
Credits	
Accounting for items arriving in foreign currency on FX accounts ¹³	HUF 590 / item
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	0.275%, min. EUR 5,95
	Using an original form	0.45%, min. EUR 10
	Not on original banking forms or with exceptional processing	0.50%, min. EUR 15
Transfer commissions within the Bank	By means of Home Banking, SpectraNet Internet Banking / Mobile Banking and Telefonbank	0.30%, min. EUR 5
	Using an original form	0.40%, min. EUR 10
	Not on original banking forms or with exceptional processing	0.45%, min. EUR 15
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)		0.55 %, 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	0.35%, min. HUF 150
	Using an original form	0.45%, min. HUF 250
	Not on original banking forms or with exceptional processing	0.50%, min. HUF 800
Transfer commissions within the Bank	By means of Home Banking, SpectraNet Internet Banking / Mobile Banking and Telefonbank	0.30%, min. HUF 150
	Using an original form	0.40%, min. HUF 250
	Not on original banking forms or with exceptional processing	0.45%, min. HUF 800
Standing order outside the Bank		0.35%, min. EUR 5
Standing order inside the Bank		0.30%, 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

Payments	
To accounts	
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 number 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 number 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, for payments where, in aggregate, the number of banknotes exceeded the number qualifying as cash desk payments in a large number 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
Payments	
To accounts	
HUF payments	0.95%, min. HUF 1000, max. HUF 19,500
In a currency identical with the currency of	Foreign currency payments: 0.79%, min. EUR 2.35

the account	
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 items by denomination	Free of charge ¹⁵
For banknotes and coins in excess of 50 items by denomination, the quantity in excess of 50 items	
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 foreign currency banknotes exchange	0.90%
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.

For 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; for 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 a minimum of HUF 3,000. For 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 securities account	0%
Fees related to account management	
Securities account management	Free of charge
Automated transfer launched from coupon and dividend payments	0.115%, min. HUF 150
Account Statement	For private persons, the fee for the quarterly and year-end account statements 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.

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
For securities sold not on the 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 for open-end funds	
<i>"Pioneer Hazai Alap" package, series "A"</i>	
<i>For Pioneer Magyar Kötvény Alap, Pioneer Magyar Pénzpiaci Alap</i>	
Issuance of investment units	Free of charge
Redemption of investment units	1%, max. HUF 1,000
<i>For Pioneer Magyar Indexkövető Részvény Alap, Pioneer Közép-Európai Részvény Alap, Pioneer Selecta Európai Részvény Alapok Alapja, Pioneer USA Devizarészvény Alapok Alapja and Pioneer Aranyársárhány Ázsiai Alapok Alapja</i>	
Issuance of investment units	Free of charge
Redemption of investment units	1%, max. HUF 2,000
<i>For 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>For the Pioneer Nemzetközi Vegyes Alapok Alapja series "A"</i>	
Issuance of investment units	Free of charge
Redemption of investment units	1%, max. HUF 2,000
<i>"Pioneer Hazai Alap" package, series "B"¹⁸</i>	
<i>Pioneer Magyar Kötvény Alap</i>	
Issue	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, Pioneer Fejlődő Piaci Részvény Alapok Alapja capital re-allocation of Pioneer Aranyársárhány Alap (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 Regatta 2 Származtatott Alap</i>	
Issue	Free of charge
Redemption	1%, max. HUF 2 000
<i>Pioneer Katamarán Származtatott Alap</i>	
Issue	Free of charge
Redemption	1%, max. HUF 2 000
<i>Pioneer Fejlődő Piaci Részvény Alapok Alapja</i>	
Issue	Free of charge
Redemption	HUF 2,000
<i>Európa Ingatlanbefektetési Alap</i>	
<i>Minimum investment amount: HUF 10 million/ transaction</i>	
Issue	Free of charge
Redemption ¹⁹	HUF 1,000
<i>HVB Lépéselőny Befektetési Alap</i>	
Issue	2%
Redemption fee	Free of charge
<i>Magellán Tőkevédett Nyíltvégű Származtatott Alap</i>	
Issue	Free of charge
Redemption	1,00%
<i>Magellán 2 Tőkevédett Nyíltvégű Származtatott Alap</i>	
Issue	Free of charge
Redemption	1,00%
<i>Szuper 8 Tőkevédett Származtatott Alap</i>	
<i>The fund cannot be purchased for retirement savings accounts!</i>	
Offering of Investment fund units	1,00% between 1 st January 2011 – 30 th September 2011 ²⁰ Free of charge between 30 th September 2011 – 28 th September 2015 ¹⁹
Redemption of Investment trust unit	2,00%
<i>Szuper 8 Plusz Tőkevédett Származtatott Alap</i>	

Offering of Investment fund units	Free of charge	
Redemption of Investment trust unit	1,00%	
<i>Trendváltó Tőkevédelem Származtatott Alap A sorozat, Trendváltó Plusz Tőkevédelem Származtatott Alap A sorozat</i>		
Offering of Investment fund units	Free of charge	
Redemption of Investment trust unit	2,00%	
<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 Alap</i>		
Offering of Investment fund units	Free of charge	
Redemption of Investment trust unit	1%, max. HUF 2 000	
<i>Pioneer Cirkáló Alap</i>		
Offering of Investment fund units	Free of charge	
Redemption of Investment trust unit	1%, max. HUF 2 000	
<i>Aberdeen EUR Ingatlan Alapokba Befektető Alap²¹</i>		
Issue of investment units	In person	Through TelefonBank and Spectranet Internet Banking
Invested amount (EUR)	0 – 4,000	1%
	4,001 – 40,000	0.8%
	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>		
Issue / 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, Pioneer Fund - U.S. Dollar Aggregate Bond</i>		
Issue / redemption of investment units	Free of charge	
Funds denominated in HUF:		
<i>Pioneer Fund – Russian Equity</i>		
Issue / redemption of investment units	Free of charge	
<i>Aberdeen Global - Asian Property Share Fund USD²², Aberdeen Global – Latin American Equity Fund²², Aberdeen Global – World Resources Fund²²</i>		
Issue of investment units	1%, minimum USD 50	
Redemption of investment units	Free of charge	
<i>Aberdeen Global – Eastern European Equity Fund²², Aberdeen Global - European Equity Fund²², Credit Suisse</i>		

<i>Equity Fund (Lux) European Property EUR, Credit Suisse Fund (Lux) Target Volatility (Euro), Credit Suisse Lux Global Prestige, Aberdeen Global – World Resources Fund²²</i>	
Issue of investment units	1%, minimum EUR 50
Redemption of investment units	Free of charge
<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>	
Issue of investment units	HUF 3000,-
Redemption of investment units	HUF 3000,-
<i>OTP Euro Money Market Fund and OTP Dollar Money Market Fund</i>	
Issue of investment units	EUR 10 / USD 10
Redemption of investment units	Free of charge
<i>Budapest Bonitas Alap, Budapest Állampapír Alap, Budapest Kötvény Alap, GE Money Közép-Európai Részvény Alap, GE Money Fejlett Piaci Részvény Alap és GE Money Euró Rövid Kötvény Alap</i>	
Issue / 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 és Aegon MoneyMaxx Expressz Abszolút Hozamú Alap²³, Aegon Alfa Származtatott Befektetési Alap, Aegon Lengyel Kötvény Alap, Aegon Ázsia Részvény Befektetési Alapok Alapja, Aegon Istambul Részvény Befektetési Alap, Aegon Russia Részvény Befektetési Alap</i>	
Issue of investment units	HUF 3,000
Redemption of investment units	HUF 3,000, but 2% of the redemption exchange rate value within 10 distribution days after the purchase order of the other funds except for the Aegon Pénzpiaci Alap
<i>Aegon Euroexpressz Befektetési Alap (EUR)</i>	
Issue of investment units	1%
Redemption of investment units	Free of charge, but 2% of the exchange value of redemption within 10 distribution days of purchasing commission the amount on credit
<i>Aegon Ózon Éves Tőkevédett Alap</i>	
Issue of investment units	HUF 3,000
Redemption of investment units	2% of the redemption exchange rate value in the event of redemption within one year + HUF 3,000 HUF 3,000 in the event of redemption over one year
<i>Aberdeen Ingatlan Alapokba Befektető Alap²¹, Concorde 2000, Concorde Rövid Futamidejű Kötvény, Concorde Kötvény, Concorde Részvény és Concorde Nemzetközi Részvény Befektetési Alap, Aberdeen Diversified Growth Fund of Funds, Concorde VM Abszolút Származtatott Befektetési Alap, Citadella Származtatott Befektetési Alap</i>	
Issue / redemption of investment units	HUF 3,000
<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 Abszolút Hozamú Alap, Aegon Alfa Származtatott Befektetési Alap, Aegon Ózon Éves Tőkevédett Alap, Aegon Lengyel Kötvény Alap, Aegon Ázsia Részvény Befektetési Alapok Alapja, Budapest Bonitas Alap, Budapest Állampapír Alap, Budapest Kötvény Alap, GE Money Közép-Európai Részvény Alap, GE Money Fejlett Piaci Részvény Alap és GE Money Euró Rövid Kötvény Alap, Aberdeen 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</i>	
Issue / redemption of investment units	Free of charge
<i>Dialóg Likviditási Befektetési Alap</i>	
Issue of investment units	HUF 500
Redemption of investment units	HUF 500
<i>Dialóg Ingatlanfejlesztő Részvény Befektetési Alap, Dialóg Konvergencia Részvény Befektetési Alap, Dialóg Származtatott Deviza Befektetési Alap, Dialóg Octopus Származtatott Befektetési Alap</i>	

Issue 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>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</i>	
Issue 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 cannot be purchased for NYESZ account in continuous trading.</i>	
Offering of Investment fund unit	1%
Redemption of Investment fund unit	Free of charge

Fees for 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 ²⁴ , projected for an entire 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 ²⁴ , projected for an entire 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 ²⁴ , projected for an entire 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 issue 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 issue 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	Performing redemption orders received by 11.00 p.m. on the last Wednesday of each month, with performance in the morning of the following Friday.
Redemption fee	free of charge

For 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 every case. For other one-off transactions, the basis of the fee calculation is the agreement between the Customer and the Bank.

V. BANK GUARANTEES

Guarantee fee (for 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

VI. DEPOSIT AND CREDIT CONDITIONS

Sight interest paid for HUF accounts	as per the current Announcement
Special credit interest for HUF account overdraft	current account credit interest + 6%
Interest payable on demand for FX accounts	as per the current Announcement
Special credit interest for 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	
For HUF current accounts	
Interest credit	by calendar quarter
Interest charge	as per a separate agreement
For FX accounts	
Crediting interest payable on demand	by calendar quarter
Interest charge	as per a separate agreement
For deposit accounts	upon expiry
Loan agreement modification fee	as per the current Announcement

VII. SAFE-DEPOSIT SERVICES

Based on a separate agreement.

VIII. OTHER

Bank information	HUF 4,500
Fee for BAR customer enquiry handling	HUF 4,000
SWIFT copy	HUF 1,000
Telefax fee	
In Hungary	HUF 400/page+VAT
In Europe	HUF 700/page+VAT
Outside Europe	HUF 1,000/page+VAT
Custody account opening	HUF 15.000,-
Initiation of a prompt collection order	
Electronic collection without attached documents	HUF 300 each
Paper based collection without attached documents	HUF 300 each
Collection with attached documents	HUF 2.500 each
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

IX. 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	Fulfilment of the fixing
For electronic orders: T day, till 2 p.m.	T day
For paper-based orders: T day, till 2 p.m.	T day

FX fixing orders

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

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

For 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 cancelled. For special rate deposit products covered 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 cancelled.

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

Processing of orders: T+2 day

X. SECURITIES-RELATED ORDERS

Securities transactions in secondary trading

Orders received and stamped at the branches by 4 p.m. (or by closing time for branches closing earlier) on day M (the day of the order) will be placed by the Bank on day M, within 10 minutes after the receipt, into the stock exchange offer management system against coverage.

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 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.

For BSE orders, the 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
- for 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 (fulfilment-transaction date), government security sales transactions from own accounts take place with T day conditions, financial fulfilment on T day and securities crediting on T day. For government security purchase transactions for own accounts, the transaction takes place with T day conditions, financial fulfilment on T day and securities debiting on T day.

Settlement order of securities transactions:

Order	Fulfilment
For purchase orders for shares listed on the BSE	in T+3 days ²⁵
For orders for debt securities listed on the BSE	in T+2 days
For debt securities traded from UniCredit Bank's own account	on T day
For 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 ²⁶

Orders can be given to Securities listed on the Budapest Stock Exchange during the opening hours of the BSE.

For **debt securities traded from UNICREDIT own account**, orders can be submitted by 4 p.m.

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

Safe deposit services

For securities delivery orders submitted by 2 p.m. on day M, securities can be taken in M+3 banking days at the earliest, at the specified branches. (The condition for the fulfilment 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 certificates by the time the order is submitted at the latest.

Distribution of open-end funds

Name of investment fund	Deadline for accepting the order
“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), Pioneer Fund - U.S. Dollar Aggregate Bond (USD)	12 p.m.
Aberdeen funds Aberdeen Ingatlan Alap, Aberdeen Euro Ingatlan Alap, Aberdeen Diversified Growth Fund of Funds	12 p.m.
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	12 p.m.
Credit Suisse Lux/ Aberdeen funds Credit Suisse Equity Fund (Lux) European Property EUR, Credit Suisse Fund (Lux) Target Volatility (Euro), Credit Suisse Lux Global Prestige	2 p.m.
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 Abszolút Hozamú Alap, Aegon Alfa Származtatott Befektetési Alap, Aegon Ózon Éves Tőkevédett Alap, Aegon Lengyel Kötvény Alap, Aegon Ázsia Részvény Befektetési Alapok Alapja), Aegon Istambul Részvény Befektetési Alap, Aegon Russia Részvény Befektetési Alap, Aegon Euroexpressz Befektetési Alap (EUR))	2 p.m.
Allianz funds Allianz Asia Pacific Equity-CT-EUR, Allianz Global EcoTrends-CT-EUR, Allianz BRIC Equity-CT-EUR, Allianz Global Agricultural Trends – CT – EUR	2 p.m.
Budapest funds (Budapest Bonitas Alap, Budapest Állampapír Alap, Budapest Kötvény Alap, GE Money Közép-Európai Részvény Alap, GE Money Fejlett Piaci Részvény Alap és GE Money Euró Rövid Kötvény Alap)	2 p.m.
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	2 p.m.
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	2 p.m.
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	2 p.m.
OTP funds OTP Euro Money Market Fund, OTP Dollar Money Market Fund, OTP EMDA Származtatott Alap - „A”, OTP G10 Euró Származtatott Alap, OTP Új Európa Nyíltvégű Értékpapír Alap - „A”, OTP Supra Származtatott Kötvény Alap, OTP - Planéta Feltörekvő Piaci Részvény Alapok Alapja - „A”, OTP Föld Kincsei Árupiaci Alapok Alapja - „A”	2 p.m.
Európa Ingatlanbefektetési Alap	3 p.m.
HVB Lépéselőny Fund²⁸	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 Octopus 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 „A” és „D” sorozat; Pioneer Aranysárcány Ázsiai Alapok Alapja), Pioneer Fejlődő Piaci Részvény Alapok Alapja, Pioneer Horizont 2020 Alap, Pioneer Horizont 2025 Alap, Pioneer Horizont 2030 Alap, Pioneer Regatta Alap, Pioneer Regatta 2 Alap, Pioneer Cirkáló Alap, Pioneer Katamarán Alap	4 p.m.

Name of investment fund	Deadline for accepting the order
“Pioneer Hazai Alapok” package, series “B” Pioneer Magyar Kötvény Alap	4 p.m.
Pioneer Protected Funds Magellán Tőkevédett Nyíltvégű Származtatott Alap, Magellán 2 Tőkevédett Nyíltvégű Származtatott Alap, Szuper 8 Tőkevédett Származtatott Alap, Szuper 8 Plusz Tőkevédett Származtatott Alap, Trendváltó Tőkevédett Származtatott Alap “A”, Trendváltó Plusz Tőkevédett Származtatott Alap “A”	4 p.m.

For 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.

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

Name of investment fund	Issue			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Aegon funds						
Aegon Pénzpiaci Alap, Aegon Ózon Éves Tőkevédett Alap	T	T+1	T+1	T	T+1	T+1
Aegon Belföldi Kötvény Alap, Aegon Alfa Származtatott Befektetési Alap, AEGON MoneyMaxx Expressz Abszolút Hozamú Befektetési Alap	T	T+1	T+1	T	T+2	T+2
Aegon Lengyel Kötvény Befektetési Alap, Aegon Nemzetközi Kötvény Alap, Aegon Nemzetközi Részvény Alap, Aegon Közép-Európai Részvény Alap, Aegon Ázsia Részvény Befektetési Alapok Alapja, Aegon Istanbul Részvény Befektetési Alap, Aegon Russia Részvény Befektetési Alap	T	T+1	T+1	T	T+3	T+3
Aegon Euroexpressz Alap	T	T+2	T+2	T	T+3	T+3
Allianz funds						
Allianz Asia Pacific Equity-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						

Name of investment fund	Issue			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Budapest funds						
Bp Euró Pénzpiaci Alap	T+1	T+3	T+3	T+1	T+3	T+3
Bp Nemzetközi Részvény Alap						
GE Közép-európai Részvény Alap						
Bp Kötvény Alap						
Bp Állampapír Alap						
Bp Bonitas Alap	T	T+1	T+1	T	T+1	T+1
Concorde funds						
Concorde 2000 Nyíltvégű Bef.	T	T+2	T+2	T	T+2	T+2
Concorde Rövid Futamidejű Kötvény Alap						
Concorde Kötvény Bef. Alap						
Concorde Részvény Alap						
Concorde Nemzetközi Részvény Bef. Alap	T	T+3	T+3	T	T+3	T+3
Concorde VM Abszolút Származtatott Befektetési Alap						
Citadella Származtatott Bef. Alap						
Credit Suisse/ Aberdeen funds						
Aberdeen Ingatlan Alap	T+1	T+1	T+1	T+1	T+1	T+6
Aberdeen Euro Ingatlan Alap						
Aberdeen Diversified Growth Fund of Funds						
Aberdeen Global – European Equity Fund	T	T+4	T+4	T	T+4	T+4
Aberdeen Global – Asian Property Share Fund USD						
Aberdeen Global – European Equity Fund						
Aberdeen Global – Eastern European Equity Fund						
Aberdeen Global – Latin American Equity Fund						
Aberdeen Global – World Resources Fund (EUR/USD)						
Credit Suisse Lux Total Return BRIC Strategy						
Credit Suisse Lux Global Prestige						
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	T+1	T+6	T+6
Dialóg Ingatlanfejlesztő Részvény Befektetési Alap	T	T+1	T	T+1	T+6	T+6
Dialóg Konvergencia Részvény Befektetési Alap						
Dialóg Octopus Származtatott Befektetési Alap	T	T+1	T	T+1	T+6	T+6

Name of investment fund	Issue			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 Euro Money Market Fund	T	T	T	T	T	T
OTP Dollar Money Market Fund						
OTP EMDA Alap, OTP G10 Euró Származtatott Alap, OTP Új Európa Nyíltvégű Értékpapír Alap, OTP Supra Alap, OTP - Planéta Feltörekvő Piaci Részvény Alapok Alapja, OTP Föld Kincsei Árupiaci Alapok Alapja	T+1	T+3	T	T+1	T+3	T+3
Parvest funds						
Parvest Equity Brazil – USD	T	T+4	T+4	T	T+4	T+4
Parvest Equity BRIC – USD	T+1	T+5	T+5	T+1	T+5	T+5
BNPPL1 Equity Best Selection Europe – EUR	T+1	T+4	T+4	T+1	T+4	T+4
BNPPL1 Equity Best Selection Asia Ex-Japan–EUR						
BNPPL1 Equity Europe Growth – EUR						
Parvest Enhanced Cash 18 Months – EUR						
BNPPL1 Equity China – USD						
BNPPL1 Equity India – USD						
BNPPL1 Equity Turkey – EUR						
Parvest Equity USA – USD						
Pioneer Protected funds						
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	T+1	T+3	T+1	T+1	T+3	T+3
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 Nemzetközi Vegyes Alapok Alapja						
Pioneer Horizont 2020 Alap, Pioneer Horizont 2025 Alap, Pioneer Horizont 2030 Alap						

Name of investment fund	Issue			Redemption		
	Settlement rate	Settlement date (security orig.)	Settlement date (money)	Settlement rate	Settlement date (security canc.)	Settlement date (money)
Pioneer Aranysárkány Ázsiai Alapok Alapja	T+1	T+3	T+1	T+1	T+3	T+3
Pioneer Fejlődő Piaci Részvény Alapok Alapja						
Pioneer Regatta Alap, Pioneer Regatta 2 Alap						
Pioneer Cirkáló Alap						
Pioneer Katamarán Alap						
HVB Lépéselőny	T	T+2	T	T+1	T+3	T+3
Európa Ingatlanbefektetési Alap	T	T+1	T+1	T	T+1	T+1
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 – 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 – Commodity Alpha						

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

Name of investment fund	Issue			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 – Asia (Ex Japan) Equity						
Pioneer Fund – U.S Dollar Short-Term						
Pioneer Fund – U.S Research						
Pioneer Fund – U.S Fundamental Growth						
Pioneer Fund – Absolute Return Control						
Pioneer Fund – U.S. Research Value						
Pioneer Fund – U.S. High Yield						
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	Issue			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 – U.S Dollar Aggregate Bond						
Pioneer Fund – Emerging Markets Bond						
Pioneer Fund – Emerging Markets Equity						
Pioneer Fund – Commodity Alpha						
Pioneer Fund – North American Basic Value						

XV. OPEN-END FUNDS TRADED IN THE BRANCH NETWORK

NAME OF INVESTMENT FUND	SHORT NAME	ISIN CODE	FX
AEGON OPEN-END FUNDS			
AEGON BELFÖLDI KÖTVÉNY ALAP	AEGON BEK	HU0000702493	HUF
AEGON 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 NKRV	HU0000702485	HUF
AEGON PÉNZPIACI ALAP	AEGON PÉNZ	HU0000702303	HUF
AEGON MONEYMAXX EXPRESS ABSZOLÚT HOZAMÚ ALAP	AEGONMMEXP	HU0000703145	HUF
AEGON ÓZON ÉVES TŐKEVÉDETT ALAP	AEGON OZON	HU0000705157	HUF
AEGON LENGYEL KÖTVÉNY ALAP	AEGON KEKBA	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
AEGON EUROEXPRESSZ BEFEKTETÉSI ALAP	AEGON EUROEX	HU0000706114	EUR
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
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
GE MONEY EURÓ RÖVID KÖTVÉNY ALAP	BP EURO PP.A	HU0000701560	HUF

GE MONEY FEJLETT PIACI 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
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 DIVERSIFIED GROWTH ALAPOK ALAPJA	ABRD DIVGROW	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
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 OCTOPUS SZÁRMAZTATOTT BEFEKTETÉSI ALAP	DIALÓG OCTOP	HU0000709241	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 FUNDS			
OTP EURO MONEY MARKET FUND	OTP EUR PPA	HU0000702162	EUR
OTP DOLLAR MONEY MARKET FUND	OTP DOLLÁR K	HU0000702170	USD
OTP EMDA SZÁRMAZTATOTT ALAP	OTP EMDA	HU0000706361	HUF
OTP G10 EURÓ SZÁRMAZTATOTT ALAP	OTP G10	HU0000706221	HUF
OTP ÚJ EURÓPA NYÍLTVÉGŰ ÉRTÉKPAPÍR ALAP	OTP ÚJ EUR.A	HU0000705827	HUF
OTP SUPRA SZÁRMAZTATOTT KÖTVÉNY ALAP	OTP SUPRA	HU0000706379	HUF
OTP - PLANÉTA FELTÖREKVŐ PIACI RÉSZVÉNY ALAPOK ALAPJA	OTP PLANÉTA	HU0000705579	HUF
OTP EMDA SZÁRMAZTATOTT ALAP	OTP EMDA	HU0000706361	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

PIONEER PROTECTED FUNDS			
HVB LÉPÉSELŐNY ALAP	HVB LÉPÉS	HU0000703665	HUF
MAGELLÁN TŐKEVÉDETT NYÍLTVÉGŰ SZÁRMAZTATOTT ALAP	MAGELLÁN	HU0000704523	HUF
MAGELLÁN 2 TŐKEVÉDETT NYÍLTVÉGŰ SZÁRMAZTATOTT ALAP	MAGELLÁN2	HU0000704952	HUF
SZUPER 8 TŐKEVÉDETT SZÁRMAZTATOTT ALAP	P.SZUPER 8	HU0000709159	HUF
SZUPER 8 PLUSZ TŐKEVÉDETT SZÁRMAZTATOTT ALAP	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 – U.S. DOLLAR AGGREGATE BOND	P.AGGREG_USD	LU0229391650	USD
PIONEER FUND – EMERGING MARKETS BOND	P.EMER.B.EUR	LU0119438611	EUR
PIONEER FUND – EMERGING MARKETS EQUITY	P.EMERGING M	LU0119425048	EUR
PIONEER FUND – EURO STRATEGIC BOND	P.EU.STR.EUR	LU0190665843	EUR
PIONEER FUND – EUROPEAN EQUITY VALUE	P.EUR.EQ.EUR	LU0313647876	EUR
PIONEER FUND – EURO BOND	P.EURO B.EUR	LU0119429891	EUR
PIONEER FUND – EURO CORPORATE BOND	P.EURO CORP.	LU0133660471	EUR
PIONEER FUND – EURO SHORT-TERM	P.EURO S.EUR	LU0119439007	EUR
PIONEER FUND – EUROPEAN RESEARCH	P.EURO.R.EUR	LU0119425717	EUR
PIONEER FUND – EUROLAND EQUITY	P.EUOLA.EUR	LU0119423779	EUR
PIONEER FUND – EUROPEAN POTENTIAL	P.EPOT. EUR	LU0536709628	EUR
PIONEER FUND – GLOBAL ECOLOGY	P.GLECO.EUR	LU0307383496	EUR
PIONEER FUND – GLOBAL HIGH YIELD	P.GLHIYI EUR	LU0190650225	EUR
PIONEER FUND – GLOBAL SELECT	P.GL.SEL.EUR	LU0536710550	EUR
PIONEER FUND – GLOBAL TMT	P.GLTMT EUR	LU0119426798	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 EUR	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 VALUE 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.N.AM EUR	LU0229387971	EUR
PIONEER FUND – EURO AGGREGATE BOND	P.EUR AGGR B EUR	LU0313645318	EUR
PIONEER FUND – ABSOLUTE RETURN EUROPEAN EQUITY	P.ABS.RET EU EUR	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.RES VALUE 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 NYILTVÉGŰ 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
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 CIRKÁLÓ SZÁRMAZTATOTT ALAP	CIRKÁLÓ A	HU0000711890	HUF
PIONEER KATAMARÁN SZÁRMAZTATOTT ALAP	KATAMARAN A	HU0000712096	HUF
EURÓPA INGATLANBEFEKTETÉSI ALAP	EURÓPA I.A.	HU0000707724	HUF
PIONEER HUNGARIAN OPEN-END FUNDS, series "B"			
PIONEER MAGYAR KÖTVÉNY ALAP	PAKAL B	HU0000704135	HUF
PIONEER HAZAI NYILTVÉGŰ ALAPOK, series "D"			
PIONEER NEMZETKÖZI VEGYES ALAPOK ALAPJA	PAVAL D	HU0000701941	HUF

- 1 The charge indicated above is a special offer by 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 a minimum of 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 For international HUF payments (credits and debits), the Bank applies the conditions relevant for FX performance while for payments through foreign currency conversions, the (buying/selling) FX rates offered for private customers are applied.
 - 5 For incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.
 - 6 It is charged when a wrong bank ID, IBAN account number or SWIFT/BIC code is given.
 - 7 Calculation of charges: 0.01% of the sum of the transactions but a minimum of 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 The normal fee f is 0,2%, min HUF 50, max HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal.
 - 9 The normal fee is as indicated in the debit bankcard conditions list for private 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 by 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, reached HUF1.5 million for a UniCredit Gold credit card,, and reached HUF 3 million for a UniCredit Platinum credit card,. 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 a credit card.
 - 12 The Bank applies FCY payment conditions for HUF payments in international transactions (credit or debit); for FCY conversion the right (purchase/selling) FX rates for private clients are applied.
 - 13 For incoming foreign currency transfers, the interbank conditions relevant for the costs assumed by the principal apply.
 - 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.
 - 16 The Bank does not accept orders relating to certificates and non-HUF traded securities listed on the Budapest Stock Exchange. Furthermore the Bank reserves the right to decide not to accept orders for certain securities listed on the Budapest Stock Exchange. Be informed about the available securities in our branches.
 - 17 Minimum amount HUF 10 million/ transaction.
 - 18 Offering can be given exclusively through agent network.
 - 19 Európa Investment Fund units purchased before 8th October 2012, can be redeemed for free of charge till 6th November 2012.
 - 20 Dates mean when the order is given.
 - 21 Any orders given for the Aberdeen Ingatlan Alapokba Befektető Befektetési Alap's and the Aberdeen Euro Ingatlan Alapokba Befektető Befektetési Alap's units are not accepted.
 - 22 Minimum investment amount by Aberdeen Global Funds: USD 1500, or equivalent EUR amount
 - 23 Issue of Aegon MoneyMaxx Expressz Absolute Return Fund free of charge between 01.10.2012 and 30.06.2013
 - 24 The market price used for the calculation of the market value is, for 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. For securities traded over the counter, it is the latest OTC average price officially recorded and published by the PSZÁF. For investment funds distributed by the Bank, it 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)
- 25 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).
 - 26 The condition for the fulfilment of the transaction is ensuring coverage on the customer's account.
 - 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.
 - 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
 - 30 The normal fee is 0,2% min. HUF 90, max. HUF 6000, which will not be charged by the Bank as a special offer. This action is valid until withdrawal
 - 31 The normal fee is 0,2%, min. 220 Ft, max. 6000 Ft. The Bank is charging the minimum fee listed in the List of Terms and Conditions for Top Affluent Customers instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.
 - 32 The normal fee is 0,2%, min. 150 Ft, max. 6000 Ft. The Bank is charging the minimum fee listed in the List of Terms and Conditions for Top Affluent Customers instead of the normal minimum fee as a promotion. This promotion is valid until withdrawal.