

LIST OF CONDITIONS
XVI. INVESTMENT SERVICES AND ANCILLARY SERVICES

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CHAPTER ONE

		The basis of the calculation ¹	Standard rate/amount
I.	Consolidated securities account management fee		
1.	Account opening fee		free of charge
2.	Annual portfolio fee²		
2.1	Minimum fee	account ³ /month	330 HUF
2.2	Securities issued in Hungary		
2.2.1.	Securities representing membership rights, certificates, warrants	market value on the basis of the price data for the fee calculation period	on the period's average portfolio: 0.30% p.a.
2.2.2.	Collective investment securities	market value on the basis of the price data for the fee calculation period	on the period's average portfolio: 0.40% p.a.
2.2.2.1.	Investment units issued by other investment funds and other collective investment securities managed by MBH Alapkezelő Zrt.	market value on the basis of the price data for the fee calculation period	on the period's average portfolio: 0.15% p.a.
2.2.3.	Debt securities	face value	on the period's average portfolio: 0.30% p.a.
2.2.3.1.	Hungarian government securities	face value	on the period's average portfolio: 0.30% p.a.
2.2.3.2.	debt securities issued by MBH Bank Plc.	face value	on the period's average portfolio: 0.30% p.a.
2.3.	Securities issued abroad		
2.3.1.	Securities representing membership rights, certificates, warrants	market value on the basis of the price data for the fee calculation period	on the period's average portfolio: 0.40% p.a.
2.3.2.	Collective investment securities	market value on the basis of the price data for the fee calculation period	on the period's average portfolio: 0.40% p.a.
2.3.3.	Debt securities	face value	on the period's average portfolio: 0.30% p.a.

¹ Calculation of the price data for the fee calculation period:

In the case of securities issued in Hungary

- in the case of securities listed on the Budapest Stock Exchange (BÉT) – with the exception of collective investment securities – the last closing price recorded in the fee calculation period,
- in the case of collective investment securities the net asset value per investment unit last disclosed in the fee calculation period,
- in the case of OTC securities the last available price disclosed by a professional data service provider (in particular REUTERS, BLOOMBERG), or in the absence of such price, the average price
- in the case of securities for which no price information can be obtained from the above sources, the face value.

In the case of securities issued abroad, the price disclosed, in accordance with data available on the international markets, by a professional data service provider (particularly, REUTERS, BLOOMBERG), or in the absence of such, the price disclosed by MBH Bank Plc.'s sub-depositary for the last banking day of the fee calculation period; in the absence of which, the last available price disclosed by a professional data service provider (particularly, REUTERS, BLOOMBERG), or in the absence of such, by MBH Bank Plc.'s sub-depositary.

The calculation of the portfolio fee: $\frac{M \cdot \bar{A} \cdot n \cdot d}{365}$

365

where M= the average portfolio during the fee calculation period at face value
n= the number of the calendar days of the fee calculation period
A= the price of the security; in the case of face value, the price value is 100%
d= the annual rate of the fee

²The annual portfolio fee shall be calculated in HUF and include the fees for safekeeping and registration and the fee for issuing one account statement a month as specified in the Business Code.

MBH Bank Plc. categorises securities (debt securities, securities representing membership rights, collective investment) in accordance with Section 5 of Act CXX of 2001 (Capital Markets Act):

- debt securities, e.g.: government bonds, discount treasury bills, corporate bonds
- debt securities, e.g.: shares
- collective investment securities, e.g. investment units

³All of the accounts (e.g. consolidated securities account, blocked sub-account, coverage account etc.) managed by MBH Bank Plc. for one Customer under one contract in the context of investment services and ancillary services shall be regarded as one account.

		The basis of the calculation	Standard rate/amount
2.3.4.	American Depository Receipt (ADR), Global Depository receipt (GDR)	market value on the basis of the price data for the fee calculation period	the fee as per 2.3.1. + any fee charged to MBH by the issuer of the ADR/GDR ⁴
I.	Consolidated securities account management fee		
2.4.	Securities other than those specified in Section 2 of Chapter XVII. General Provisions	based on individual fee agreement	based on individual fee agreement
3.	Account statement, certificates		
3.1	Ownership certificate, deposit certificate, ad hoc account statement	piece	3 000 HUF
3.2	Other certificates	piece	based on individual agreement, min. 3 000 HUF
3.3	Besides the electronic transmission of account statements to a natural person Customer, monthly paper-based account statements generated and handed over at branch office	one statement per month	free of charge
3.4.	Besides the electronic transmission of account statements to a natural person Customer, account statement posted by mail, in case the Customer fails to query at least once a quarter ⁵ the electronically transmitted account statement	once a quarter	free of charge
3.5	Besides the electronic transmission of account statements to a natural person Customer, monthly paper-based account statements regularly sent to the Customer by mail	piece	600 HUF
3.6	Immediate notification of amounts credited or debited to, and the balance on, the consolidated securities account by electronic channel or to email address	-	free of charge
3.7	Immediate notification of amounts credited or debited to, and the balance on, the consolidated securities account by mail	piece	600 HUF
II.	Securities transaction fees		
1.	Blocking (with 1 certificate)		
1.1.	MBH Bank Plc. as beneficiary	***	free of charge
1.2.	Otherwise		
1.2.1.	In the case of simple ⁶ securities issued in Hungary, blocking by general meeting	operation per security	2 500 HUF
1.2.2.	Special blocking ⁷	operation per security	based on individual fee agreement
2.	Unblocking		
2.1.	Unblocking items blocked with MBH Bank Plc. as beneficiary	***	free of charge
2.2.	Otherwise		
2.2.1.	Manual release of simple blocking	operation per security	2 500 HUF
2.2.2.	Automatic unblocking of simple and general meeting blocking	operation per security	2 500 HUF
2.2.3.	Unblocking of special blocking	operation per security	based on individual fee agreement
3.	Yield collection⁸		
3.1.	Securities issued in Hungary		
3.1.1.	Hungarian government securities	free of charge	
3.1.2.	Securities issued by investment funds managed by MBH Alapkezelő Zrt. and securities issued by MBH Bank Plc.	free of charge	
3.1.3.	In the case of other securities issued in Hungary	the amount of the yield by security and collection	0.2%
			min. 500 HUF ⁹
			max. 5 000 HUF

⁴ The issuer of the ADR/GDR may charge fees – most commonly: annual fees. The rates and due dates of the fees are specified in the information documents relating to the securities concerned. This fee is always borne by the investor who is the owner of the securities on the cut-off date for the calculation of the amount of the fee, regardless of how long the securities have been in their possession. The amount of such a fee may be quite considerable, therefore investors are advised to seek for information on the rates of such fees before purchasing securities.

⁵ The Customer's accessing the electronic channel shall be regarded by the Bank as querying the account statement

⁶ Blocking without any condition other than the underlying transaction (e.g. credit, option etc.) and/or the expiry of the blocking.

⁷ Any and all blocking transactions based on some underlying transaction and/or other transaction (e.g. security deposit, beneficiary, joint etc. blocking).

Pricing is determined individually, in view of the blocking facility and any fee to be charged by any other participant (e.g. KELER Zrt.).

⁸ Including the case of other assets provided for the Customer with the legal ground of yield.

⁹ The amount of the minimum fee must not exceed the amount of the yield to be credited to the customer.

		The basis of the calculation	Standard rate/amount
II.	Securities transaction fees		
3.2.	In the case of securities issued abroad	the amount of the yield by security and collection	0.2%
			min. 1000 HUF ⁹
			max. 10 000 HUF
4.	Operations without physical movement		
4.1.	Crediting		
4.1.1.	Transfer between Customer's own accounts within MBH Bank Plc.	operation per securities series and occasion	free of charge
4.1.2.	Other transfer within MBH Bank Plc.	operation per security	600 HUF
4.1.3.	Transfer within KELER Zrt.	operation per security	HUF 700
4.1.4.	Transfer received within system of sub-depositary, securities received through KELER Zrt. from abroad ¹⁰	operation per security	10 000 HUF
4.1.5.	Transfer within systems of sub-depositaries regarding securities other than those covered by XVII. General Provisions Section 2 , transfer between sub-depositaries or transfer from outside of systems of sub-depositaries	operation per security	according to individual fee agreement
4.2.	Debit/Transfer		
4.2.1.	Transfer between Customer's own accounts within MBH Bank Plc.	operation per security	600 HUF
4.2.2.	Other transfer within MBH Bank Plc.	operation per security	2 000 HUF
4.2.3.	Transfer within KELER Zrt.	operation per security	5 000 HUF
4.2.4.	Transfer effected within sub-depositary's system, transfer from KELER Zrt. abroad ¹¹	operation per security	10 000 HUF
4.2.5.	Transfer within systems of sub-depositaries regarding securities other than those covered by XVII. General Provisions Section 2 , transfer between sub-depositaries or transfer effected outside systems of sub-depositaries	operation per security	according to individual fee agreement
5.	Operations with physical movement		
5.1.	Receipt/issuance of physical securities	per security	60 HUF/security
			min. 12 000 HUF
5.2.	Delivery made/received, involving KELER Zrt.		
5.2.1.	Receipt of delivery in the case of securities issued in Hungary	operation per security	free of charge
5.2.2.	Making delivery in the case of securities issued in Hungary	face value	0.35%
			min. 70 000 HUF
5.2.3.	Delivery made/received, in the case of securities issued abroad	operation per security	according to individual fee agreement
6.	Cancellation of instruction at Account Owner's request or in the case of incomplete or incomprehensible orders		
6.1.	Securities issued in Hungary	operation per security	2 500 HUF
6.2.	Securities issued abroad	operation per security	3 000 HUF
7.	Fees payable for activities relating to taxation and corporate events, banking charges charged on		
7.1.	Calling for proof of, or declaration on, residency for taxation purposes for use not by MBH, processing of such within MBH, its transmission to sub-depositary/payer/issuer.	occasion	17 500 HUF
7.2.	Receipt/acceptance of intention to participate in voluntary corporate event and transfer of the same to sub-depositary or other destination	occasion	17 500 HUF
7.3.	Costs charged in procedures relating to taxes and/or corporate events by third persons to MBH, to be borne by the owner of the securities	occasion	equal to the amount charged to MBH
7.4.	Taxes, duties and other costs charged to MBH in relation to the acquisition, disposal, holding, ownership of securities	occasion	equal to the amount charged to MBH

¹⁰Including also DVP and RVP transfer orders effected in systems of sub-depositaries

¹¹Including also DVP and RVP transfer orders effected in systems of sub-depositaries

		The basis of the calculation	Standard rate/amount
III.	Order fees		
1.	Listed share, ETF, certificate		
1.1.	Domestic securities - Denominated in HUF		
1.1.1.	In the case of orders received in person or by telephone in the branch network	price value	1.0% min. 3 000 HUF
1.1.2.	In the case of orders received through the NetBankár system operated by MBH Bank Plc.	price value	0.65% min. 1 000 HUF
1.2.	Domestic securities – Denominated in EUR		
1.2.1.	In the case of orders received in person or by telephone in the branch network	price value	1.0% min. 3 000 HUF equivalent in EUR ¹²
1.2.2.	In the case of orders received through the NetBankár system operated by MBH Bank Plc.	price value	0.65% min. 1 000 HUF equivalent in EUR ¹³
1.3.	In the case of foreign securities		
1.3.1.	Orders executed in the systems of Xetra - Deutsche Börse or the London Stock Exchange or Euronext Paris regarding securities specified in XVII. General Provisions Section 2	price value	1.0% min. 16 000 HUF
1.3.2.	Orders executed in the New York Stock Exchange system for securities specified in XVII. General Provisions Section 2 (minimum price value: 10,000 USD)	price value	1.0% min. 16 000 HUF
1.4.	Other foreign securities (under individual agreement)	based on individual fee agreement	
2.	Orders regarding other shares	based on individual fee agreement	
3.	Hungarian government securities		
3.1.	In the case of shorter than one year Hungarian government securities auction	price value	1.0% min. 5 000 HUF
3.2.	In the case of longer than one year Hungarian government securities auction	price value	1.0% min. 5 000 HUF
3.3.	Secondary market distribution of Hungarian government securities	price value	1.0% min. 5 000 HUF
3.4.	Subscription for retail government securities	-	free of charge
4.	Distribution of securities issued by investment funds managed by MBH Alapkezelő Zrt. and securities issued by MBH Bank Plc.	price value	detailed in Chapter VII.
5.	Corporate bond		
5.1.	In the case of domestic securities	price value	1.0% min. 5 000 HUF
5.2.	In the case of foreign securities	price value	1.0% min. 10 000 HUF
6.	Collective investment securities		
6.1.	In the case of domestic securities	price value	1.0% min. 5 000 HUF
6.2.	In the case of foreign securities	price value	3.0% min. 10 000 HUF
7.	Standardised transactions on the exchange		
7.1.	Foreign exchange	price value	0.065%
7.2.	BUX	contract	200 HUF
7.3.	Share	price value	0.25%
7.4.	Daytrade discount	50% of the fees specified in 7.1, 7.2 and 7.3	
8.	Foreign structured bonds and certificates¹⁴		
8.1.	Subscription order fee	face value	max. 5.0%

¹² The amount of the EUR charge is calculated by the bank using the central rate of the MNB on the day of the order.

¹³ The amount of the EUR charge is calculated by the bank using the central rate of the MNB on the day of the order.

¹⁴ Minimum amount of subscription or selling order: 500,- EUR; 500,- USD; 100.000,- HUF

		The basis of the calculation	Standard rate/amount
8.2.	Registration of OTC selling order	price value	0.25%
9.	One-off order	based on individual fee agreement	
10.	Modification, withdrawal of order	per order	0 HUF

IV.	Fee and interest conditions of MBH TREZOR (Formerly: MKB TREEZOR) long term investment account management		
1.	Account management fee	The same as the rates specified in Part I of this list of conditions of the Bank (subsection I.2 Consolidated securities account management), providing that the minimum fee is only applied to the Customer's oldest live long term investment account. The minimum fee is not taken into account in the calculation of the portfolio fees for the same Customer's other long term investment accounts.	
2.	Securities operation, order and transaction fees	The fee payable in relation to the given order shall be payable as stipulated in Parts II, III and VII of this list of conditions.	
3.	Other conditions	-----	
4.	Customer account management fee and interest conditions	The Customer Account managing fee and interest conditions specified in Part VI of this list of conditions.	
5.	Minimum amount to be deposited upon account opening	HUF 25,000 or its equivalent in a foreign currency, converted at the MNB rate of the day concerned.	
6.	Transactions with securities issued in foreign currencies	MBH shall settle such transactions with the Customer in relation to the MBH TREZOR (Formerly: MKB TREZOR) long term investment accounts in the relevant currency. One prerequisite for keeping on the account instruments denominated in foreign currencies is that the Investor (Customer) has a bank account with MBH in the currency of the transaction concerned. In the case of a buying transaction the necessary balance must be kept on the foreign currency account in the calendar year in which the TREZOR long term investment account is opened. Securities selling transactions and the receipts from securities shall be accounted on the MBH TREZOR (Formerly: MKB TREZOR) long term investment account. Amounts of currency so credited can be reinvested through the MBH TREZOR (Formerly: MKB TREZOR) long term investment account.	

		The basis of the calculation	Standard rate/amount
V.	Securities custody fee items		
1.	Acceptance of securities into, and release of securities from, custody		
1.1.	Basic fee	operation per security	18 000 HUF
1.2.	Acceptance/issuance fee (in addition to the basic fee)	piece	100 HUF
2.	Annual custody fee	fee payment period average portfolio at face value/ calendar year started	0.185% min. 6 500 HUF
3.	Blocking (with 1 certificate), unblocking, issuance of deposit certificate	operation per security	3 000 HUF

CHAPTER TWO

		The basis of the calculation	Standard rate/amount
VI	Customer account management fee and interest conditions		
1.	Account opening fee	-	0 HUF
2.	Account management fee	fee payment period average portfolio/month/account	330 HUF ¹⁵
3.	Interest relating to the account	-	on the day's closing balance on the account no interest is paid by the Bank.

¹⁵ No account management fee is charged, if the monthly average of the disposable (not fixed) balance on the customer account is below HUF 500 001. The monthly average amount of the disposable balance on a customer account kept in a foreign currency is converted at the MNB rate as at the last working day of the fee calculation period. All of the accounts managed by MBH Bank Plc. for one Customer under one contract in the context of investment services and ancillary services shall be regarded as one account.

		The basis of the calculation	Standard rate/amount
4.	In the case of private individuals		
4.1.	Crediting an amount transferred to the customer account in HUF	-	0 HUF
4.2.	(One-off) HUF transfer		
4.2.1.	Between the Customer's accounts kept with MBH	-	0 HUF
4.2.2.	To account kept with MBH (paper-based order)	by item	0.37% + 250 HUF, min. 370 HUF, max. 6300 HUF
4.2.3.	To account kept not with MBH (paper-based order)	by item	0.43% + 246 HUF, min. 426 HUF, max. 7496 HUF
4.3.	VIBER transfer or HUF (one-off) transfer abroad	by item	0.60%, min. 12 000 HUF, max. 120 000 HUF
4.4.	Cash office transactions		
4.4.1.	Cash deposit through till in HUF		
VI	Customer account management fee and interest conditions		
4.4.1.1.	0-9 999 999 HUF	-	0 HUF
4.4.1.2.	from 10 000 000 HUF	per deposit transaction	0.10%
4.4.2.	Cash payment through till in HUF	per payment transaction	0.43% + 250 HUF min. 630 HUF max. 12 000 HUF
5.	In the case of legal persons, organisations without legal personality		
5.1.	Crediting an amount transferred to the customer account in HUF	-	0 HUF
5.2.	(One-off) HUF transfer		
5.2.1.	Between the Customer's accounts kept with MBH	-	0 HUF
5.2.2.	To account kept with MBH (paper-based order)	by item	0.22%, min. 410 HUF
5.2.3.	To account kept not with MBH (paper-based order)	by item	0.2896%, min. 426 HUF
5.3.	VIBER transfer or HUF (one-off) transfer abroad	by item	0.59%, min. 239 900 HUF max. 239 000 HUF
5.4.	Cash office transactions		
5.4.1.	Cash deposit through till in HUF	per deposit transaction	0.08%, min. 425 HUF
5.4.2.	Cash payment through till in HUF	per payment transaction	0.30%, min. 675 HUF

Transactions involving securities issued in foreign exchange are settled between MBH and the Customer in the foreign currency. For this, the Investor needs to have a bank account with MBH opened in the currency of the transaction. The necessary balance must be available on the foreign currency account for a buying transaction and the amount of currency payable to the Customer after a selling transaction or the settlement of revenue from securities.

VII.	Name of Investment Fund	ISIN code	Currency	Buying commission	Redemption commission	Incentive
1.	Investment funds managed by MBH Alapkezelő Zrt.¹⁶¹⁷					
*	Orders will be accepted by 17:00 on banking days at the latest.					
1.1.1.	MBH EMEA Részvény Alap EUR sorozat	HU0000707039	EUR	0.75%	Free of charge	-
1.1.2.	MBH EMEA Részvény Alap HUF sorozat	HU0000709837	HUF	0.75%	Free of charge	-
1.1.3.	MBH Fejlett Piaci Részvény Alap HUF sorozat	HU0000701552	HUF	0.75%	Free of charge	-
1.1.4.	MBH Fejlett Piaci Részvény Alap I sorozat	HU0000715438	HUF	0.75%	Free of charge	-
1.1.5.	MBH Fejlett Piaci Részvény Alap USD sorozat	HU0000715271	USD	0.75%	Free of charge	-
1.1.6.	MBH Feltörekvő Piaci Devizakötvény Alap HUF sorozat	HU0000708615	HUF	0.25%	Free of charge	-
1.1.7.	MBH Feltörekvő Piaci Devizakötvény Alap USD sorozat	HU0000711239	USD	0.25%	Free of charge	-

¹⁶ In the case of investment funds managed by MBH Alapkezelő Zrt. the fees are calculated on the basis of the price value.

¹⁷ The minimum amount payable for a regular buying order for investment units of investment funds managed by MBH Alapkezelő Zrt., as an element of the regular savings service, (based on separate contract): 10 000 HUF/operation.

	Name of Investment Fund	ISIN code	Currency	Buying commission	Redemption commission	Incentive
1.1.8	MBH Feltörekvő Piaci Részvény Alap HUF sorozat	HU0000708623	HUF	0.75%	Free of charge	-
1.1.9	MBH Feltörekvő Piaci Részvény Alap I sorozat	HU0000715461	HUF	0.75%	Free of charge	-
1.1.10	MBH Feltörekvő Piaci Részvény Alap USD sorozat	HU0000725684	USD	0.75%	Free of charge	-
1.1.11	BF Money Közép-Európai Részvény Alap EUR sorozat	HU0000706387	EUR	0.75%	Free of charge	-
1.1.12	BF Money Közép-Európai Részvény Alap HUF sorozat	HU0000702717	HUF	0.75%	Free of charge	-
1.1.13	BF Money Közép-Európai Részvény Alap I sorozat	HU0000715479	HUF	0.75%	Free of charge	-
1.1.14	Budapest Aktív Portfólió Alapok Alapja	HU0000720602	HUF	0.50%	Free of charge	-
1.1.15	Budapest Állampapír Alap A sorozat	HU0000702691	HUF	0.25%	Free of charge	-
1.1.16	Budapest Állampapír Alap I sorozat	HU0000715446	HUF	0.75%	Free of charge	-
1.1.17	Budapest Arany Alapok Alapja A sorozat	HU0000709290	HUF	0.50%	Free of charge	-
1.1.18	Budapest Bonitas Alap A sorozat	HU0000702725	HUF	0.25%	Free of charge	-
1.1.19	MBH Bonitas Euro Kötvény Alap	HU0000707138	EUR	0,25%	Free of charge	-
1.1.20	MBH Bonitas Dollár Kötvény Alap	HU0000708052	USD	0,25%	Free of charge	-
1.1.21	MBH Dinamikus Európa Részvény Alap EUR sorozat	HU0000721766	EUR	0.75%	Free of charge	-
1.1.22	MBH Dinamikus Európa Részvény Alap HUF sorozat	HU0000725692	HUF	0.75%	Free of charge	-
1.1.23	MBH Dinamikus Európa Részvény Alap USD sorozat	HU0000725700	USD	0.75%	Free of charge	-
1.1.24	MBH Dollár Rövid Kötvény Alap HUF sorozat	HU0000727656	HUF	0.25%	Free of charge	-
1.1.25	MBH Dollár Rövid Kötvény Alap USD sorozat	HU0000711668	USD	0.25%	Free of charge	-
1.1.26	MBH Euró Rövid Kötvény Alap EUR sorozat	HU0000706429	EUR	0.25%	Free of charge	-
1.1.27	MBH Euró Rövid Kötvény Alap HUF sorozat	HU0000701560	HUF	0.25%	Free of charge	-
1.1.28	MBH Euró Rövid Kötvény Alap I sorozat	HU0000717830	HUF	0.25%	Free of charge	-
1.1.29	Budapest Fejlett Piaci Vállalati Kötvény Alap EUR sorozat	HU0000723481	EUR	0.25%	Free of charge	-
1.1.30	Budapest Fejlett Piaci Vállalati Kötvény Alap HUF sorozat	HU0000723473	HUF	0.25%	Free of charge	-
1.1.31	Budapest Fejlett Piaci Vállalati Kötvény Alap USD sorozat	HU0000723499	USD	0.25%	Free of charge	-
1.1.32	MBH Global Titans Részvény Alapok Alapja	HU0000710595	HUF	0.75%	Free of charge	-
1.1.33	Budapest Hagyományos Energia Alap	HU0000704374	HUF	0.50%	Free of charge	-
1.1.34	MBH High Yield Vállalati Kötvény Alap HUF sorozat	HU0000715255	HUF	0.25%	Free of charge	-
1.1.35	MBH High Yield Vállalati Kötvény Alap I sorozat	HU0000717582	HUF	0.50%	Free of charge	-
1.1.36	Budapest Kontroll Abszolút Hozam Származtatott Alap A sorozat	HU0000702741	HUF	0.50%	Free of charge	-
1.1.37	Budapest Kontroll Abszolút Hozam Származtatott Alap I sorozat	HU0000715487	HUF	0.50%	Free of charge	-
1.1.38	Budapest Kötvény Alap A sorozat	HU0000702709	HUF	0.25%	Free of charge	-
1.1.39	Budapest Kötvény Alap I sorozat	HU0000720628	HUF	0.25%	Free of charge	-

	Name of Investment Fund	ISIN code	Currency	Buying commission	Redemption commission	Incentive
1.1.40	MBH NEXT Egészséges Életmód Alap HUF sorozat	HU0000728308	HUF	0.75%	Free of charge	-
1.1.41	MBH NEXT Egészséges Életmód Alap EUR sorozat	HU0000728324	EUR	0.75%	Free of charge	-
1.1.42	MBH NEXT Egészséges Életmód Alap USD sorozat	HU0000728316	USD	0.75%	Free of charge	-
1.1.43	MBH NEXT Környezet Alap EUR sorozat	HU0000725791	EUR	0.75%	Free of charge	-
1.1.44	MBH NEXT Környezet Alap HUF sorozat	HU0000725783	HUF	0.75%	Free of charge	-
1.1.45	MBH NEXT Környezet Alap USD sorozat	HU0000725809	USD	0.75%	Free of charge	-
1.1.46	MBH NEXT Generáció Alap	HU0000712153	HUF	0.75%	Free of charge	-
1.1.47	MBH NEXT Technológia Alap HUF sorozat	HU0000723507	HUF	0.75%	Free of charge	-
1.1.48	MBH NEXT Technológia Alap USD sorozat	HU0000723515	USD	0.75%	Free of charge	-
1.1.49	Budapest Paradigma Alap HUF sorozat	HU0000713409	HUF	0.50%	Free of charge	-
1.1.50	Budapest Paradigma Alap I sorozat	HU0000715495	HUF	0.50%	Free of charge	-
1.1.51	Budapest Prémium Dinamikus Részalap	HU0000716329	HUF	0.50%	Free of charge	-
1.1.52	Budapest Prémium Kiegyensúlyozott Részalap	HU0000716337	HUF	0.50%	Free of charge	-
1.1.53	Budapest Prémium Konzervatív Részalap	HU0000716345	HUF	0.50%	Free of charge	-
1.1.54	Budapest Prémium Progresszív Részalap	HU0000716352	HUF	0.50%	Free of charge	-
1.1.55	MBH USA Részvény Alap HUF sorozat	HU0000712351	HUF	0.75%	Free of charge	-
1.1.56	MBH USA Részvény Alap USD sorozat	HU0000721014	USD	0.75%	Free of charge	-
1.1.57	MKB Adaptív Kötvény Abszolút Hozamú Származtatott Befektetési Alap	HU0000715362	HUF	0.25%	Free of charge	-
1.1.58	MKB Adaptív Kötvény Dollár Alapba Fektető Alap	HU0000715370	USD	0.25%	Free of charge	-
1.1.59	MKB Adaptív Kötvény Euró Alapba Fektető Alap	HU0000715388	EUR	0.25%	Free of charge	-
1.1.60	MKB Aktív Alfa Abszolút Hozamú Származtatott Befektetési Alap	HU0000714225	HUF	0.50%	Free of charge	-
1.1.61	MKB Aktív Alfa Dollár Alapba Fektető Alap	HU0000715354	USD	0.50%	Free of charge	-
1.1.62	MKB Aktív Alfa Euró Alapba Fektető Alap	HU0000715321	EUR	0.50%	Free of charge	-
1.1.63	MKB Állampapír Befektetési Alap	HU0000702956	HUF	0.25%	Free of charge	-
1.1.64	MKB Ambíció Nyíltvégű Befektetési Alap	HU0000712211	HUF	0.50%	Free of charge	-
1.1.65	MBH Bázis Dollár Alapba Fektető Alap	HU0000715347	USD	0.50%	Free of charge	-
1.1.66	MBH Bázis Euró Alapba Fektető Alap	HU0000715339	EUR	0.50%	Free of charge	-
1.1.67	MKB Bázis Nyíltvégű Befektetési Alap	HU0000712195	HUF	0.50%	Free of charge	-

	Name of Investment Fund	ISIN code	Currency	Buying commission	Redemption commission	Incentive
1.1.68	MKB Bonus Közép-Európai Részvény Befektetési Alap	HU0000702964	HUF	0.75%	Free of charge	-
1.1.69	MBH Bonitas Dollár Kötvény Alap	HU0000708052	USD	0.25%	Free of charge	-
1.1.70	MBH Egyensúly Dollár Alapba Fektető Alap	HU0000714712	USD	0.50%	Free of charge	-
1.1.71	MBH Egyensúly Euró Alapba Fektető Alap	HU0000714431	EUR	0.50%	Free of charge	-
1.1.72	MBH Egyensúly Nyíltvégű Befektetési Alap	HU0000712203	HUF	0.50%	Free of charge	-
1.1.73	MBH Egyensúly Nyíltvégű Befektetési Alap B sorozat	HU0000732565	HUF	0,50%	Free of charge	-
1.1.74	MBH Észak-Amerikai Részvény Befektetési Alap	HU0000709506	HUF	0.75%	Free of charge	-
1.1.75	MBH Bonitas Euro Kötvény Alap	HU0000707138	EUR	0.25%	Free of charge	-
1.1.76	MBH Globális Biztosítói Részvény Alap	HU0000702931	HUF	0.75%	Free of charge	-
1.1.77	MBH Hazai Feltörekvő Abszolút Hozamú Származtatott Alap	HU0000720727	HUF	0.75%	Free of charge	-
1.1.78	MKB Ingatlan Befektetési Alap	HU0000727219	HUF	0.50%	Free of charge	-
1.1.79	MKB Ingatlanpiaci Részvény Származtatott Befektetési Alap A sorozat	HU0000705058	HUF	0.50%	Free of charge	-
1.1.80	MKB Nyersanyag Származtatott Befektetési Alap	HU0000707971	HUF	0.50%	Free of charge	-
1.1.81	MBH PB TOP Abszolút Hozamú Származtatott Befektetési Alap	HU0000714241	HUF	0.50%	Free of charge	-
1.1.82	MKB Rotunda Abszolút Hozamú Származtatott Befektetési Alap	HU0000722285	HUF	0.50%	Free of charge	-
1.1.83	MKB Fenntartható Fejlődés Abszolút Hozamú Származtatott Befektetési Alap	HU0000726047	HUF	0.75%	Free of charge	-
1.1.84	MKB Jövő Technológiája Abszolút Hozamú Származtatott Befektetési Alap	HU0000726054	HUF	0.75%	Free of charge	-
1.1.85	MKB Új Világ - Zöldülő Vállalatok Abszolút Hozamú Származtatott Befektetési Alap	HU0000727532	HUF	0.75%	Free of charge	-
1.1.86	MKB Ütemező Fejlett Piaci Részvény Alapok Alapja	HU0000731492	HUF	0.75%	Free of charge	-
1.1.87	MBH Ütemező 2 Globális Részvény Alapok Alapja HUF sorozat	HU0000732581	HUF	0,75%	Free of charge	-
1.1.88	MBH Ütemező 2 Globális Részvény Alapok Alapja EUR sorozat	HU0000732599	EUR	0,75%	Free of charge	-
1.1.89	MBH Ütemező 2 Globális Részvény Alapok Alapja USD sorozat	HU0000732607	USD	0,75%	Free of charge	-

	Name of Investment Fund	Orders will be accepted on banking days not later than	ISIN code	Currency	Buying commission	Redemption commission	Incentive
4.	External investment funds distributed in Hungary						
4.1	Investment funds managed by Equilor Alapkezelő Zrt.¹⁸						
4.1.1	Equilor PRIMUS Alapok Alapja	14:00	HU0000711809	HUF	2.50%	Free of charge	-
4.2.	Funds managed by Impact Asset Management Alapkezelő Zrt.^{19,20}						
4.2.1	Duna House Magyar Lakás Ingatlanalap Series "A"	14:00	HU0000718788	HUF	2.00%	Free of charge	1.00%
4.2.2	Duna House Magyar Lakás Ingatlanalap Series "B"	14:00	HU0000722558	HUF	2.00%	Free of charge	1.00%

¹⁸ In the case of investment funds managed by Equilor Alapkezelő Zrt. the fees are calculated on the basis of the price value.

¹⁹ In the case of investment funds managed by Impact Asset Management Alapkezelő Zrt. the fees are calculated on the basis of the price value.

²⁰ Buying orders may only be accepted during the periods specified in Impact Asset Management Alapkezelő Zrt's Announcement.

	Name of Investment Fund	Orders will be accepted on banking days not later than	ISIN code	Currency	Buying commission	Redemption commission	Incentive
	Management of penalty commissions						
	Reinvestment commission on Duna House Magyar Lakás Ingatlanalap Series "A" (payable to the Distributor)	-	-	-	-	0.5%, max. 5 000 HUF	
	Duna House Magyar Lakás Ingatlanalap Series "A" and "B" extra redemption commission (payable to the fund in case less than 2 years have passed between the dates of redemption and buying)	-	-	-	-	3%	
4.3	Investment funds managed by Diófa Alapkezelő Zrt.^{21,22}						
4.3.1	Magyar Posta Takaréknál Ingatlan Alap Series A	14:00	HU0000713482	HUF	1.00% max. 5 000 HUF	Free of charge	1.26%
4.3.2	Magyar Posta Takaréknál Ingatlan Alap Series I	14:00	HU0000714464	HUF	1.00% max. 5 000 HUF	Free of charge	0.90%
4.3.3	Magyar Posta Takaréknál Ingatlan Alap Series B	14:00	HU0000722616	HUF	1.00% max. 5000 HUF	Free of charge	0.672%
4.3.4	Takarék Euró Ingatlan Alapok Alapja	14:00	HU0000714969	EUR	2.5%	Free of charge	0.21%
4.3.5	Takarék Dollár Ingatlan Alapok Alapja	14:00	HU0000720792	USD	2.5%	Free of charge	0.21%
	Management of penalty commissions						
	Magyar Posta Takaréknál Ingatlan Alap Series A, I and B in case it is redeemed within 1 year:					1.00%	
	Buying restrictions						
	Magyar Posta Takaréknál Ingatlan Alap Series A: maximum amount of the purchase order is 500 000 000 HUF. Magyar Posta Takaréknál Ingatlan Alap Series B: minimum amount of the purchase order is 50 000 000 HUF.						
4.4	Investment funds managed by OTP Alapkezelő Zrt.²³						
4.4.1	OTP EMDA Származtatott Alap Series "A"	14:00	HU0000706361	HUF	2.50%	Free of charge	1.30%
4.4.2	OTP Föld Kincsei Származtatott Árupiaci Alap Series A	14:00	HU0000707633	HUF	2.50%	Free of charge	1.30%
4.4.3	OTP Fundman Részvény Alap Series A	14:00	HU0000713714	HUF	2.50%	Free of charge	1.30%
4.4.4	OTP Paletta Nyíltvégű Értékpapír Alap Series A	14:00	HU0000702881	HUF	2.50%	Free of charge	0.975%
4.4.5	OTP Prémium Származtatott Alap Series A	14:00	HU0000710249	HUF	2.50%	Free of charge	0.65%
4.4.6	OTP Supra Származtatott Alap Series A	14:00	HU0000706379	HUF	2.50%	Free of charge	1.30%
4.4.7	OTP Abszolút Hozam Származtatott Alap Series A	14:00	HU0000704457	HUF	2.50%	Free of charge	1.30%
4.4.8	OTP Orosz Részvény Alap Series A	14:00	HU0000709019	HUF	2.50%	Free of charge	1.30%
4.4.9	OTP Planéta Feltörekvő Piaci Részvény Alapok Alapja Series A	14:00	HU0000705579	HUF	2.50%	Free of charge	0.91%
4.4.10	OTP Trend Nemzetközi Részvény Alap Series A	14:00	HU0000711007	HUF	2.50%	Free of charge	0.975%
4.4.11	OTP Új Európa Nyíltvégű Származtatott Értékpapír Alap Series A	14:00	HU0000705827	HUF	2.50%	Free of charge	1.30%
4.4.12	OTP Supra Euró Alapba Fektető Alap	11:00	HU0000713748	EUR	2.50%	Free of charge	1.20%
4.4.13	OTP Supra Dollár Alapba Fektető Alap	11:00	HU0000718481	USD	2.50%	Free of charge	1.20%
4.4.14	OTP Föld Kincsei Származtatott Árupiaci Alap Series B	14:00	HU0000707641	EUR	2.50%	Free of charge	1.30%

²¹ In the case of investment funds managed by Diófa Alapkezelő Zrt. the fees are calculated on the basis of the price value.

²² Buying orders may only be accepted during the periods specified in Diófa Alapkezelő Zrt's Announcement.

²³ In the case of investment funds managed by OTP Alapkezelő Zrt. the fees are calculated on the basis of the price value.

	Name of Investment Fund	Orders will be accepted on banking days not later than	ISIN code	Currency	Buying commission	Redemption commission	Incentive
4.5.	Investment funds managed by Accorde Alapkezelő Zrt.²⁴						
4.5.1	Accorde Első Román Részvényalap Series A	14:00	HU0000718606	HUF	2.50%	Free of charge	1.20%
4.5.2	Accorde Első Román Részvényalap Series B	14:00	HU0000718614	EUR	2.50%	Free of charge	1.20%
4.5.3	Accorde Spartan Görög Részvényalap Series A	14:00	HU0000722582	HUF	2.50%	Free of charge	1.20%
4.5.4	Accorde Spartan Görög Részvényalap Series B	14:00	HU0000722590	EUR	2.50%	Free of charge	1.20%
	Management of penalty commissions						
	In the case of the redemption of the investment units of Accorde Alapkezelő Zrt. within 5 banking days (T+5) of the date of purchase:					5%	
	In the case of redemption of (Sorozat A and Sorozat B) of Accorde Első Román Részvényalap within 5 banking days (T+5) of the date of purchase: (in the case of redemption within 5 banking days (T+5) of the day of the last submitted purchase order only the 5% of the two penalty commissions is charged)					1%	
4.6.	Investment funds managed by Aegeon Alapkezelő Zrt.²⁵						
4.6.1	VIG Alfa Abszolút Hozamú Befektetési Alap Series A	14:00	HU0000703970	HUF	2.50%	Free of charge	1.05%
4.6.2	VIG Alfa Abszolút Hozamú Befektetési Alap Series E	14:00	HU0000715982	EUR	2.50%	Free of charge	1.05%
4.6.3	VIG Alfa Abszolút Hozamú Befektetési Alap Series U	14:00	HU0000715990	USD	2.50%	Free of charge	1.05%
4.6.4	VIG BondMaxx Total Return Kötvény Befektetési Alap A sorozat	14:00	HU0000709597	HUF	2.30%	Free of charge	0.75%
4.6.5	VIG Feltörekvő Európa Kötvény Befektetési Alap Series A (EUR)	14:00	HU0000706114	EUR	2.30%	Free of charge	0.75%
4.6.6	VIG Közép-Európai Részvény Befektetési Alap Series A	14:00	HU0000702501	HUF	2.50%	Free of charge	1.02%
4.6.7	VIG Maraton ESG Multi Asset Befektetési Alap Series A	14:00	HU0000714886	HUF	2.50%	Free of charge	1.05%
4.6.8	VIG Maraton ESG Multi Asset Befektetési Alap Series E	14:00	HU0000714894	EUR	2.50%	Free of charge	1.05%
4.6.9	VIG Maraton ESG Multi Asset Befektetési Alap Series U	14:00	HU0000714902	USD	2.50%	Free of charge	1.05%
4.6.10	VIG MegaTrend Részvény Befektetési Alap Series B	14:00	HU0000707195	HUF	2.50%	Free of charge	1.17%
4.6.11	VIG MoneyMaxx Feltörekvő Piaci Total Return Befektetési Alap Series A	14:00	HU0000703145	HUF	2.50%	Free of charge	1.05%
4.6.12	VIG MoneyMaxx Feltörekvő Piaci Total Return Befektetési Alap Series E	14:00	HU0000716030	EUR	2.50%	Free of charge	1.05%
4.6.13	VIG Fejlett Piaci Allamkötvény Befektetési Alap – Series A	14:00	HU0000702477	HUF	2.30%	Free of charge	0.75%
4.6.14	VIG Opportunity Fejlett Piaci Részvény Befektetési Alap Series A	14:00	HU0000702485	HUF	2.50%	Free of charge	1.02%
4.6.15	VIG Panoráma Total Return Befektetési Alap Series A	14:00	HU0000714266	HUF	2.50%	Free of charge	1.05%
4.6.16	VIG Russia Részvény Befektetési Alap A sorozat	14:00	HU0000707401	HUF	2.50%	Free of charge	1.05%
	Management of penalty commissions						
	In the case of the redemption of the investment units of Aegeon Alapkezelő Zrt. within 10 working days (T+10) of the date of purchase:					2.00%	

²⁴ In the case of investment funds managed by Accorde Alapkezelő Zrt. the fees are calculated on the basis of the price value.

²⁵ In the case of investment funds managed by Aegeon Alapkezelő Zrt. the fees are calculated on the basis of the price value.

	Name of Investment Fund	Orders will be accepted on banking days not later than	ISIN code	Currency	Buying commission	Redemption commission	Incentive
4.7	Investment funds managed by Generali Alapkezelő Zrt.²⁶						
4.7.1	Generali Arany Oroszlán Nemzetközi Részvény Alap Series A	14:00	HU0000701818	HUF	2.50%	Free of charge	1.05%
4.7.2	Generali Mustang Amerikai Részvény Alap Series A	14:00	HU0000705603	HUF	2.50%	Free of charge	1.05%
4.7.3	Generali Selection Alap Series A	14:00	HU0000706791	HUF	2.50%	Free of charge	1.05%
4.7.4	Generali Spirit Abszolút Származtatott Alap Series A	14:00	HU0000706833	HUF	2.50%	Free of charge	1.05%
	Management of penalty commissions						
	For investment units of Series “A” investment funds Generali Alapkezelő Zrt. issues redemption orders within 5 days (T+5) of the date of the buying offer taken into account on the basis of the FIFO method:					2.00%	
4.8	Investment funds managed by HOLD Alapkezelő Zrt.²⁷						
4.8.1	Citadella Származtatott Befektetési Alap Series A	14:00	HU0000707948	HUF	2.50%	Free of charge	0.60 %
4.8.2	HOLD Columbus Globális Értékalapú Származtatott Befektetési Alap Series A	14:00	HU0000705702	HUF	2.50%	Free of charge	0.80%
4.8.3	HOLD Euro Alapok Alapja	14:00	HU0000712252	EUR	2.50%	Free of charge	0.60 %
4.8.4	HOLD VM Abszolút Származtatott Befektetési Alap A Sorozat	14:00	HU0000703749	HUF	2.50%	Free of charge	0.60 %
4.8.5	HOLD VM Euro Alapok Alapja	14:00	HU0000708938	EUR	2.50%	Free of charge	0.60 %
	Management of penalty commissions						
	In the case of the redemption of the investment units of HOLD Alapkezelő Zrt. within 5 banking days (T+5) of the date of purchase:					5.00%	
	In the case of redemption of the investment units of HOLD Columbus Globális Értékalapú Származtatott Befektetési Alap within 1.5 years (548 days) of the date of purchase: (in the case of redemption within 5 banking days (T+5) of the day of the last submitted purchase order only the 5% of the two penalty commissions is charged)					1.00%	
	In the case of redemption of the investment units of Citadella Származtatott Befektetési Alap within 1 year (365 days) of the date of purchase – in the case of purchase after 31.12.2014: (in the case of redemption within 5 banking days (T+5) of the day of the last submitted purchase order only the 5% of the two penalty commissions is charged)					3.00%	
	In the case of the redemption of the investment units of Citadella Származtatott Befektetési Alap fund – purchased after 18.09.2015 – another up to 10% buying commission shall be charged, for the benefit of the fund. The Fund Manager will disclose the exact rate of the commission in a CEO resolution.					max. 10.00%	
5.	External investment funds distributed abroad						
5.1	Investment funds managed by Allianz Global Investors Europe GmbH²⁸						
5.1.1	Allianz Best Styles Global Equity AT (H-EUR)	10:00	LU1322973477	EUR	2.50%	Free of charge	0.50%
5.1.2	Allianz Capital Plus AT (EUR)	10:00	LU1254136416	EUR	2.50%	Free of charge	0.145%
5.1.3	Allianz Dynamic Multi Asset Strategy 50 EUR AT (EUR)	10:00	LU1093406186	EUR	2.50%	Free of charge	0.70%
5.1.4	Allianz Dynamic Multi Asset Strategy SRI 50 At (H2-HUF)	10:00	LU1211505810	HUF	2.50%	Free of charge	0.60 %
5.1.5	Allianz Euro Bond AT (EUR)	10:00	LU0165915058	EUR	2.30%	Free of charge	0.375%
5.1.6	Allianz Euro Bond CT (EUR)	10:00	LU0165915488	EUR	2.30%	Free of charge	0.46%
5.1.7	Allianz Euro High Yield Bond AT (EUR)	10:00	LU0482909909	EUR	2.30%	Free of charge	0.55%
5.1.8	Allianz Europe Equity Growth AT (EUR)	10:00	LU0256839274	EUR	2.50%	Free of charge	0.75%
5.1.9	Allianz Europe Equity Growth AT (H2-HUF)	10:00	LU0527936024	HUF	2.50%	Free of charge	0.75%

²⁶ In the case of investment funds managed by Generali Alapkezelő Zrt. the fees are calculated on the basis of the price value.

²⁷ In the case of investment funds managed by HOLD Alapkezelő Zrt. the fees are calculated on the basis of the price value.

²⁸ In the case of investment funds managed by ALLIANZ Global Investors Europe GmbH the fees are calculated on the basis of the price value.

	Name of Investment Fund	Orders will be accepted on banking days not later than	ISIN code	Currency	Buying commission	Redemption commission	Incentive
5.1.10	Allianz Europe Equity Growth Select CT (EUR)	10:00	LU0920839429	EUR	2.50%	Free of charge	0.75%
5.1.11	Allianz European Equity Dividend AT (EUR)	10:00	LU0414045822	EUR	2.50%	Free of charge	0.75%
5.1.12	Allianz European Equity Dividend CT (EUR)	10:00	LU0414046390	EUR	2.50%	Free of charge	0.75%
5.1.13	Allianz Food Security CT (EUR)	10:00	LU2215374088	EUR	2.50%	Free of charge	0.875%
5.1.14	Allianz GEM Equity High Dividend CT (EUR)	10:00	LU0293313671	EUR	2.50%	Free of charge	0.876%
5.1.15	Allianz Global Artificial Intelligence AT (EUR)	10:00	LU1548497699	EUR	2.50%	Free of charge	0.875%
5.1.16	Allianz Global Artificial Intelligence AT (USD)	10:00	LU1548497426	USD	2.50%	Free of charge	0.88%
5.1.17	Allianz Global Equity Unconstrained AT (EUR)	10:00	LU2387748960	EUR	2.50%	Free of charge	0.75%
5.1.18	Allianz Global Equity Unconstrained AT (USD)	10:00	LU0342679015	USD	2.50%	Free of charge	0.75%
5.1.19	Allianz Income and Growth AT (H2-EUR)	10:00	LU1070113664	EUR	2.50%	Free of charge	0.625%
5.1.20	Allianz Income and Growth AT (USD)	10:00	LU0689472784	USD	2.50%	Free of charge	0.625%
5.2	Investment funds managed by FIL Investment Management (Luxembourg) S.A.²⁹						
5.2.1	Fidelity Active Strategy - Europe Fund A-ACC-EUR	14:00	LU0202403266	EUR	2.50%	Free of charge	0.75%
5.2.2	Fidelity Funds - America Fund A-ACC-EUR (Hedged)	14:00	LU0945775517	EUR	2.50%	Free of charge	0.75%
5.2.3	Fidelity Funds - America Fund A-ACC-HUF (Hedged)	14:00	LU0979392684	HUF	2.50%	Free of charge	0.75%
5.2.4	Fidelity Funds - America Fund A-ACC-USD	14:00	LU0251131958	USD	2.50%	Free of charge	0.75%
5.2.5	Fidelity Funds - Asean Fund A-ACC-USD	10:00	LU0261945553	USD	2.50%	Free of charge	0.625%
5.2.6	Fidelity Funds - Asia Pacific Multi Asset Growth & Income Fund A-ACC-HUF	10:00	LU1984161429	HUF	2.50%	Free of charge	0.625%
5.2.7	Fidelity Funds - Asia Pacific Multi Asset Growth & Income Fund A-ACC-USD	10:00	LU1366333414	USD	2.50%	Free of charge	0.625%
5.2.8	Fidelity Funds - Asian Special Situations Fund A-ACC-EUR	10:00	LU0413542167	EUR	2.50%	Free of charge	0.75%
5.2.9	Fidelity Funds - China Consumer Fund A-ACC-Euro	10:00	LU0594300096	EUR	2.50%	Free of charge	0.75%
5.2.10	Fidelity Funds - China Consumer Fund A-ACC-USD	10:00	LU0594300179	USD	2.50%	Free of charge	0.75%
5.2.11	Fidelity Funds - China High Yield F. A-ACC-EUR (EUR/USD Hedged)	10:00	LU2034656020	EUR	2.30%	Free of charge	0.60 %
5.2.12	Fidelity Funds - China High Yield Fund A-ACC-USD	10:00	LU1313547462	USD	2.30%	Free of charge	0.60 %
5.2.13	Fidelity Funds - Emerging Market Debt Fund A-ACC-EUR	14:00	LU0238205289	EUR	2.30%	Free of charge	0.75%
5.2.14	Fidelity Funds - Emerging Markets Fund A-ACC (Hedged)	14:00	LU1097728288	EUR	2.50%	Free of charge	0.75%
5.2.15	Fidelity Funds - Emerging Markets Fund A-ACC-EUR	14:00	LU1048684796	EUR	2.50%	Free of charge	0.75%
5.2.16	Fidelity Funds - Emerging Markets Fund A-ACC-HUF	14:00	LU1273508843	HUF	2.50%	Free of charge	0.75%
5.2.17	Fidelity Funds - Emerging Markets Fund A-ACC-USD	14:00	LU0261950470	USD	2.50%	Free of charge	0.75%
5.2.18	Fidelity Funds - European Dynamic Growth Fund A-ACC-EUR	14:00	LU0261959422	EUR	2.50%	Free of charge	0.75%
5.2.19	Fidelity Funds - European Dynamic Growth Fund A-ACC-HUF (Hedged)	14:00	LU1088279044	HUF	2.50%	Free of charge	0.50%

²⁹ In the case of investment funds managed by FIL Investment Management (Luxembourg) S.A. the fees are calculated on the basis of the price value.

	Name of Investment Fund	Orders will be accepted on banking days not later than	ISIN code	Currency	Buying commission	Redemption commission	Incentive
5.2.20	Fidelity Funds - European High Yield Fund A-ACC-EUR	14:00	LU0251130802	EUR	2.30%	Free of charge	0.75%
5.2.21	Fidelity Funds - Germany Fund A-ACC-EUR	14:00	LU0261948227	EUR	2.50%	Free of charge	0.75%
5.2.22	Fidelity Funds - Sustainable Demographics Fund (EUR Hedged)	14:00	LU0528228074	EUR	2.50%	Free of charge	0.75%
5.2.23	Fidelity Funds - Sustainable Demographics Fund A-ACC-USD	14:00	LU0528227936	USD	2.50%	Free of charge	0.75%
5.2.24	Fidelity Funds - Sustainable Demographics Fund HUF	14:00	LU1295422767	HUF	2.50%	Free of charge	0.75%
5.2.25	Fidelity Funds - Global Dividend Fund A-ACC-EUR (Hedged)	14:00	LU0605515377	EUR	2.50%	Free of charge	0.75%
5.2.26	Fidelity Funds - Global Dividend Fund A-ACC-HUF (Hedged)	14:00	LU0979393062	HUF	2.50%	Free of charge	0.75%
5.2.27	Fidelity Funds - Global Dividend Fund A-ACC-USD	14:00	LU0772969993	USD	2.50%	Free of charge	0.75%
5.2.28	Fidelity Funds - Global Financial Services Fund A-ACC-EUR	14:00	LU1391767586	EUR	2.50%	Free of charge	0.75%
5.2.29	Fidelity Funds - Sustainable Global Health Care Fund (A-ACC-HUF)	14:00	LU1273508686	HUF	2.50%	Free of charge	0.75%
5.2.30	Fidelity Funds - Sustainable Global Health Care Fund (A-ACC-USD)	14:00	LU0882574055	USD	2.50%	Free of charge	0.75%
5.2.31	Fidelity Funds - Sustainable Global Health Care Fund A-ACC-Euro	14:00	LU0261952419	EUR	2.50%	Free of charge	0.75%
5.2.32	Fidelity Funds - Global Income Fund A-ACC-USD	14:00	LU0882574303	USD	2.30%	Free of charge	0.145%
5.2.33	Fidelity Funds - Global Inflation-linked Bond Fund A-ACC-EUR (Hedged)	14:00	LU0353649279	EUR	2.30%	Free of charge	0.25%
5.2.34	Fidelity Funds - Global Inflation-linked Bond Fund A-ACC-USD	14:00	LU0353648891	USD	2.30%	Free of charge	0.75%
5.2.35	Fidelity Funds - Global Low Volatility Equity Fund A-ACC-HUF	14:00	LU1984161692	HUF	2.50%	Free of charge	0.75%
5.2.36	Fidelity Funds - Global Low Volatility Equity Fund A-ACC-EUR	14:00	LU2099030756	EUR	2.50%	Free of charge	0.75%
5.2.37	Fidelity Funds - Global Multi Asset Income Fund A-ACC-EUR	14:00	LU1116430247	EUR	2.50%	Free of charge	0.625%
5.2.38	Fidelity Funds - Global Multi Asset Income Fund A-ACC-USD	14:00	LU0905233846	USD	2.50%	Free of charge	0.625%
5.2.39	Fidelity Funds - Global Multi Asset Income Fund A-ACC-USD (Hedged)	14:00	LU0997587596	USD	2.50%	Free of charge	0.75%
5.2.40	Fidelity Funds - Global Multi Asset Income Fund A-ACC-HUF (hedged)	14:00	LU1088281024	HUF	2.50%	Free of charge	0.625%
5.2.41	Fidelity Funds - Global Multi Asset Income Fund A-ACC-EUR (Hedged)	14:00	LU0987487336	EUR	2.50%	Free of charge	0.625%
5.2.42	Fidelity Funds - Global Technology Fund A-ACC-USD (Hedged)	14:00	LU1235294995	USD	2.50%	Free of charge	0.75%
5.2.43	Fidelity Funds - Global Technology Fund A-ACC-USD	14:00	LU1046421795	USD	2.50%	Free of charge	0.75%
5.2.44	Fidelity Funds - Global Technology Fund A-ACC-EUR	14:00	LU1213836080	EUR	2.50%	Free of charge	0.75%
5.2.45	Fidelity Funds - Global Technology Fund A-ACC-HUF	14:00	LU1984161932	HUF	2.50%	Free of charge	0.75%
5.2.46	Fidelity Funds - Global Technology Fund A-ACC-EUR (Hedged)	14:00	LU1841614867	EUR	2.50%	Free of charge	0.75%
5.2.47	Fidelity Funds - Greater China Fund A-ACC-EUR	14:00	LU1400166911	EUR	2.50%	Free of charge	0.75%
5.2.48	Fidelity Funds - Greater China Fund A-ACC-USD	14:00	LU1224710126	USD	2.50%	Free of charge	0.75%
5.2.49	Fidelity Funds - Pacific Fund A-ACC-EUR	10:00	LU0368678339	EUR	2.50%	Free of charge	0.75%
5.2.50	Fidelity Funds - Pacific Fund A-ACC-HUF	10:00	LU1273508769	HUF	2.50%	Free of charge	0.75%
5.2.51	Fidelity Funds - Sustainable Asia Equity Fund A-ACC-EUR	10:00	LU0261946445	EUR	2.50%	Free of charge	0.75%

	Name of Investment Fund	Orders will be accepted on banking days not later than	ISIN code	Currency	Buying commission	Redemption commission	Incentive
5.2.52	Fidelity Funds - Sustainable Asia Equity Fund A-ACC-USD	10:00	LU0261947096	USD	2.50%	Free of charge	0.75%
5.2.53	Fidelity Funds - Sustainable Consumer Brands Fund A-ACC-USD	14:00	LU0882574139	USD	2.50%	Free of charge	0.75%
5.2.54	Fidelity Funds - Sustainable Consumer Brands Fund A-ACC-EUR	14:00	LU1805238125	EUR	2.50%	Free of charge	0.75%
5.2.55	Fidelity Funds - Sustainable Consumer Brands Fund Fund A-ACC-HUF	14:00	LU1273508504	HUF	2.50%	Free of charge	0.75%
5.2.56	Fidelity Funds - Sustainable Future Connectivity Fund A-ACC-EUR	14:00	LU1881514001	EUR	2.50%	Free of charge	0.75%
5.2.57	Fidelity Funds - Sustainable Future Connectivity Fund A-ACC-HUF	14:00	LU2268341927	HUF	2.50%	Free of charge	0.75%
5.2.58	Fidelity Funds - Sustainable Future Connectivity Fund A-ACC-USD	14:00	LU2247934214	USD	2.50%	Free of charge	0.75%
5.2.59	Fidelity Funds - Sustainable Global Dividend Plus Fund A-ACC-EUR	14:00	LU0261951957	EUR	2.50%	Free of charge	0.75%
5.2.60	Fidelity Funds - Sustainable Global Dividend Plus Fund A-ACC-HUF	14:00	LU2416417751	HUF	2.50%	Free of charge	0.75%
5.2.61	Fidelity Funds - Sustainable Global Dividend Plus Fund A-ACC-USD	14:00	LU2242646235	USD	2.50%	Free of charge	0.75%
5.2.62	Fidelity Funds - Sustainable Water & Waste Fund A-ACC-HUF	14:00	LU1984161858	HUF	2.50%	Free of charge	0.75%
5.2.63	Fidelity Funds - Sustainable Water & Waste Fund A-ACC-USD	14:00	LU1892829315	USD	2.50%	Free of charge	0.75%
5.2.64	Fidelity Funds. - Sustainable Water & Waste A-ACC-EUR (EUR/USD)	14:00	LU1892830248	EUR	2.50%	Free of charge	0.75%
5.2.65	Fidelity Funds - US High Yield Fund A-ACC-EUR	14:00	LU0261953904	EUR	2.50%	Free of charge	0.50%
5.2.66	Fidelity Funds - US High Yield Fund A-ACC-EUR (Hedged)	14:00	LU0337581549	EUR	2.50%	Free of charge	0.50%
5.2.67	Fidelity Funds - US High Yield Fund A-ACC-HUF (Hedged)	14:00	LU1295421959	HUF	2.50%	Free of charge	0.50%
5.2.68	Fidelity Funds - US High Yield Fund A-ACC-USD	14:00	LU0605520377	USD	2.50%	Free of charge	0.75%
5.2.69	Fidelity Funds - World Fund A-ACC-HUF	14:00	LU1984162237	HUF	2.50%	Free of charge	0.75%
5.2.70	Fidelity Funds - World Fund A-ACC-USD	14:00	LU1084165304	USD	2.50%	Free of charge	0.75%
5.2.71	Fidelity Funds - World Fund A-ACC-EUR	14:00	LU1261432659	EUR	2.50%	Free of charge	0.75%
5.3	Investment funds managed by Franklin Templeton International Services S.A.³⁰						
5.3.1	Franklin Diversified Dynamic Fund N (acc) EUR	14:00	LU1147471061	EUR	2.50%	Free of charge	1.00%
5.3.2	Franklin Euro High Yield Fund N (acc) EUR	14:00	LU0122613572	EUR	2.30%	Free of charge	1.05%
5.3.3	Franklin European Corporate Bond Fund N (acc) EUR	14:00	LU0496370635	EUR	2.30%	Free of charge	1.00%
5.3.4	Franklin European Small-Mid Cap Fund N (acc) EUR*	14:00	LU0188151095	EUR	2.50%	Free of charge	1.40%
5.3.5	Franklin European Total Return Fund N (acc) EUR	14:00	LU0170474000	EUR	2.30%	Free of charge	1.00%
5.3.6	Franklin Global Growth Fund N (acc) USD	14:00	LU0390134798	USD	2.50%	Free of charge	1.00%
5.3.7	Franklin Gold And Precious Metals Fund N (acc) EUR*	14:00	LU0496369389	EUR	2.50%	Free of charge	1.00%
5.3.8	Franklin Gold And Precious Metals Fund N (acc) USD*	14:00	LU0496369116	USD	2.50%	Free of charge	1.00%
5.3.9	Franklin Gulf Wealth Bond Fund N (acc) USD	14:00	LU2125250147	USD	2.30%	Free of charge	1.00%
5.3.10	Franklin India Fund (Hedged) A (acc) EUR-H1*	14:00	LU1212701376	EUR	2.50%	Free of charge	0.50%

³⁰ In the case of investment funds managed by Franklin Templeton International Services S.A. the fees are calculated on the basis of the price value.

	Name of Investment Fund	Orders will be accepted on banking days not later than	ISIN code	Currency	Buying commission	Redemption commission	Incentive
5.3.11	Franklin India Fund N (acc) EUR *	14:00	LU0231205856	EUR	2.50%	Free of charge	0.70%
5.3.12	Franklin India Fund USD N (acc) USD *	14:00	LU0231204966	USD	2.50%	Free of charge	1.00%
5.3.13	Franklin Innovation Fund N (acc) USD	14:00	LU2087696931	USD	2.30%	Free of charge	1.00%
5.3.14	Franklin K2 Alternative Strategies Fund (Hedged) N (acc) EUR H-1	14:00	LU1093757489	EUR	2.50%	Free of charge	1.40%
5.3.15	Franklin K2 Alternative Strategies Fund N (acc) USD	14:00	LU1093757307	USD	2.50%	Free of charge	1.00%
5.3.16	Franklin MENA Fund (Hedged) N (acc) EUR-H1*	14:00	LU0358406055	EUR	2.50%	Free of charge	0.70%
5.3.17	Franklin Technology Fund N (acc) USD	14:00	LU0122613655	USD	2.30%	Free of charge	1.00%
5.3.18	Franklin Technology Fund N (acc) EUR	14:00	LU0140363697	EUR	2.50%	Free of charge	1.00%
5.3.19	Franklin Templeton Biotechnology Discovery Fund A (acc) USD	14:00	LU0109394709	USD	2.50%	Free of charge	0.50%
5.3.20	Franklin Templeton Gl. Balanced Fund A (acc) USD	14:00	LU0128525689	USD	2.50%	Free of charge	0.50%
5.3.21	Franklin Templeton Latin America Fund A (acc) USD	14:00	LU0128526570	USD	2.50%	Free of charge	0.50%
5.3.22	Franklin U.S. Government Fund N (acc) USD	14:00	LU0128529913	USD	2.30%	Free of charge	1.00%
5.3.23	Franklin U.S. Opportunities Fund N (acc) USD	14:00	LU0188150956	USD	2.50%	Free of charge	1.00%
5.3.24	Franklin U.S. Opportunities Fund (Hedged) N (acc) EUR-H1	14:00	LU0592650831	EUR	2.50%	Free of charge	1.00%
5.3.25	Franklin U.S. Opportunities Fund N (acc) EUR	14:00	LU0260869903	EUR	2.50%	Free of charge	1.00%
5.3.26	Templeton Asian Smaller Companies Fund N (acc) EUR	14:00	LU0592650245	EUR	2.50%	Free of charge	1.00%
5.3.27	Templeton Asian Smaller Companies Fund A (acc) EUR	14:00	LU0390135415	EUR	2.50%	Free of charge	0.65%
5.3.28	Templeton Asian Smaller Companies Fund N (acc) USD	14:00	LU0592650161	USD	2.50%	Free of charge	1.00%
5.3.29	Templeton BRIC Fund N (acc) EUR *	14:00	LU0229946891	EUR	2.50%	Free of charge	1.00%
5.3.30	Templeton BRIC Fund N (acc) USD *	14:00	LU0229945810	USD	2.50%	Free of charge	1.00%
5.3.31	Templeton China Fund N (acc) USD	14:00	LU0188151178	USD	2.50%	Free of charge	1.00%
5.3.32	Templeton Emerging Markets Smaller Companies Fund N (acc) USD	14:00	LU0300739322	USD	2.50%	Free of charge	1.00%
5.3.33	Templeton Emerging Markets Sustainability Growth Fund N (acc) EUR	14:00	LU2213488187	EUR	2.50%	Free of charge	1.00%
5.3.34	Templeton Emerging Markets Sustainability Growth Fund N (acc) USD	14:00	LU2213488344	USD	2.50%	Free of charge	1.00%
5.3.35	Templeton Frontier Markets Fund (Hedged) N (acc) EUR-H1 *	14:00	LU0390138195	EUR	2.50%	Free of charge	1.15%
5.3.36	Templeton Global Bond Fund N (acc) USD	14:00	LU0122614208	USD	2.30%	Free of charge	0.525%
5.3.37	Templeton Global Climate Change Fund N (acc) EUR*	14:00	LU0188151335	EUR	2.50%	Free of charge	1.00%
5.3.38	Templeton Global Total Return Fund N (acc) USD	14:00	LU0170477797	USD	2.30%	Free of charge	1.00%
5.3.39	Templeton Global Total Return Fund (Hedged) N (acc) EUR-H1	14:00	LU0294221253	EUR	2.30%	Free of charge	1.05%

* Our customers are advised that in view of the different terms and conditions of distribution and settlement the rate of the distribution fee, incentive applying to the services used under a contract or contracts concluded on the basis of Business Code II On the performance of investment service provision activities and the provision of ancillary services are different (higher: 1.400%) in the case of the relevant investment fund/s from the rate of the distribution fee, incentive applying to the services used under a contract or contracts concluded on

the basis of Business Code I On the performance of investment service provision activities and the provision of ancillary services in the case of the relevant investment fund/s (1.000%).

VIII. Terms and conditions of the MBH Nyugdíj-előtakarékosági (pension pre-savings) (Formerly: MKB Nyugdíj-előtakarékosági) consolidated securities account and the MBH Nyugdíj-előtakarékosági (pension pre-savings) (Formerly: MKB Nyugdíj-előtakarékosági) customer account (MBH NYESZ-R Pension Pre-savings Account) (Formerly: MKB NYESZ-R Pension Pre-savings Account)		
1.	NYESZ-R Securities Account account management fee	The percentage rate of the annual portfolio fee specified in Part I of this list of conditions (subsection I.2 Consolidated securities account management), with the difference that the minimum fee amounts to 150 HUF/month.
2.	Securities operation, order and transaction fees	The fee payable in relation to the order received from the saver as stipulated in Parts II, III and VII of this list of conditions.
2.1.	The transaction fee payable for the first investment operation following the payment made by the saver to the NYESZ-R customer account	Free of charge up to the amount deposited by the saver on their NYESZ-R customer account
3.	Other conditions	The other terms and conditions of the possible operations and the list of securities that can be purchased are specified by the legal regulations applying to pension pre-savings accounts. Only securities issued in HUF may be distributed on the account!
4.	NYESZ-R customer account management fee and interest conditions	The Customer Account managing fee and interest conditions specified in Part VI of this list of conditions.
5.	Minimum amount to be deposited upon account opening	HUF 5,000

		The basis of the calculation	Standard rate/amount
IX. Conditions of the MBH Stabilitás (Formerly: MKB Stabilitás) Megtakarítási összevont értékpapírszámla és ügyfélszámla (Consolidated savings securities account and customer account) (hereinafter: SMSZ account)			
1.	Consolidated securities account management fee		
1.1	Opening of account		No new account can be opened since 18 January 2017
1.2	Annual portfolio fee ³¹		
1.2.1.	Minimum fee	SMSZ account/month	1 000 HUF
1.2.2.	Dematerialised government security issued by the Hungarian State, or in any other EEA member state, in HUF	face value	on the period's average portfolio: 0.2% p.a.
2.	Amount to be paid upon opening an account		minimum 5 000 000 HUF
3.	Fee payable for withdrawal of securities or funds from the SMSZ account (including the termination of the SMSZ account) – except for the case specified in subsection 3.2 below – if the period between deposition on, and withdrawal from, the account is shorter than 5 years	the market value of the securities or the amount withdrawn from the account	1% minimum 50 000 HUF
3.1	Fee payable for withdrawal of securities or funds from an SMSZ account opened between 1 July 2015 and 1 July 2016 (including the termination of the SMSZ account) if the period between deposition on, and withdrawal from, the account is shorter than 5 years		0 HUF
4.	SMSZ Customer Account management fee and interest conditions	The Customer Account managing fee and interest conditions specified in Part VI of this list of conditions.	
5.	Securities operation, order and transaction fees	The fee payable in relation to the given order shall be payable as stipulated in Parts II and III of this list of conditions.	

CHAPTER THREE

X Investment Services through NetBANKár		
1.	Service fees	
1.1.	Application for service	Free of charge
1.2.	Monthly service fee	Free of charge
1.3.	Downloading account statement	Free of charge
2.	Order fees	
2.1.	Placing orders and making subscription declarations relating to the sale and purchase of investment funds managed by MBH Alapkezelő Zrt.	The fee specified in Part VII of this list of conditions
2.2.	Placing orders and making subscription declarations relating to the sale and purchase of variable, indexed, fix and discount bonds issued by MBH Bank Plc.	The fee specified in Part III of this list of conditions

³¹ The annual portfolio fee shall be calculated in HUF and include the fees for safekeeping and registration and the fee for issuing one account statement a month as specified in the Business Code.

2.3.	Hungarian government securities	The fee specified in Part III of this list of conditions									
2.4	Orders relating to the sale and purchase of securities listed on the BÉT (Budapest Stock Exchange) and the BETa market	The fee specified in Part III of this list of conditions									
XI.	MBH Online Trader (Formerly: MKB Online Trader) on-line service Management of our corporate customers' foreign exchange buying or selling orders (with individually set conversion rates) and their individual forward exchange rate deals										
1.	Service fees										
1.1.	Application for service	Free of charge									
1.2.	Monthly service fee	Free of charge									
1.3.	The limit amount of the service	Conversion order with individually set rate and forward exchange rate deal: May be initiated via the MBH Online Trader electronic channel for an amount of foreign exchange the equivalent minimum EUR 10,000 maximum EUR 250,000. For foreign currency amounts exceeding the equivalent of EUR 250,000 individual rate quotations and forward deals can be arranged by telephone. For amounts below EUR 10,000 the Bank does not quote individual rates and concludes no forward conversion deals.									
XI.	MBH Online Trader (Formerly: MKB Online Trader) fon-line service Management of our corporate customers' foreign exchange buying or selling orders (with individually set conversion rates) and their individual forward exchange rate deals										
1.4	Available maturity value dates	Individual exchange rate conversion orders can be effected between the customer's own MBH accounts with T, T+1 or T+2 execution value dates. Individual deals for forward exchange rates can be initiated with any value date from T+3 value date up to 1-year maturity.									
1.5	Available currency pairs	<table border="1"> <thead> <tr> <th>Currency pairs</th><th>In the case of spot conversion</th><th>In the case of forward conversion</th></tr> </thead> <tbody> <tr> <td>Against the HUF:</td><td>EUR/HUF, USD/HUF, CHF/HUF, GBP/HUF, PLN/HUF</td><td>EUR/HUF, USD/HUF, CHF/HUF, GBP/HUF</td></tr> <tr> <td>Against the EUR:</td><td>EUR/USD, EUR/CHF, EUR/GBP,</td><td>EUR/USD, EUR/CHF</td></tr> </tbody> </table>	Currency pairs	In the case of spot conversion	In the case of forward conversion	Against the HUF:	EUR/HUF, USD/HUF, CHF/HUF, GBP/HUF, PLN/HUF	EUR/HUF, USD/HUF, CHF/HUF, GBP/HUF	Against the EUR:	EUR/USD, EUR/CHF, EUR/GBP,	EUR/USD, EUR/CHF
Currency pairs	In the case of spot conversion	In the case of forward conversion									
Against the HUF:	EUR/HUF, USD/HUF, CHF/HUF, GBP/HUF, PLN/HUF	EUR/HUF, USD/HUF, CHF/HUF, GBP/HUF									
Against the EUR:	EUR/USD, EUR/CHF, EUR/GBP,	EUR/USD, EUR/CHF									

CHAPTER FOUR

XII.	Trading hours, acceptance of orders	
1.	Trading hours for OTC interest rate and exchange rate products (off the exchange or other regulated markets) falling in the category of investment services	
1.1.	MBH Bank Plc. undertakes to distribute OTC interest rate and exchange rate products (off the exchange or other regulated markets) falling in the category of investment services and to conclude such transactions during the following periods of time, providing that the Bank reserves its right, to introduce similar restrictions in case the Magyar Nemzeti Bank or KELER introduces any future restrictions, from the effective date of such restrictions.	On banking days: Mondays to Thursdays 08:00 – 17:15 h Fridays 08:00 – 16:30 h
1.2.	Submitting orders for currency buying or selling with conversion at individual exchange rate using the MBH On-line Trader on-line service for transfer between the Customer's own accounts kept with the Bank in different currencies.	On banking days: Mondays to Thursdays 08:00 – 17:15 h Fridays 08:00 – 16:30 h
2.	Acceptance of orders relating to securities products and operations falling in the category of investment services	
2.1	Orders relating to securities products and operations falling in the category of investment services are accepted by MBH Bank Plc.'s branch network for execution at the following times, providing that the Bank may specify longer periods as well, which it will disclose on its website: Only limit price offers can be submitted through our branches regarding transactions on the BÉT or the BETa market, with the following validity periods: daily offer, valid until the end of the given trading day, offer valid until a specific date but not beyond 360 calendar days, offer valid until withdrawal, but not beyond 360 calendar days.	On banking days: Mondays to Thursdays 08:00 – 15:00 h Fridays 08:00 – 15:00 h
2.2	Orders relating to securities products and operations falling in the category of investment services are accepted by the Investment Services section MBH Bank Plc.'s Money and Capital Market division for execution at the following times:	On banking days: Mondays to Thursdays 08:00 – 17:00 Fridays 08:00 – 17:00 h
2.3	Orders submitted through MBH Bank Plc. branches – in view of the opening hours of the branches – and through the TeleBankár system regarding the sale and purchase of units of MBH investment funds of other than T day settlement:	On banking days: 17:00 h
2.4	Orders submitted through the Bank's electronic channels system regarding the sale and purchase of units of MBH investment funds of other than T day settlement:	On banking days: 17:00 h
2.5	Making declaration concerning bonds to be issued by MBH Bank Plc., the investment units of investment funds managed by MBH Alapkezelő Zrt., the One-Year Hungarian Government Security (1MÁP) and the Hungarian Government Security Plus (MÁP Plusz) in the branch network, in view of the branch offices' opening hours:	On banking days: 17:00 h
2.6	Making declaration concerning bonds to be issued by MBH Bank Plc., the investment units of investment funds managed by MBH Alapkezelő Zrt., the One-Year Hungarian Government Security (1MÁP) and the Hungarian Government Security Plus (MÁP Plusz) through	On banking days: 17:00 h

	NetBANKár:	
2.7	Making declaration on buying Premium Hungarian Government Security (PMÁP) (through primary distribution/tap issue):	On banking days: 17:00 h or – if a branch closes earlier – until the branch closes
2.8	Sale and purchase order for the sale of structured bonds issued by MBH Bank Plc. may be submitted in person on every banking day during branches' opening hours, with the exception of announced settlement days. MBH Bank Plc. buys only structured bonds for which gross buying rates are announced. On the last banking day preceding the settlement date the deadline for the acceptance of sale and purchase orders is, depending on the branch's opening hours, not later than: 16:30 h The settlement dates and the rates to be applied in repurchasing MBH Bank Plc.'s own-issued structured bonds are published by the Bank in notices posted in its branches. The Bank is under no obligation to repurchase bonds it has issued!	
2.9.	Acceptance of orders regarding securities, listed on the BÉT and the BETa market and available through NetBANKár for execution on the same day:	On banking days: 17:05 h
Trading hours, acceptance of orders		
3.	Acceptance of orders relating to securities products and operations falling in the category of investment services, for same day execution:	
3.1.	Securities transfer order (if the terms and conditions on the acceptance of orders in effect at the place of sending/receiving allow same day execution)	On banking days: 14:30 h
3.2.	Blocking order:	
3.2.1.	Blocking within MBH Bank Plc.:	On banking days: 15:30 h , or – if a branch closes earlier – until the branch closes.
3.2.2	Unilateral blocking within MBH Bank Plc. at customer's request:	On banking days: 15:00 h
3.3.	Orders for the sale and purchase of investment instruments:	
3.3.1.	Orders submitted in the branch network for the sale and purchase of the investment instruments specified in Part III:	On banking days: 16:30 h or – if a branch closes earlier – until the branch closes
3.3.2.	Orders submitted through the Bank's electronic channels for the sale and purchase of other investment instruments for T-day execution:	On banking days: 16:30 h
3.3.3.	Orders submitted through the Investment Services section of MBH Bank Plc.'s Money and Capital Market division, through the branch network – in view of the opening hours of the branches – and through the TeleBankár system regarding the sale and purchase of units of investment funds of T day settlement	On banking days: 17:00 h
3.3.4.	Orders submitted through the Bank's electronic channels for the sale and purchase of units of investment funds of T-day settlement:	On banking days: 16:45 h
3.3.5.	Orders for the sale and purchase bonds issued by MBH Bank Plc., and Hungarian government securities	On banking days: 17:00 h , and – if a branch closes earlier – until the branch closes.

MBH Bank Plc. may, but is not obliged to, execute orders received for same day execution beyond the above deadlines, depending on their nature, and way of submission, on the same day.

In the case of the operations listed in paragraphs 3.3.2 and 3.3.3 orders received beyond the deadlines specified in the same paragraphs must be dealt with as orders received on the next day.

As regards the operations listed in Section XII the electronic channels operated by MBH Bank Plc. include the following:

- NetBankár
- PC Bankár
- NetBankár Business

Orders for the following investment services can be submitted through MBH's TeleBankár system:

- Orders for the sale and purchase of bonds issued by MBH Bank Plc.
- Orders for the buying and redemption of units of investment funds managed by MBH Alapkezelő Zrt.
- Orders for the sale and purchase of Hungarian Government Bonds and Discount Treasury Bills, subscription for, sale and purchase of, retail government securities distributed by MBH Bank Plc.
- Orders for buying/selling shares listed on the Budapest Stock Exchange

MBH Bank Plc. sells the investment instruments listed in subsection VII.4. of the list of conditions for its customers in the following points of sale and in the following ways:

Opening hours for non-shopping centre branches:

Monday	8:00 – 17:00
Tuesday-Thursday	8:00 – 16:00
Friday	8:00 – 15:00

Opening hours for shopping centre branches:

Monday-Friday	9:00 – 17:00
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Nr.	Zip code	City	Address	Premium Banking service also available ³²	Private Banking service also available ³³
1.	8401	Ajka	Szabadság tér 8.		
2.	6500	Baja	Tóth Kálmán tér 1		
3.	2660	Balassagyarmat	Rákóczi u. 14.		
4.	8630	Balatonboglár	Sétáló u. 3.		
5.	5600	Békéscsaba	Andrássy út 18.	x	
6.	5600	Békéscsaba	Szabadság tér 2		
7.	4100	Berettyóújfalú	Dózsa Gy. u. 24.		
8.	2060	Bicske	Kossuth tér 7.		
9.	2040	Budaörs	Szabadság út 45		
10.	2040	Budaörs	Szabadság út 91/2		
11.	1123	Budapest	Alkotás út 53		
12.	1042	Budapest	Árpád út 57-59. fsz. 1.		
13.	1065	Budapest	Bajcsy-Zsilinszky út 5.		
14.	1114	Budapest	Bartók Béla út. 41. Fsz.		
15.	1034	Budapest	Bécsi út 154. (GOBUDA Mall)	x	
16.	1028	Budapest	Dózsa György u. 2.		
17.	1119	Budapest	Fehérvári út 95		
18.	1039	Budapest	Heltai J. tér 15.		
19.	1051	Budapest	Hercegprímás utca 10	x	
20.	1023	Budapest	II. Lajos u. 30.		x
21.	1026	Budapest	II. Pázsit u. 2.		x
22.	1212	Budapest	II. Rákóczi Ferenc út 154-170.		
23.	1158	Budapest	Nyírpálota u. 2.		
24.	1132	Budapest	Nyugati tér 5	x	
25.	1106	Budapest	Örs Vezér tere 25. (Árkád)	x	x
26.	1093	Budapest	Soroksári út 3/C		
27.	1024	Budapest	Széna tér 4. ; javaslat: Lővőház utca 2-4 Mamut	x	x
28.	1146	Budapest	Thököly út 100/a		
29.	1055	Budapest	V. Lipótváros, Kossuth tér 10.		x
30.	1138	Budapest	Váci út 117-119. A épület		
31.	1138	Budapest	Váci út 178-182. (Duna Pláza)		
32.	1056	Budapest	Váci utca 38	x	x
33.	1072	Budapest	VII. Rákóczi ú. 42.		
34.	1102	Budapest	X. Kőrösi Csoma sétány 4.		
35.	1119	Budapest	XI. Etele út 57.	x	
36.	1118	Budapest	XI. Rétköz u. 7. (Eleven Center)		
37.	1138	Budapest	XIII. Váci út 193.	x	x
38.	1148	Budapest	XIV. Fogarasi út 13.		
39.	1149	Budapest	XIV. Nagy L. 146.		
40.	1191	Budapest	XIX. Ker. Fő u. 7.		

³² Access to Premium Banking services is possible if you have a Premium Account package or a Premium Service contract.

³³ Access to Private Banking services is possible if you have a Private Banking Account package or a Private Banking Service contract.

Nr.	Zip code	City	Address	Premium Banking service also available	Private Banking service also available
41.	1161	Budapest	XVI. Rákosi út 128.		x
42.	1173	Budapest	XVII. Pesti út 159-163.		x
43.	1184	Budapest	XVIII. Üllői út 396.		x
44.	1203	Budapest	XX. Török Flóris u. 70.		
45.	1211	Budapest	XXI. Kossuth 47-49		
46.	1222	Budapest	XXII. Nagytétényi út		
47.	2700	Cegléd	Rákóczi u. 2.		
48.	2370	Dabas	Falu Tamás u. 4.		x
49.	4024	Debrecen	Vár u. 6/a	x	x
50.	4024	Debrecen	Vár utca 6/C	x	x
51.	7200	Dombóvár	Hunyadi János tér 20/b fsz. 1.		
52.	2120	Dunakeszi	Fő út 16-18		
53.	2400	Dunaújváros	Dózsa Gy. út 4/b		x
54.	2400	Dunaújváros	Vasmű utca 4/b	x	
55.	3300	Eger	Almagyar u. 5.		
56.	3300	Eger	Érsek utca 6	x	x
57.	2030	Érd	Budai út 11.	x	
58.	2500	Esztergom	Kossuth Lajos u. 14-16-18. fszt. 4.		
59.	2100	Gödöllő	Kossuth út 13.	x	x
60.	3200	Gyöngyös	Fő tér 19.	x	x
61.	9021	Győr	Bajcsy Zs. U. 36.	x	x
62.	9021	Győr	Budai út 1	x	
63.	4220	Hajdúböszörmény	Szent István tér 2.		
64.	3000	Hatvan	Kossuth tér 23. Fsz.		
65.	6800	Hódmezővásárhely	Dr. Rabcsák András út 4. fszt. 2.		
66.	6800	Hódmezővásárhely	Kossuth tér 2		
67.	5100	Jászberény	Lehel vezér tér 32-33		
68.	6300	Kalocsa	István király u. 57.		
69.	7400	Kaposvár	Fő u. 3.	x	x
70.	7400	Kaposvár	Széchenyi tér 7	x	
71.	5300	Karcag	Horváth u. 3-5. fsz. 1		
72.	3700	Kazincbarcika	Egressy Béni u. 26.		
73.	6000	Kecskemét	Katona József tér 1	x	x
74.	6000	Kecskemét	Nagykőrösi utca 2.		x
75.	8360	Keszthely	Kossuth Lajos u. 103. Fsz.		
76.	6200	Kiskőrös	Petőfi tér 18		
77.	6400	Kiskunhalas	Kossuth u. 10.		
78.	4600	Kisvárd	Szent László u. 14.		
79.	4600	Kisvárd	Szt. László utca 51		
80.	2900	Komárom	Igmándi út 17.		
81.	3400	Mezőkövesd	Mátyás király út 79.		
82.	3530	Miskolc	Széchenyi u. 46.	x	x
83.	3525	Miskolc	Szentpáli utca 2-6.	x	
84.	7700	Mohács	Szabadság u. 38.		
85.	2200	Monor	Kossuth u. 73.		

Nr.	Zip code	City	Address	Premium Banking service also available	Private Banking service also available
86.	9200	Mosonmagyaróvár	Fő u. 22.		
87.	9200	Mosonmagyaróvár	Magyar utca 26-28		
88.	8800	Nagykanizsa	Erzsébet tér 19.	x	
89.	8800	Nagykanizsa	Erzsébet tér 8	x	x
90.	2760	Nagykátá	Szabadság tér 12.		
91.	4400	Nyíregyháza	Kossuth tér 1.	x	
92.	4400	Nyíregyháza	Szarvas utca 11	x	x
93.	5900	Orosháza	Könd u. 38.		
94.	3600	Ózd	Gyújtó tér 1.		
95.	7030	Paks	Dózsa György út 75		
96.	8500	Pápa	Szent László u. 1.		
97.	7622	Pécs	Bajcsy-Zsilinszky utca 11	x	
98.	7621	Pécs	Rákóczi út 60.	x	x
99.	2300	Ráckeve	Kossuth u. 47.	x	
100.	3100	Salgótarján	Losonczy u. 2.		
101.	8600	Siófok	Sió utca 2		
102.	9400	Sopron	Várkerület 16.	x	
103.	6720	Szeged	Kölcsey utca 8.	x	x
104.	8000	Székesfehérvár	Bástya u. 10.	x	x
105.	8000	Székesfehérvár	Zichy liget 12.	x	x
106.	7100	Szekszárd	Arany János u. 23-25.		
107.	7100	Szekszárd	Garay tér 8		
108.	2000	Szentendre	Dunakorzó 18		
109.	2310	Szigetszentmiklós	Losonczy u. 1.	x	x
110.	5000	Szolnok	Baross utca 10-12	x	x
111.	5000	Szolnok	Hősök tere 1.	x	x
112.	9700	Szombathely	Szent Márton utca 4	x	
113.	2800	Tatabánya	Fő tér 6	x	
114.	2800	Tatabánya	Szent Borbála tér 6.	x	
115.	3580	Tiszaújváros	Kazinczy u. 11.		
116.	2600	Vác	Köztársaság u. 10.	x	x
117.	8200	Veszprém	Mindszenty József u. 7.	x	
118.	8200	Veszprém	Óváros tér 3	x	
119.	8900	Zalaegerszeg	Kossuth u. 2.		x
120.	8900	Zalaegerszeg	Kossuth utca 22		

XIII Special terms and conditions applying to brokerage transactions on the BÉT and the BETa market through the NetBankár system:

- Only limit price offers can be submitted through the NetBankár system, with the following validity periods: daily offer, valid until the end of the given trading day, offer valid until a specific date but not beyond 360 calendar days, offer valid until withdrawal, but not beyond 360 calendar days.
- Orders may be submitted 7/24 via the NetBankár system but they will only be executed during trading hours.
- Withdrawal of orders submitted through the NetBankár channel may be requested through the TeleBankár service or in the branch office network.
- The list of the securities available at any given time through the NetBankár channel is accessible in the NetBankár channel under the Betétek, értékpapírok, Befektetési lehetőségek (Deposits, Securities, Investment opportunities) menu.

- All orders received through the NetBankár system will be checked by the Bank for conformity to the Business Code before transferring them to the trading systems of the BÉT and/or the BETa market.
- The Bank shall have the right to suspend the NetBankár service to the necessary extent, or even fully, during regular maintenance or recovery after a failure, about which it shall send notification in the form of a system message. The Bank enables its customers at times of service outages to submit orders by telephone, fax or in person during exchange trading hours.

XIV.	Fees relating to the obligation to report OTC and exchange derivative transactions	The basis of the calculation	Standard rate / amount
1.1.	Reporting fee ³⁴		
1.1.1.	OTC transactions reporting fee ¹⁷	per transaction	0 HUF
1.1.2.	Exchange transactions reporting fee ¹⁷	per transaction	0 HUF
1.2.	Registration fee ¹⁷	open transaction / month	0 HUF
1.3.	Sending the customer abstract of the report on the OTC derivative transaction (<i>optional</i>)	monthly	5 000 HUF

CHAPTER FIVE

XVI. Information on the portfolio of deposits and securities secured by the National Deposit Insurance Fund

Dear Customer, Please be informed that if you call at our branch from 1 February 2011 you may ask for the current summary information on the portfolio of deposits and securities which you or your company placed with the Bank and which is secured by the National Deposit Insurance Fund.

XVII General provisions:

1. MBH Bank Plc. engages the following sub-depositaries in the performance of its standard deposit management activity:

1. KELER Központi Értéktár Zrt. (KELER Zrt.), Budapest
2. Bank of New York Mellon SA/NV, Brussels
3. Clearstream Banking Luxembourg

2. The securities that can be accepted for deposit management and/or distributed under commission agency or sale and purchase contracts by MBH Bank Plc.

1. Securities issued by the Hungarian State
2. securities issued by MBH Bank Plc.
3. Any security in relation to which MBH Bank Plc.. acts as distributor in the course of its public or private offering under a contract concluded with the issuer
4. In addition to the above any securities traded on the Budapest Stock Exchange (BÉT)
5. Of the securities issued in the United States of America, Germany, Great Britain or France in US dollars (USD), euros (EUR) or in pounds sterling (GBP) those that are traded in the trading systems of the XETRA-Deutsche Börse³⁵ the New York Stock Exchange (NYSE), the London Stock Exchange or Euronext, Paris.

Of the securities referred to in Sections 4 and 5 MBH Bank Plc. only accepts those, or accepts orders only for the trading of those, on which public data and information are available in the professional data service provider systems (e.g. BLOOMBERG, REUTERS) and which are liquid in the above mentioned trading systems.

In accordance with its Code of Practice on the Performance of investment service providing activities and the provision of ancillary services MBH Bank Plc. is under no obligation to accept the Customer's proposal for contracting.

3. Calculation of the uniform yield indicator

Pursuant to Government Decree 82/2010. (III.25.) on the calculation of deposit rates and securities' yields (Decree) the uniform yield indicator is calculated for debt securities and – in the case specified in the Decree – investment units on the basis of the following formula:

if the time to maturity is less than 365 days:	if the time to maturity is at least 365 days:
$\text{Eladási ár} = \sum_{i=1}^n \frac{(k + tt)_i}{1 + r \times (t_i / 365)}$	$\text{Eladási ár} = \sum_{i=1}^n \frac{(k + tt)_i}{(1 + r)^{(t_i / 365)}}$

4. Issuance of physical securities at a branch:

In the case of securities stored in MBH Bank Plc.'s own value repository on the first banking day following the notification of request, in branches in towns other than Budapest on the second banking day following the notification of request, in the case of securities stored by a sub-depositary (e.g. KELER Zrt) on the banking day following performance by the sub-depositary.

³⁴At present the Bank charges no fee for the service but reserves the right to alter the conditions.

³⁵ The Frankfurt-based XETRA is one of Europe's busiest trading platforms. Shares of all major European and US companies are being traded in its system.

5. Deposit management fees:

In the case of deposit management contracts (if no separate fee applies under the contract) the fees applied in the case of the consolidated securities account are charged.

6. The fees included in the list of conditions

The fees specified in the list of conditions – unless otherwise stipulated in the list of conditions – are the final and full prices of the services, regardless of whether in its performance MBH Bank Plc. engages or does not engage any third party provider.

MBH charges the fees in Hungarian forints to the Customer's customer account kept with the Bank. The Bank converts fees, commissions and costs denominated or charged in foreign currencies into forints at the official MNB exchange rate in place on the last working day of the given fee period in the case of portfolio fees, or on the day of charging, in the case of other cases.

If the Customer uses an MBH service package, the MBH Kivételes Current Account service, credit, loan or other service, the Bank provides the simultaneously used bank account management service, deposit management service, bank card services, telephone services or electronic services under the terms and conditions specified for such services in the relevant and effective lists of conditions, charging the fees and costs specified in the same. In case any such lists of conditions contains any reference in the case of any service to the Bank's standard retail/corporate terms and conditions, the Bank applies the terms and conditions and charges the fees and costs specified in the list of condition applying to the given service.

For any individual or one-off service deviating from the stipulations of the list of conditions the Bank will make an individual price quote.

7. Due dates of the fees:

- the portfolio fee and the fee for the posting of immediate notification are due and payable monthly (fee calculation period) or upon the termination or lapse of the account/contract.
- in the case of a custody contract the custody fee is due and payable on the last banking day of the calendar year or upon the termination or lapse of the contract,
- other fees and commissions are due and payable upon the execution of the transaction concerned.

The rate of the interest for late payment charged upon late payment of fees, commissions and costs payable to MBH, or any other debt accrued towards the Bank – items not regulated by the relevant contracts – equals, unless otherwise stipulated in a relevant contract, the default interest rate stipulated in the prevailing Civil Code.

8. Offsetting of money claims

As coverage for the Customer's payment orders and in exercising its right to offset the Customer's debt to the Bank as stipulated in Section 6:49 of the Civil Code and subsection 5.2.3 of the Bank's Code of Practice on Bank account keeping, deposit management and the related services, the Bank has the right to take into account and use the disposable balances on the customer accounts relating to the Customer's consolidated securities accounts as well.

The Bank reserves the right to establish individual commission and fee items and interest rates, to modify the list of conditions and to inform its customers of changes in its conditions in the way specified in its business code (in its premises open to customers).

MBH BANK PLC.