



## **SCHEDULE OF FEES**

### **Investment Services Activities**

### **for Premium and Magnifica customers**

Effective from: 1<sup>st</sup> of August 2026

#### **General terms**

This Schedule of Fees contains the general fees charged by CIB Bank Zrt. (H-1024 Budapest, Petrezselyem utca 2-8, hereinafter: CIB Bank) in the framework of its investment services and the services supplementary to them.

CIB Bank reserves the right to establish the fees of specific contracts individually in line with their particular quantitative and qualitative features. The fees thus established – in the absence of an express written agreement with the customer to the contrary – may not, however, be higher than the fees listed below. The list does not contain the fees for services that are provided on the basis of individual contracts (e.g. for advisory services) that are subject to separate, case-by-case agreement. In the course of providing its investment services, CIB Bank may employ agents ("collaborators"), to which/whom it shall pay a fee in line with the conditions set forth in § 61 of the Investment Services Act ("Bszk.") and/or from which/whom it shall receive a fee in line with the conditions set forth in § 61 of the Bszk. The Bank provides information on collaborator fees through a public announcement ("Notice"). These Notices are posted on the [www.cib.hu](http://www.cib.hu) and [www.ebroker.hu](http://www.ebroker.hu) websites. CIB reserves the right to unilaterally change individual items, one or more parts, or even the whole of the Schedule of Fees.

This Schedule of Fees is published in Hungarian and English. In case of any differences in the contents of the two versions, the Hungarian version shall prevail.

In the case of dealing fees specified as a percentage, the amount of the fee is determined as the given percentage of the deal price, in the currency of issue of the instrument.

CIB Bank debits the incurred fees, costs and commissions at the time of execution of the transaction, except for the following:

- (i) securities portfolio fee payable on the securities recorded on the investment account and on the long-term investment account, and the annual account management fee for the retirement pre-savings account: these are due on the first bank working day of the last week of the quarter;
- (ii) securities portfolio fee payable on the securities recorded on the retirement pre-savings account: this is due on the last bank working day of the year quarter concerned;
- (iii) monthly fee for real-time data provision service: this is due on the last day of the month concerned;
- (iv) monthly account management fee for the investment Client Account: this is due on the first bank working day of the month concerned.

| <b>I. Account management fees</b>                                                                                   |                |
|---------------------------------------------------------------------------------------------------------------------|----------------|
| Account opening fee (applies equally to security accounts, security escrow accounts and investment client accounts) | free of charge |
| Monthly account management fee for the Investment Client Account <sup>1</sup>                                       | free of charge |



|                                                                      |                |
|----------------------------------------------------------------------|----------------|
| Securities and/or Investment Client Account statement/balance advice | free of charge |
| Domestic cash deposit to Investment Client Account                   | free of charge |

| 1.1 Pension presavings account <sup>2</sup>          |                                                                                     |
|------------------------------------------------------|-------------------------------------------------------------------------------------|
| Annual account management fee <sup>3</sup>           | 2000 HUF                                                                            |
| Annual average securities portfolio fee <sup>4</sup> | 0.1%                                                                                |
| Transaction fees                                     | every first purchase order following the in-payments is free of charge <sup>5</sup> |

| 1.2. CIB Maraton Securities Account - Long term Investment Account <sup>6</sup>          |                                                                                                                    |                                                    |
|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| The currencies in which the Bank manages cash long-term investment accounts <sup>7</sup> | HUF, EUR, USD                                                                                                      |                                                    |
| Account opening fee <sup>8</sup>                                                         | free of charge                                                                                                     |                                                    |
| Annual account management fee                                                            | free of charge                                                                                                     |                                                    |
| Annual average securities portfolio fee <sup>9</sup>                                     | 0.1%+ Additional securities portfolio fee <sup>10</sup>                                                            |                                                    |
| Account closing fee <sup>11</sup>                                                        | Until the end of 2nd whole calendar year                                                                           | 0.5% <sup>12</sup> , min. 5000 HUF, max. 30000 HUF |
|                                                                                          | From the beginning of 3rd whole calendar year until the day before the last working day of 5th whole calendar year | 5000 HUF                                           |
|                                                                                          | On the end of 5th calendar year                                                                                    | 0 HUF                                              |

| 1.3. Margin collateral securities account                                                                                                                                                                                                                                                                                                                                                                              |                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| The margin securities account is a limited function, separate collateral-type account expressly created for the purpose of depositing securities collateral as coverage for the Bank's margin-settlement currency trades. A precondition for opening a margin collateral securities account is that the customer should have an Investment Services Framework Agreement together with a CIB margin collateral account. |                |
| Account opening fee                                                                                                                                                                                                                                                                                                                                                                                                    | free of charge |

| 1.4. CIB-issued bonds |                |
|-----------------------|----------------|
| Purchase and sale fee | free of charge |

## II. Transaction fees

| <b>2.1. Sale and purchase commissions on Hungarian and foreign debt securities</b>                        |                         |
|-----------------------------------------------------------------------------------------------------------|-------------------------|
| Discount Treasury Bills auction purchase fee and Hungarian government bonds auction purchase fee          | 0.5%, min. 25000 HUF    |
| <i>Commission fee for the purchase or sale of Hungarian government securities in the secondary market</i> |                         |
| Commission of a stock-exchange order                                                                      | 0.5%, min. 50000 HUF    |
| Commission of non-stock exchange order                                                                    | 0.5%, min. 25000 HUF    |
| Commission of other non-stock exchange order                                                              | free of charge          |
| <i>Sale and purchase commission of other debt securities in the secondary market</i>                      |                         |
| Commission fee on other debt securities denominated in forint                                             | 0.5%, min. 25000 HUF    |
| Commission fee on debt securities not denominated in forint                                               | max. 4%, min. 25000 HUF |

| <b>2.2. Commission fees on investment funds distributed by CIB Bank</b>                                                                                                                                                                                                                                                                                                                                                      |                |                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------------------------------------------------------|
| <i>Investment funds managed by Eurizon Asset Management Hungary Ltd.</i>                                                                                                                                                                                                                                                                                                                                                     |                |                                                                    |
|                                                                                                                                                                                                                                                                                                                                                                                                                              | Sale           | Redemption                                                         |
| Eurizon Central European Equity Fund-A (HU0000702600)<br>Eurizon Emerging Markets Equity Fund of Funds (HU0000706353)<br>Eurizon Global Government Bond Sub-Fund of Funds (HU0000714621)<br>Eurizon Developed Markets Equity Fund of Funds-A (HU0000702584)<br>Eurizon Index Tracking Equity Fund (HU0000703350)<br>Eurizon Commodity Sub-Fund of Funds (HU0000704234)<br>Eurizon Balance Mixed Fund of Funds (HU0000714258) | Free of charge | 2500 HUF<br>(per transaction, regardless of traded value)          |
| Eurizon Developed Equity Markets Sub-Fund of Funds Share Class HUF-I (HU0000716907) <sup>13</sup>                                                                                                                                                                                                                                                                                                                            | Free of charge | Free of charge                                                     |
| Eurizon Index Equity Sub-Fund HUF-BGTP (HU0000732417) <sup>14</sup>                                                                                                                                                                                                                                                                                                                                                          | Free of charge | Free of charge                                                     |
| Eurizon Central European Equity Sub-Fund HUF-I (HU0000716915) <sup>15</sup>                                                                                                                                                                                                                                                                                                                                                  | Free of charge | Free of charge                                                     |
| Eurizon Kincsem Bond Sub-Fund (HU0000702592)                                                                                                                                                                                                                                                                                                                                                                                 | Free of charge | 500 HUF<br>(redemption within 15 days: a further 1%) <sup>16</sup> |
| Eurizon Start Capital Protected Sub-Fund (HU0000703582)                                                                                                                                                                                                                                                                                                                                                                      | Free of charge | 100 HUF<br>(per transaction, regardless of traded value)           |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                           |                                                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|----------------------------------------------------------------------------------------------------------------------|
| Eurizon Start 2 Short Bond Fund (HU0000702576)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Free of charge            | 100 HUF<br>(redemption within 5 days: a further 0.5%) <sup>17</sup><br>(per transaction, regardless of traded value) |
| Eurizon Euro Relax Mixed Fund (HU0000715149)<br>Eurizon Euro Start Capital Protected Fund (HU0000703764)<br>Eurizon Euro Balance Mixed Fund of Funds (HU0000714944)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Free of charge            | 0.5 EUR<br>(per transaction, regardless of traded value)                                                             |
| Eurizon Dollar Start Capital Protected Fund (HU0000717566)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Free of charge            | 0.5 USD<br>(per transaction, regardless of traded value)                                                             |
| Eurizon Global Corporate Bond Sub-Fund of Funds (HU0000710132)<br>Eurizon Relax Mixed Sub-Fund (HU0000715131)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Free of charge            | 1000 HUF<br>(per transaction, regardless of traded value)                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Sale</b> <sup>18</sup> | <b>Redemption</b> <sup>19</sup>                                                                                      |
| Eurizon Profitmix 2025 Capital Protected Derivative Sub-Fund (HU0000727995)<br>Eurizon Shopping Cart Derivative Sub-Fund (HU0000727417)<br>Eurizon Artificial Intelligence Capital Protected Derivative Sub-Fund (HU0000735006)<br>Eurizon HU Electronics Capital Protected Derivative Sub-Fund (HU0000735477)<br>Eurizon Real Estate Sector Capital Protected Derivative Sub-Fund (HU0000736335)<br>Eurizon HU Banking Sector 2 Capital Protected Derivative Sub-Fund (HU0000737291)<br>Eurizon HU Airlines Capital Protected Derivative Sub-Fund (HU0000737960)<br>Eurizon HU Artificial Intelligence 2 Capital Protected Derivative Sub-Fund (HU0000738604)<br>Eurizon HU ROE Capital Protected Derivative Sub-Fund (HU0000739289)<br>Eurizon HU European Construction & Materials Capital Protected Derivative Sub-Fund (HU0000739875) | max. 2%                   | max. 3%                                                                                                              |
| Eurizon Euro Trio Capital Protected Derivative Sub-Fund (HU0000733860)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | max. 2% <sup>20</sup>     | max. 3% <sup>21</sup>                                                                                                |
| Eurizon Global Equity Capital Protected Derivative Sub-Fund (HU0000733803)<br>Eurizon European Stars Capital Protected Derivative Sub-Fund (HU0000731708)<br>Eurizon Telecommunications Capital Protected Derivative Sub-Fund (HU0000732243)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | max. 5%                   | max. 5%                                                                                                              |

|                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                       |                              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|------------------------------|
| Eurizon European Equity Sub-Fund of Funds A-HUF (HU0000719588)<br>Eurizon European Equity Sub-Fund of Funds EUR-A (HU0000730718)<br>Eurizon Euro Talentum Total Return Fund of Funds (HU0000718754)<br>Eurizon Talentum Total Return Fund of Funds (HU0000718325)<br>Eurizon Euro Reflex Mixed Fund of Funds (HU0000719331)<br>Eurizon Reflex Mixed Fund of Funds (HU0000715883)<br>Eurizon Gold Sub-Fund of Funds (HU0000719133) | <b>2%</b><br><b>Discount:</b><br><b>until 31/12/2026</b><br><b>0%</b> | <b>Free of charge</b>        |
| Eurizon HU Rhythm Mixed Sub-Fund of Funds (HU0000740980)                                                                                                                                                                                                                                                                                                                                                                          | max. 2%                                                               | Free of charge               |
| <i>Private Banking investment funds managed by Eurizon Asset Management Hungary Ltd. <sup>22</sup></i>                                                                                                                                                                                                                                                                                                                            |                                                                       |                              |
|                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>Sale</b>                                                           | <b>Redemption</b>            |
| Eurizon HU Dynamic Private Banking Wealth Mixed Sub-Fund of Funds „EUR” (HU0000737135)<br>Eurizon HU Moderate Private Banking Wealth Mixed Sub-Fund of Funds „EUR” (HU0000737150)<br>Eurizon HU Dynamic Private Banking Wealth Mixed Sub-Fund of Funds “HUF” (HU0000737143)<br>Eurizon HU Conservative Private Banking Wealth Mixed Sub-Fund of Funds “HUF” (HU0000737168)                                                        | max. 1%                                                               | Free of charge               |
| Eurizon Moderate Private Banking Wealth Mixed Sub-Fund of Funds “HUF” (HU0000721451)<br>Eurizon Dollar Moderate Private Banking Wealth Mixed Sub-Fund of Funds (HU0000728027)<br>Eurizon HU Dynamic Private Banking Wealth Mixed Sub-Fund of Funds „USD” (HU0000737127)                                                                                                                                                           | max. 2%                                                               | Free of charge <sup>23</sup> |
| Eurizon HU Conservative Private Banking Wealth Mixed Sub-Fund of Funds „EUR” (HU0000737176)<br>Eurizon HU Conservative Private Banking Wealth Mixed Sub-Fund of Funds „USD” (HU0000737192)                                                                                                                                                                                                                                        | max. 2%                                                               | Free of charge               |

| <b>2.3. Eurizon Fund – fund commission fees <sup>24 25 26</sup></b>                                                                                                                                                                                                                                                                                                                                                                                                                                    |                             |                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Sale</b>                 | <b>Redemption</b> |
| Eurizon Fund - Bond Flexible – R (LU1090960086)<br>Epsilon Fund – Euro Q-Equity – R (LU0365350676)                                                                                                                                                                                                                                                                                                                                                                                                     | max. 1%<br>min. 6<br>EUR    | Free of charge    |
| Epsilon Fund – Euro Bond – R (LU0367640660)<br>Epsilon Fund – Euro Cash – R (LU0365342145)<br>Epsilon Fund – Q-Flexible – R (LU0365359032)<br>Eurizon Fund - Azioni Strategia Flessibile - R (LU0497415702)<br>Eurizon Fund - Bond Aggregate EUR - R (LU1529954668)<br>Eurizon Fund - Bond Aggregate RMB - R (LU1529955046)<br>Eurizon Fund - Bond Corporate Smart ESG - R (LU1652387371)<br>Eurizon Fund - Bond Inflation Linked - R (LU0163967960)<br>Eurizon Fund - Bond JPY LTE - R (LU0090978643) | max. 1.2%,<br>min. 6<br>EUR | Free of charge    |

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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|----------------|
| Eurizon Fund - Cash EUR - R (LU0042866854)<br>Eurizon Fund - Equity China A - R (LU1531398904)<br>Eurizon Fund - Equity Italy Smart Volatility - R (LU0130323438)<br>Eurizon Fund - Equity Japan R Acc (LU1543693508)<br>Eurizon Fund - Flexible Beta Total Return - R (LU1092477741)<br>Eurizon Fund - Global Multi Credit - R (LU1529955475)<br>Eurizon Fund - Multiasset Income - R (LU1090960755)<br>Eurizon Manager Selection Fund - MS 10 - R (LU0256011734)<br>Eurizon Manager Selection Fund - MS 20 - R (LU0256012468)<br>Eurizon Manager Selection Fund - MS 70 - R (LU0256013789)                                                                                                                             |                             |                |
| Eurizon Fund - Flexible Multistrategy - R (LU1341632088)<br>Eurizon Manager Selection Fund - MS 40 - R (LU0256013359)<br>Eurizon Fund - Bond International - R (LU1652387538)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | max. 1.3%,<br>min. 6<br>EUR | Free of charge |
| Eurizon Fund - Absolute Prudent - R (LU0230568445)<br>Eurizon Fund - Equity China Smart Volatility - R (LU0090980383)<br>Eurizon Fund - Equity Emerging Markets New Frontiers - R (LU0857130511)<br>Eurizon Fund - Equity USA - R (LU1341630033)<br>Epsilon Fund - Enhanced Constant Risk Contribution - R (LU1350857071)<br>Eurizon Fund - Multiasset Income - R (LU1090960755)                                                                                                                                                                                                                                                                                                                                         | max. 1.5%,<br>min. 6<br>EUR | Free of charge |
| Eurizon Fund - SLJ Local Emerging Markets Debt - R (LU1529956440)<br>Eurizon Fund - Bond Corporate EUR - R (LU1158068665)<br>Eurizon Fund - Bond Emerging Markets - R (LU0090979021)<br>Eurizon Fund - Bond High Yield - R (LU0114074718)<br>Eurizon Fund Bond EUR Long Term R (LU0097116510)                                                                                                                                                                                                                                                                                                                                                                                                                            | max. 1.7%,<br>min. 6<br>EUR | Free of charge |
| Eurizon Fund - Bond EUR Short Term LTE Class Unit R (LU0097116437)<br>Eurizon Fund Bond Short Term EUR T1 A (LU1199649119)<br>Eurizon Fund Bond USD Short Term LTE R (LU0097116601)<br>Eurizon Fund Bond EUR Medium Term R (LU0012017942)<br>Epsilon Fund - Emerging Bond Total Return - R (LU0365358141)<br>Eurizon Fund - Bond Corporate EUR Short Term - R (LU0102684353)<br>Eurizon Fund - Equity Emerging Markets Smart Volatility - R (LU0090981274)<br>Eurizon Fund - Equity Small Mid Cap Europe - R (LU0012157102)<br>Eurizon Fund - Equity World Smart Volatility - R (LU0114064917)<br>Eurizon Fund - Sustainable Global Equity - R (LU1529957257)<br>Eurizon Fund - Top European Research - R (LU1393923617) | max. 2%,<br>min. 6<br>EUR   | Free of charge |
| Eurizon Fund - Azioni Strategia Flessibile - R2 (LU1158068749)<br>Eurizon Fund - Bond High Yield - R2 (LU0299364041)<br>Eurizon Fund - Equity China Smart Volatility - R2 (LU0299359710)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | max. 1.2%<br>min. 6<br>USD  | Free of charge |



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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|----------------|
| Eurizon- Absolute Active R2 (LU2360848258)<br>Epsilon Fund - Enhanced Constant Risk Contribution R2 (LU2361826733)<br>Epsilon Fund - Q-Flexible R2 (LU2361826816)<br>Eurizon - Active Allocation R2 (LU2360848332)<br>Eurizon Fund - Bond Emerging Markets - R2 (LU0299363662)<br>Eurizon Fund - Conservative Allocation R2 (LU2360848415)<br>Eurizon Fund - Dynamic Asset Allocation r2 (LU2360848506)<br>Eurizon Fund - Equity Emerging Markets Smart Volatility - R2 (LU0299921006)<br>Eurizon Fund - Flexible Multistrategy R2 (LU2360848688)<br>Eurizon Fund - Sustainable Multiasset R2 (LU2360848761) | max. 1.5%,<br>min. 6<br>USD | Free of charge |
| Eurizon Fund - Equity World Smart Volatility - R2 (LU0299361534)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | max. 2%<br>min. 6<br>USD    | Free of charge |

#### 2.4. Commissions on third-party funds distributed by CIB Bank, not managed by Eurizon Asset Management Hungary Ltd.

##### *Commission fees on BSE<sup>27</sup>-listed securities in the case of transactions executed on the BSE*

|  |                                                                                                                  |                                                                |
|--|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|
|  | Commission fees on the purchase and sale of BSE-listed forint and non HUF-denominated securities                 | 0.9%, min. 3000 HUF                                            |
|  | Fee for day-trade type share transactions <sup>28</sup>                                                          | 0.45%, min. 3000 HUF <sup>29</sup>                             |
|  | Fee for technical day-trade type share transactions                                                              | 0.45 %, min. 3000 HUF                                          |
|  | Commission fee for stock-exchange share options                                                                  | as per individual agreement                                    |
|  | Order modification, expiry or withdrawal fee per transaction, for all securities (in person, by phone or by fax) | 500 HUF                                                        |
|  | Liquidation fee                                                                                                  | 0.9% of traded value, min. 3000 HUF + 2000 HUF handling charge |

##### *Comission fees on securities listed on foreign stock exchanges in case of transactions executed on the said stock exchange*

|  |                                                                                                           |                      |
|--|-----------------------------------------------------------------------------------------------------------|----------------------|
|  | Commission fee on the sale, purchase of securities traded on stock exchange in Croatia, Romania, Bulgaria | 2.0%, min. 25000 HUF |
|--|-----------------------------------------------------------------------------------------------------------|----------------------|

|                                                                                                                                                                                       |                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| Commission fee of orders on securities with Italian ISIN code to be executed on stock exchange in Italy                                                                               | 1% min 19000 HUF (in case of purchase +0.2%) |
| Commissions on securities (shares, funds, certificates) with Spanish ISIN code traded at any stock exchange. (Spanish companies effected with market capitalization above 1 bln EUR). | 1% min 19000 HUF (in case of purchase +0.2%) |
| Commission fee of orders on securities (shares, funds, certificates) with French ISIN code to be executed at any stock exchange                                                       | 1% min 19000 HUF (in case of purchase +0.3%) |
| Commission fee of orders on securities (shares, funds, certificates) with GB or IE ISIN code to be executed at English Stock Exchange (London Stock Exchange)                         | 1% min 19000 HUF (in case of purchase +0.5%) |
| Commission fee of orders on securities in the case of certificates issued by ISP                                                                                                      | 1% min. 19000 HUF                            |
| Commission fee of orders on the sale, purchase of securities (shares, funds, certificates) at any foreign stock exchange set in the Execution Policy <sup>30</sup>                    | 1%, min. 19000 HUF                           |
| Commission fee of orders on the sale or purchase of shares executed at a non-Hungarian stock exchange if the price of the unique share is less than USD 1 or EUR 1                    | 1%, min. 25000 HUF                           |
| Fee for the modification, cancellation and expiration of the order, for each transaction, in the case of foreign securities                                                           | 1000 HUF                                     |

## 2.5. Commissions on standardised futures trade (Budapest Stock Exchange)

*Fee for opening, closing and running the position out*

|                                                                                                                |                            |                                      |
|----------------------------------------------------------------------------------------------------------------|----------------------------|--------------------------------------|
|                                                                                                                | BUX                        | 300 HUF/contract, min. 1500 HUF      |
|                                                                                                                | Share contracts            | 2000 HUF / contract min. HUF 2500    |
|                                                                                                                | Foreign exchange contracts | 300 HUF/contract, but min. HUF 10000 |
| <i>Position transfer, position take-over</i>                                                                   | all contracts              | 500 HUF/contract, min. HUF 5000      |
| <i>Fee for the modification, expiry and cancellation in case of every security (personally, by phone, fax)</i> | <i>per transaction</i>     | 500 HUF                              |

**2.6.1. Non-standardised (OTC) prompt trade commission fee**

|  |                                                                                                             |                                                |
|--|-------------------------------------------------------------------------------------------------------------|------------------------------------------------|
|  | Commission fee on orders of inland securities non-listed on BSE                                             | Projected for rate of value 2%, min. 50000 HUF |
|  | Commission fee on orders of inland securities non-listed on BSE expiration                                  | 500 HUF                                        |
|  | Commission fee on orders on the sale, purchase of foreign shares at a non-standardized (OTC) foreign market | 1% min 25000 HUF                               |

**2.6.2. Non-standardised derivative assets trade commission fee**

|  |                                                                           |                              |
|--|---------------------------------------------------------------------------|------------------------------|
|  | Commission fee in the case of OTC share option                            | Subject to special agreement |
|  | Commission fee on OTC foreign exchange and interest rate derivative deals | Subject to special agreement |

**2.7. Non standardised derivative assets trade with margin settlement**

|  |                                               |                              |
|--|-----------------------------------------------|------------------------------|
|  | Commission fee of OTC FX options and forwards | Subject to special agreement |
|--|-----------------------------------------------|------------------------------|

**III. Special conditions of orders placed and services accessible via eBroker<sup>®</sup> stock exchange trading system**
**3.1. Commission on the sales or purchase of securities listed on BSE, modification, cancellation and termination fee for orders submitted via eBroker systems and to be executed on the BSE <sup>31</sup>**

|  |                                                                           |                                  |
|--|---------------------------------------------------------------------------|----------------------------------|
|  | Standard fee package                                                      | 0.55%, min. 150 HUF              |
|  | Order withdrawal fee per transaction in the case of BSE-listed securities | 50 HUF                           |
|  | Business fee package                                                      | 0.4%, min. 300 HUF               |
|  | Private Investor fee package                                              | 0.4%, min. 150 HUF               |
|  | Trader discount                                                           | 0.2%, min. 150 HUF <sup>32</sup> |

| <b>3.2. Fee for day-trade type share transactions in case of orders to be executed on the BSE <sup>33</sup></b> |                              |                      |
|-----------------------------------------------------------------------------------------------------------------|------------------------------|----------------------|
|                                                                                                                 | Standard fee package         | 0.275%, min. 150 HUF |
|                                                                                                                 | Business fee package         | 0.2%, min. 300 HUF   |
|                                                                                                                 | Private Investor fee package | 0.2%, min. 150 HUF   |
|                                                                                                                 | Trader discount              | 0.1%, min. 150 HUF   |

| <b>3.3. Fee for selling and buying Hungarian Government Securities</b> |                                                                                                        |                |
|------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|----------------|
|                                                                        | Sale and purchase of Hungarian government securities in the secondary market not on the stock exchange | free of charge |

| <b>3.4. Commission on the sale/purchase of securities listed on foreign stock exchanges, modification, cancellation and termination fee for orders submitted via eBroker<sup>®</sup> system<sup>34</sup></b> |                                                                                                                                         |                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
|                                                                                                                                                                                                              | Commission fee of orders on securities (shares, funds, certificates) with Italian ISIN code to be executed on an Italian stock exchange | 0.7%, min. 10000 HUF (in case of purchase +0.2%) |
|                                                                                                                                                                                                              | Commissions on securities (shares, funds, certificates) with Spanish ISIN code traded at any stock exchange. (Spanish                   | 0.7%, min 10000 HUF (in case of purchase +0.2%)  |

|  |                                                                                                                                                                                 |                                                  |
|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
|  | companies effected with market capitalization above 1 bln EUR).                                                                                                                 |                                                  |
|  | Commission fee of orders on securities (shares, funds, certificates) with French ISIN code to be executed at any stock exchange                                                 | 0.7%, min 10000 HUF (in case of purchase +0,3%)  |
|  | Commission fee of orders on securities (shares, funds, certificates) with GB or IE ISIN code to be executed at English stock exchange (London Stock Exchange)                   | 0.7%, min. 10000 HUF (in case of purchase +0.5%) |
|  | Commission fee of orders on the sale, purchase of securities (shares, funds, certificates) to be executed at any other stock exchange set in the Execution Policy <sup>35</sup> | 0.7%, min. 10000 HUF                             |
|  | Commission fee of orders on the sale or purchase of shares executed at a non-Hungarian stock exchange if the price of the unique share is less than USD 1 or EUR 1              | 1%, min. 25 000 HUF                              |
|  | Fee for the modification, cancellation and expiration of the order, for each transaction, in the case of foreign securities                                                     | 100 HUF                                          |

**3.5. Monthly fee for supplying real-time data on BSE trading data and orders to be executed on the BSE market data) <sup>36</sup>**

|  | Standard fee package                                                                                          | Business fee package | Private Investor package |
|--|---------------------------------------------------------------------------------------------------------------|----------------------|--------------------------|
|  | The service is not available (a free price information service with a 15-minute delay comes with the account) | 7000 HUF             | 2500 <sup>37</sup> HUF   |

**3.6. Fee for the modification of eBroker<sup>®</sup> fee package**

|  |                                                                                              |                              |
|--|----------------------------------------------------------------------------------------------|------------------------------|
|  | Modification during the month of the actual fee package on the basis of separate instruction | free of charge <sup>38</sup> |
|--|----------------------------------------------------------------------------------------------|------------------------------|

#### IV. Fees for security portfolio and custody activity

##### 4.1. Fee for securities portfolio (payable quarterly) <sup>39</sup>

(Additional securities portfolio fee: <sup>40</sup>)

##### Dematerialized securities

|                          |                                                                                                                                                                                              |                                                                  |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| Securities portfolio fee | In the case of HUF denominated Hungarian Government Securities and other HUF denominated debt securities                                                                                     | 0.23%/ year <sup>41</sup> + Additional securities portfolio fee  |
|                          | In the case of domestic investment units, shares and non-HUF denominated bonds                                                                                                               | 0.23%/ year <sup>42</sup> + Additional securities portfolio fee  |
|                          | Investment fund units and shares issued abroad (except for investment fund units and shares distributed in Croatia, Romania and Bulgaria, and the units of the Eurizon Fund funds)           | 0.23%/ year <sup>43</sup> + Additional securities portfolio fee  |
|                          | In the case of shares traded in Croatia, Romania and Bulgaria                                                                                                                                | 0.5%/ year <sup>44</sup> + Additional securities portfolio fee   |
|                          | In the case of all securities issued by the members of the CIB Bank Group, investment fund units managed by the Eurizon Asset Management Hungary, and the Eurizon Fund investment fund units | 0.23%/ year <sup>45</sup> + Additional securities portfolio fee  |
|                          | In the case of dematerialized securities placed in a collateral deposit                                                                                                                      | 0.2% of the nominal value, min. 500 HUF/month                    |
|                          | In the case of securities placed on a margin collateral securities account                                                                                                                   | The amount of the portfolio fee applicable to the given security |

|                                     |                                                                                                        |                                                                   |
|-------------------------------------|--------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
|                                     | In the case of other securities                                                                        | 0.23%/year <sup>46</sup> +<br>Additional securities portfolio fee |
| Additional securities portfolio fee | In the case of securities placed on securities account and CIB (Maraton) Long Term Investment Accounts | free of charge                                                    |
| <i>Printed securities</i>           |                                                                                                        |                                                                   |
|                                     | Uniformly applicable, also in respect of securities received as collateral                             | 0.3% of the nominal value,<br>min. 500 HUF/month                  |

#### 4.2. Security account transfer and posting

|                                |                                                                             |                        |
|--------------------------------|-----------------------------------------------------------------------------|------------------------|
| <i>Transfers</i> <sup>47</sup> |                                                                             |                        |
|                                | In the case of securities denominated in either HUF, EUR or USD             | 20000 HUF/ transaction |
|                                | In case of securities denominated neither in HUF, nor in EUR, USD           | 20000 HUF/ transaction |
|                                | KELER DVP                                                                   | 20000 HUF/transaction  |
| <i>Postings</i>                |                                                                             |                        |
|                                | Posting within CIB Bank                                                     | 1000 HUF/security      |
|                                | Posting from a securities account to a margin collateral securities account | free of charge         |
|                                | Posting from a margin collateral securities account to a securities account | free of charge         |

#### 4.3 Corporate events

|                   |                                                                   |                                                                 |
|-------------------|-------------------------------------------------------------------|-----------------------------------------------------------------|
| <i>In Hungary</i> |                                                                   |                                                                 |
|                   | Cutting of dividend/interest coupon of printed securities         | 20 HUF/piece,<br>minimum 1000 HUF                               |
|                   | Fee for the collection of dividend/interest on printed securities | 0.5% of the nominal value,<br>min. 5000 HUF                     |
|                   | Physical supply                                                   | HUF 10 HUF/piece,<br>min. 10000/supply                          |
|                   | Physical delivery request                                         | 0.5% of the nominal value, min. 50000 HUF,<br>max. 500000 HUF + |

|                                                                                        |                                                                           |                                            |
|----------------------------------------------------------------------------------------|---------------------------------------------------------------------------|--------------------------------------------|
|                                                                                        |                                                                           | printing and postal costs/delivery request |
|                                                                                        | Collection of dividends on non-physical securities                        | free of charge                             |
| <i>Abroad</i>                                                                          |                                                                           |                                            |
|                                                                                        | Opening of segregated USA tax account                                     | 250 EUR/opening                            |
|                                                                                        | Maintenance of segregated USA tax account                                 | 150 EUR/mth                                |
|                                                                                        | Dividend collection in the case of non-HUF denominated printed securities | max. 3500 HUF                              |
|                                                                                        | Dividend collection on dematerialized securities                          | free of charge                             |
|                                                                                        | Participation at corporate events                                         | 10000 HUF/instruction                      |
|                                                                                        | Fee for special services                                                  | Subject to special agreement               |
| Fee for management of W-8BEN declaration with KELER for Hungarian tax resident clients | Registration fee of W-8BEN declaration at KELER                           | 14000 HUF/ occasion                        |
|                                                                                        | Fee for handling securities under W-8BEN declaration                      | 1000HUF/ ISIN code / order <sup>48</sup>   |

**4.4. Blocking of security and the lifting of the blocking (charged on each security and each transaction)**

|  |                                                                                 |           |
|--|---------------------------------------------------------------------------------|-----------|
|  | Blocking on CIB account                                                         | 1500 HUF  |
|  | Release of blocking on CIB account                                              | 1500 HUF  |
|  | Fee for a corporate event involving the blocking of the security (per blocking) | 2500 HUF  |
|  | Blocking at KELER                                                               | 5000 HUF  |
|  | Lifting of the blocking at KELER                                                | 5000 HUF  |
|  | Joint blocking at KELER                                                         | 12500 HUF |
|  | Joint release of blocking at KELER                                              | 12500 HUF |
|  | Certificate on any blocking                                                     | 2000 HUF  |



|  |                                            |          |
|--|--------------------------------------------|----------|
|  | Opening of segregated sub-account at KELER | 2000 HUF |
|--|--------------------------------------------|----------|

| 4.5. Other fees |                                                                                                                                        |                                 |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
|                 | Fee for registry in the share register of Shareholders in the case of security stored at a custodian other than KELER Ltd.             | 10000 HUF                       |
|                 | Fee for the certification of deposit issued by KELER Ltd. for the general meeting for a bearer security (each security, each occasion) | 1500 HUF                        |
|                 | Closed escrow                                                                                                                          | 10000 HUF/escrow deposit        |
|                 | Fee for security replacement (based on the quantity of securities getting out of circulation, charged per piece) <sup>49</sup>         | 30 HUF/piece                    |
|                 | Exchanging the denomination of the security                                                                                            | 1%, min. 1000 <sup>50</sup> HUF |
|                 | Transfer fee for selling securities on a market that differs from the market of buying                                                 | 80 EUR <sup>51</sup> /transfer  |
|                 | Fee for the management of collateral on a segregated client account for BSE future deals (individual client segregation)               | HUF 100000 / month              |

| V. Payment and electronic service fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Payment fees pertaining to the investment client account (cash withdrawal or money transfer)</p> <p>(i) in case of a private person or a private entrepreneur, having no current bank account kept with CIB Bank the Schedule of Fees of Classic Product Package shall apply as it is published in CIB Bank's Retail Schedule of Fees in effect.</p> <p>(ii) in case of a private person or a private entrepreneur, having current bank account kept with CIB Bank cash transfer fees pertaining to the investment client account are equivalent to the fees pertaining to the current account.</p> <p>(iii) in any other case, the tariffs set forth in the Base Business fee package indicated in the Bank's retail</p> |



Schedule of Fees are in effect.  
For details visit the [cib.hu](http://cib.hu) internet page.

| VI. Other fees                           |                                                                                                                |                                                                           |
|------------------------------------------|----------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
|                                          | Acceptance of permanent authorisation simultaneously with the opening of the account by the private individual | free of charge                                                            |
|                                          | Acceptance of permanent authorisation in every other case                                                      | HUF 1000                                                                  |
|                                          | Fee for deferred financial settlement                                                                          | 10% / year <sup>52</sup>                                                  |
|                                          | Interest charged in the case of late financial settlement                                                      | 10% / year <sup>53</sup>                                                  |
|                                          | Fee for extraordinary disclosure <sup>54</sup>                                                                 | HUF 5000                                                                  |
|                                          | Any other bank statement / certificate not qualifying as a tax certificate                                     | HUF 5000                                                                  |
|                                          | Bank confirmation for audit purposes                                                                           | HUF 16.505 + VAT/request                                                  |
|                                          | Private banker advisory fee <sup>55</sup>                                                                      | 30000 HUF / occasion                                                      |
| <i>CIB Start Investment Fund Program</i> |                                                                                                                |                                                                           |
|                                          | Contracting fee                                                                                                | 3 000 HUF/contract,<br><b>Discount:</b><br>until revoke<br>0Ft/instalment |
|                                          | Monthly fee                                                                                                    | 19 999 HUF/month,<br><b>Discount:</b><br>until revoke 0Ft/month           |

| VII. Fees for tax certificates |                                                                                                                                                                        |                |
|--------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
|                                | Year-end certificates and reports on the tax base/tax <sup>56</sup>                                                                                                    | free of charge |
|                                | Confirmation during the year of deducted taxes on execution sheets, in contract or as part of the execution confirmation                                               | free of charge |
|                                | Year-end tax certificate on standardised futures transactions <sup>57</sup>                                                                                            | free of charge |
|                                | Fee for any other certificate, per certificate <sup>58</sup>                                                                                                           | 5000 HUF       |
|                                | Confirmation of the purchase value of securities, per each security and document                                                                                       | 1000/piece HUF |
|                                | Stating or modifying the purchase value of securities over 3 workdays after crediting on the customer's account, charged on each security and in case of each document | 3000 HUF       |

<sup>1</sup> Charged on each started month, payable in every month, paid in full.

<sup>2</sup> Publicly issued financial instruments that may be purchased for the pension pre-savings account: (i) HUF-denominated bonds issued by CIB Bank; (ii) HUF-denominated debt securities issued by other issuers; (iii) HUF-denominated shares listed on the Budapest Stock Exchange; (iv) government securities issued by the State of Hungary; (v) HUF-denominated certificates listed in Section 2.4 of this Schedule of Fees; (vi) HUF-denominated investment fund units listed on the Budapest Stock Exchange; (vii) HUF-denominated securities specified in Section 2.2 of this Schedule of Fees. Financial instruments purchased in accordance with previously effective rules may be held on the pension pre-savings account.

<sup>3</sup> Charged on every quarter year commenced, with one quarter of the annual fee payable each quarter. For clients who, at the time of opening their pension pre-savings account included in the Invest product package, declared that they would conduct their transactions exclusively through the pension pre-savings account, the account management fee of the Investment Client Account (HUF 330 per month) will not be charged in addition to the account management fee of the pension pre-savings account. Any transaction executed later on the said Investment Client Account invalidates the above declaration.

<sup>4</sup> Charged for securities deposited on the pension security account and pension security deposit account. Due once a quarter year.

<sup>5</sup> Following the payment by the Customer of funds to the pension cash account, the next first transaction for the purchase of an investment instrument made on the basis of the customer's order up to the amount of



- such in-payment is free of charge. Further transaction fees and other fees are in line with the schedule of fees.
- <sup>6</sup> Publicly issued financial instruments accepted by the Bank to CIB Maraton Securities Account: (i) HUF, EUR or USD-denominated debt securities issued by CIB Bank, (ii) HUF, EUR or USD-denominated debt securities issued by another issuer; (iii) HUF, EUR-denominated government securities issued by the Hungarian State, (iv) the HUF, EUR or USD-denominated foreign investment units specified in section 2.4. of this Schedule of Fees (v) the securities specified in section 2.2. of this Schedule of Fees (vi) the HUF, EUR or USD-denominated investment units specified in section 2.3. of this Schedule of Fees, (vii) HUF, EUR or USD-denominated shares, certificates and investment units traded on the Budapest Stock Exchange; (viii) HUF, EUR or USD-denominated shares, certificates, bonds and investment unit traded on foreign stock exchanges. Financial instruments purchased in accordance with rules effective in the past can be kept on the CIB Maraton Securities Account.
- <sup>7</sup> The Bank will only manage a cash long-term investment account in a currency other than forint in relation to a given long-term investment account if there is a forint-denominated cash long-term investment account related to the given long-term investment account.
- <sup>8</sup> The minimum amount that must be deposited (transferred/transfer from pension pre-savings account) in order to open the account: 25000 HUF.
- <sup>9</sup> Charged on securities deposited on the CIB Maraton Securities Account and the securities custody account. Due once a quarter year, in one amount.
- <sup>10</sup> See under point IV Fees for securities portfolio and custody activity.
- <sup>11</sup> Applies to cash withdrawals, transfers and book transfers between the customer's own accounts. Does not include the fee for transferring securities to another investment service provider, or the fees for supplementary services relating to payment transactions. The rules regulating the account termination shall be applied also in the case of the Client terminates CIB Maraton Investment account in order to transfer the account to another investment service provider based on the Act on Personal Income Tax Act.
- <sup>12</sup> Projected on the current price value (deal price).
- <sup>13</sup> Exclusively for professional customers of Bszt. 48 (1).
- <sup>14</sup> Exclusively for professional customers of Bszt. 48 (1).
- <sup>15</sup> The number of potential investors in the "HUF BGTP" series investment units issued by the Eurizon Index-Tracking Equity Sub Fund is limited exclusively to those within the framework of the Baross Gábor Capital Program Securities Sub-Program announced on the website of NTH Ltd. (National Capital Holding Private Limited Company, registered office: 1027 Budapest, Kapás Street 6–12; company registration number: 01-10-144127) on March 1, 2023, and includes MFB Ltd. (Hungarian Development Bank Private Limited Company, registered office: 1051 Budapest, Nádor Street 31; company registration number: 01-10-041412) and economic companies under the majority influence of MFB Ltd., as well as investment funds managed by economic companies under the majority influence of MFB Ltd.
- <sup>16</sup> In the case of a redemption order fulfilled in the 15 calendar day period following the execution of the buy order (T+2 day), a fee equaling 1% of the value calculated at the exchange rate prevailing at the time of redemption will be charged in addition to the fixed redemption fee.
- <sup>17</sup> In case of a redemption order fulfilled in the 5-calendar day period following the execution of the buy order (T+2 day), a fee equaling 0.5% of the value calculated at the exchange rate prevailing at the time of redemption will be charged in addition to the fixed redemption fee.
- <sup>18</sup> The invested amount is the basis of fee calculation.
- <sup>19</sup> The redeemed amount is the basis of fee calculation.
- <sup>20</sup> Debited on the EUR account on T day.
- <sup>21</sup> Debited on the EUR account on T day.
- <sup>22</sup> Exclusively for Private Banking customers, minimum amount to be invested in the funds: HUF 1,000,000.
- <sup>23</sup> In the case of a redemption order fulfilled in the 365 calendar day period following the execution of the buy order (T+3 day), a fee equaling 2% of the value calculated at the exchange rate prevailing at the time of redemption will be charged in addition to the fixed redemption fee.

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- <sup>24</sup> In accordance with the operation regulation of the funds. Trading places in accordance with the prospectus prepared for Hungarian investors.
- <sup>25</sup> The distribution of the Eurizon Fund Equity Italy and Cash EUR Funds in Hungary has been suspended; therefore, only redemption orders may be submitted for the investment units of these funds.
- <sup>26</sup> The option for switch order between EF funds was terminated on 30<sup>th</sup> September 2017.
- <sup>27</sup> Budapest Stock Exchange (1054 Budapest, Szabadság tér 7.)
- <sup>28</sup> Exclusively in the case of BSE-listed securities. CIB Bank refunds the difference between normal and day-trade fees every day, for each transaction.
- <sup>29</sup> The minimum fee is charged on both sides of the deal.
- <sup>30</sup> The Bank passes on to its customers the stamp duty (in the case of securities whose ISIN code starts with the characters CB and IE) and other extra fees emerging in conjunction with the execution of the order.
- <sup>31</sup> General conditions have to be employed in case of transactions not mentioned in this chapter (special conditions of orders placed and services accessible via eBroker system). In case of a special fee setting the special fee thus determined is valid also for orders submitted via eBroker, regardless of the fee package.
- <sup>32</sup> It is set for the next calendar quarter year after prompt share turnover worth 1500000000 HUF was transacted on BSE in one quarter year. The benefit is valid till cancelled and for any fee package.
- <sup>33</sup> Exclusively in the case of securities listed on the BSE. From the various sale and purchase orders given via eBroker® a list of day trade transactions is automatically generated, in respect of which CIB Bank reimburses the difference between the normal and the day trade fees in a lump sum every day, based on the total day-trade transactions of the given day.
- <sup>34</sup> Foreign bond orders are not available via eBroker® system. The commission fees are charged regardless of the fee package.
- <sup>35</sup> General conditions have to be employed in case of transactions not mentioned in this chapter (special conditions of orders placed and services accessible via eBroker system). In case of a special fee setting the special fee thus determined is valid also for orders submitted via eBroker, regardless of the fee package.
- <sup>36</sup> All customers whose monthly fee for orders pertaining to the purchase or sale of domestic shares given via the eBroker® system reach or exceed, in total, at least HUF 1000 and who had Business or Private investor package in the whole calendar month are entitled to a discount of HUF 1000 off the monthly fee associated with the individual fee packages (Business, Private Investor), in the form of account credit. Details of the latest additional fee discounts are available on the [http://www.ebroker.hu/menu\\_kondiciok.shtml](http://www.ebroker.hu/menu_kondiciok.shtml) website.
- <sup>37</sup> The Private Investor package may be selected exclusively by the Subscriber who is entitled, in line with the provisions of the Subscription Contract, to use the Information only for non-business purposes. Only the natural person, who can show any time onto BSE request document justifying a valid identity, as determined in prevailing legal provisions, is entitled to execute the Subscription Contract as Private Subscriber.
- <sup>38</sup> The modification can be effected by the customer exclusively in eBroker trading system, in the „Settings” menu item. The monthly package fee will be charged at the end of each month. The monthly package fee will be charged in proportion to usage if the customer did not have the package in the whole calendar month.
- <sup>39</sup> In the given quarter year, it is considered on the basis of the value of the portfolio recorded on the security account, weighed by the number of days. The basis of projection is the number of the days of the quarter year. The fee indicated is an annual fee.
- <sup>40</sup> Charged – up to HUF 30 million portfolio - on securities deposited on the Securities Account and the CIB (Maraton) Securities Account and the securities custody account. If Portfolio is higher than HUF 30



million, fee will be charged proportionally on each account. Charged on every quarter year, in one amount. Fee is calculated with the same methodology as securities portfolio fee.

- <sup>41</sup> On the nominal value.
- <sup>42</sup> Calculated on the basis of the publicly available net asset value in the case of domestic investment units; on the basis of the publicly available market value in the case of domestic shares; on the basis of nominal value in the case of foreign bonds (in the case of non-HUF denominated securities by using the MNB closing foreign exchange rate for the given day in respect of the daily closing balances). If the net asset value, market price is more than 30 days old or isn't available publicly, the calculation is based on the nominal value.
- <sup>43</sup> Calculated on the basis of the publicly available net asset value of the investment units, and of the publicly available market value in the case of shares, using the given day's MNB foreign exchange rate in respect of the daily closing balances. If the net asset value or market price is more than 30 days old or is not publicly available, the calculation shall be based on the nominal value.
- <sup>44</sup> Calculated at nominal value in the case of foreign bonds, and at the publicly available market value in the case of foreign shares, using the given day's MNB foreign exchange rate in respect of the daily closing balances. If the market price is more than 30 days old or isn't available publicly, the calculation is based on the nominal value.
- <sup>45</sup> Calculated on the basis of the net asset value of the investment units and nominal value in the case of CIB bonds, using the given day's MNB foreign exchange rate in respect of the daily closing balances. If the net asset value is more than 30 days old, the calculation is based on the nominal value.
- <sup>46</sup> At the publicly available market value in the case of foreign shares, using the given day's MNB foreign exchange rate in respect of the daily closing balances. If the market price is more than 30 days old or isn't available publicly, the calculation is based on the nominal value.
- <sup>47</sup> The Bank passes on its Customers the fees of sub-custody and other extra fees emerging in connection with the execution of orders.
- <sup>48</sup> Except in the case of those orders that will be settled by KELER only after the submission of W-8BEN declaration
- <sup>49</sup> If the customer requests the new securities received against the old replaced ones in physical form, then, over and above the replacement fee, he has to pay the physical shipment fee as well.
- <sup>50</sup> On the nominal value
- <sup>51</sup> Transactions of selling securities on a market that differs from the market of buying are considered as transfers in cases when the securities need to be transferred by the Bank. The amount of the transfer fee is 80 EUR or equivalent amount in the currency of selling. The conversion executed on the prevailing rate published by NBH.
- <sup>52</sup> The collection of the fee takes place every day within the deferred payment period, up to the value of credits made on the Investment Client Account. After the expiry of the deferment period, any still-outstanding fee liabilities are charged by the Bank to the customer's Investment Client Account, regardless of the balance of the account.
- <sup>53</sup> Charged on the debit balance of the Investment Client Account. The same fee is charged in the case of a negative balance on the client account due to cash withdrawal made prior to day T+3. The Bank charges the Investment Client Account with the projected late-payment interest up to the amount of the positive balance thereof.
- <sup>54</sup> In case of an extraordinary disclosure by the bank requested in addition to the disclosure methods determined in the General Terms and Conditions.
- <sup>55</sup> Regarding the Bszt. 5.§.(1) e) investment consultant services by Private Banker max. 2 hours/occasion. The fee is also published for information on "Charges and commissions for bank accounts of private individuals".



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<sup>56</sup> Tax certificates sent by the Bank via postal service or via eBroker system.

<sup>57</sup> In case of an extraordinary disclosure by the bank requested in addition to the disclosure methods determined in the General Terms and Conditions.

<sup>58</sup> Replica of the tax certificate sent via postal services, or paper-based delivery of tax certificate sent by the Bank via eBroker system.