

SCHEDULE OF FEES

Investment Service Activities for Private Banking customers

Effective from: 1st of August 2026

General terms and conditions

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 (“Bszt.”) and/or from which/whom it shall receive a fee in line with the conditions set forth in § 61 of the Bszt. The Bank provides information on collaborator fees through a public announcement (“Notice”). These Notices are posted on the www.cib.hu and www.ebroker.hu websites. CIB Bank reserves the right to unilaterally change individual items, one or more parts, or even the whole of the Schedule of Fees. The fees specified herein are stated net of any applicable value added tax.

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 be governing.

In the case of fees specified as a percentage next to a particular item, the amount of the fee is determined as the given percentage of the strike 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 presavings 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 presavings account: this is due on the last bank working day of the quarter year 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.

I. Account management fees	
Account opening fee (applies equally to security accounts, security escrow accounts and client accounts)	free of charge
Monthly account management fee for the Investment Client Account ¹	free of charge



CIB BANK

Intesa Sanpaolo Group

PB 2.

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

1.1 Personal retirement savings account ²	
Annual account management fee ³	2000 HUF
Annual average securities portfolio fee ⁴	0.1%
Transaction fees	every first purchase order following the in-payments is free of charge ⁵

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


CIB BANK

Intesa Sanpaolo Group

PB 2.

II. Transaction fees
2.1. Sale and purchase commissions on Hungarian and foreign debt securities

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 consignatory non-stock exchange order	0.5%, min. 25000 HUF
Commission of a 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 issued in forint	0.5%, min. 25000 HUF
Commission fee on debt securities not denominated in forint	max. 4%, min. 25000 HUF

2.2. Commission fees on investment funds distributed by CIB Bank
Investment funds managed by Eurizon Asset Management Hungary Ltd.

	Sale	Redemption
Eurizon Central European Equity Fund-A (HU0000702600) Eurizon Emerging Markets Equity Fund of Funds (HU0000706353) Eurizon Global Government Bond Sub-Fund of Funds (HU0000714621) Eurizon Developed Markets Equity Fund of Funds-A (HU0000702584) Eurizon Index Tracking Equity Fund (HU0000703350) Eurizon Commodity Sub-Fund of Funds (HU0000704234) Eurizon Balance Mixed Fund of Funds (HU0000714258)	Free of charge	2500 HUF (per transaction, regardless of traded value)
Eurizon Developed Equity Markets Sub-Fund of Funds Share Class HUF-I (HU0000716907) ¹³	Free of charge	Free of charge
Eurizon Index Equity Sub-Fund HUF-BGTP (HU0000732417) ¹⁴	Free of charge	Free of charge
Eurizon Central European Equity Sub-Fund HUF-I (HU0000716915) ¹⁵	Free of charge	Free of charge
Eurizon Kincsem Bond Sub-Fund (HU0000702592)	Free of charge	500 HUF (redemption within 15 days: a further 1%) ¹⁶ (per transaction)
Eurizon Start Capital Protected Sub-Fund (HU0000703582)	Free of charge	100 HUF (per transaction, regardless of traded value)



CIB BANK

Intesa Sanpaolo Group

PB 2.

Eurizon Start 2 Short Bond Fund (HU0000702576)	Free of charge	100 HUF (additional 0.5% in case of redemption within 5 days) ¹⁷ (per transaction)
Eurizon Euro Relax Mixed Fund (HU0000715149) Eurizon Euro Start Short Bond Fund (HU0000703764) Eurizon Euro Balance Mixed Fund of Funds (HU0000714944)	Free of charge	0.5 EUR (per transaction, regardless of traded value)
Eurizon Dollar Start Short Bond Fund (HU0000717566)	Free of charge	0.5 USD (per transaction, regardless of traded value)
Eurizon Global Corporate Bond Sub-Fund of Funds (HU0000710132) Eurizon Relax Mixed Sub-Fund (HU0000715131)	Free of charge	1000 HUF (per transaction, regardless of price value)
	Sale ¹⁸	Redemption ¹⁹
Eurizon Profitmix 2025 Capital Protected Derivative Sub-Fund (HU0000727995) Eurizon Shopping Cart Derivative Sub-Fund (HU0000727417) Eurizon Artificial Intelligence Capital Protected Derivative Sub-Fund (HU0000735006) Eurizon HU Electronics Capital Protected Derivative Sub-Fund (HU0000735477) Eurizon Real Estate Sector Capital Protected Derivative Sub-Fund (HU0000736335) Eurizon HU Banking Sector 2 Capital Protected Derivative Sub-Fund (HU0000737291) Eurizon HU Airlines Capital Protected Derivative Sub-Fund (HU0000737960) Eurizon HU Artificial Intelligence 2 Capital Protected Derivative Sub-Fund (HU0000738604) Eurizon HU ROE Capital Protected Derivative Sub-Fund (HU0000739289) 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% ²⁰	max. 3% ²¹
Eurizon Global Equity Capital Protected Derivative Sub-Fund (HU0000733803) Eurizon European Stars Capital Protected Derivative Sub-Fund (HU0000731708) Eurizon Telecommunications Capital Protected Derivative Sub-Fund (HU0000732243)	max. 5%	max. 5%
Eurizon European Equity Sub-Fund of Funds A-HUF (HU0000719588) Eurizon European Equity Sub-Fund of Funds EUR-A (HU0000730718) Eurizon Euro Talentum Total Return Fund of Funds (HU0000718754) Eurizon Talentum Total Return Fund of Funds (HU0000718325)	2% Discount: until 31/12/2026 0%	Free of charge



CIB BANK

Intesa Sanpaolo Group

PB 2.

Eurizon Euro Reflex Mixed Fund of Funds (HU0000719331) Eurizon Reflex Mixed Fund of Funds (HU0000715883) Eurizon Gold Sub-Fund of Funds (HU0000719133)		
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. ²²</i>		
	Sale	Redemption
Eurizon HU Dynamic Private Banking Wealth Mixed Sub-Fund of Funds „EUR” (HU0000737135) Eurizon HU Moderate Private Banking Wealth Mixed Sub-Fund of Funds „EUR” (HU0000737150) Eurizon HU Dynamic Private Banking Wealth Mixed Sub-Fund of Funds „HUF” (HU0000737143) 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) Eurizon Dollar Moderate Private Banking Wealth Mixed Sub-Fund of Funds (HU0000728027) Eurizon HU Dynamic Private Banking Wealth Mixed Sub-Fund of Funds „USD” (HU0000737127)	max. 2%	Free of charge ²³
Eurizon HU Conservative Private Banking Wealth Mixed Sub-Fund of Funds „EUR” (HU0000737176) Eurizon HU Conservative Private Banking Wealth Mixed Sub-Fund of Funds „USD” (HU0000737192)	max. 2%	Free of charge

2.3. Eurizon Fund – fund commission fees ^{24 25 26 27}		
	Subscription fee	Redemption
Eurizon Fund - Bond Flexible – R (LU1090960086) Epsilon Fund – Euro Q-Equity – R (LU0365350676)	max. 1% min. 6 EUR	Free of charge
Epsilon Fund – Euro Bond – R (LU0367640660) Epsilon Fund – Euro Cash – R (LU0365342145) Epsilon Fund – Q-Flexible – R (LU0365359032) Eurizon Fund - Azioni Strategia Flessibile - R (LU0497415702) Eurizon Fund - Bond Aggregate EUR - R (LU1529954668) Eurizon Fund - Bond Aggregate RMB - R (LU1529955046) Eurizon Fund - Bond Corporate Smart ESG - R (LU1652387371) Eurizon Fund - Bond Inflation Linked - R (LU0163967960) Eurizon Fund - Bond JPY LTE - R (LU0090978643) Eurizon Fund - Cash EUR - R (LU0042866854) Eurizon Fund - Equity China A - R (LU1531398904) Eurizon Fund - Equity Italy Smart Volatility - R (LU0130323438) Eurizon Fund - Equity Japan R Acc (LU1543693508) Eurizon Fund - Flexible Beta Total Return - R (LU1092477741)	max. 1.2%, min. 6 EUR	Free of charge



CIB BANK

Intesa Sanpaolo Group

PB 2.

Eurizon Fund - Global Multi Credit - R (LU1529955475) Eurizon Fund - Multiasset Income - R (LU1090960755) Eurizon Manager Selection Fund - MS 10 - R (LU0256011734) Eurizon Manager Selection Fund - MS 20 - R (LU0256012468) Eurizon Manager Selection Fund - MS 70 - R (LU0256013789)		
Eurizon Fund - Flexible Multistrategy – R (LU1341632088) Eurizon Manager Selection Fund - MS 40 – R (LU0256013359) Eurizon Fund - Bond International – R (LU1652387538)	max. 1.3%, min. 6 EUR	Free of charge
Eurizon Fund - Absolute Prudent - R (LU0230568445) Eurizon Fund - Equity China Smart Volatility - R (LU0090980383) Eurizon Fund - Equity Emerging Markets New Frontiers - R (LU0857130511) Eurizon Fund - Equity USA - R (LU1341630033) Epsilon Fund – Enhanced Constant Risk Contribution – R (LU1350857071) Eurizon Fund - Multiasset Income - R (LU1090960755)	max. 1.5%, min. 6 EUR	Free of charge
Eurizon Fund - SLJ Local Emerging Markets Debt - R (LU1529956440) Eurizon Fund - Bond Corporate EUR - R (LU1158068665) Eurizon Fund - Bond Emerging Markets - R (LU0090979021) Eurizon Fund - Bond High Yield - R (LU0114074718) Eurizon Fund Bond EUR Long Term R (LU0097116510)	max. 1.7%, min. 6 EUR	Free of charge
Eurizon Fund - Bond EUR Short Term LTE Class Unit R (LU0097116437) Eurizon Fund Bond Short Term EUR T1 A (LU1199649119) Eurizon Fund Bond USD Short Term LTE R (LU0097116601) Eurizon Fund Bond EUR Medium Term R (LU0012017942) Epsilon Fund Emerging Bond Total Return – R (LU0365358141) Eurizon Fund - Bond Corporate EUR Short Term - R (LU0102684353) Eurizon Fund - Equity Emerging Markets Smart Volatility - R (LU0090981274) Eurizon Fund - Equity Small Mid Cap Europe - R (LU0012157102) Eurizon Fund - Equity World Smart Volatility - R (LU0114064917) Eurizon Fund - Sustainable Global Equity - R (LU1529957257) Eurizon Fund - Top European Research - R (LU1393923617)	max. 2%, min. 6 EUR	Free of charge
Eurizon Fund - Azioni Strategia Flessibile - R2 (LU1158068749) Eurizon Fund - Bond High Yield - R2 (LU0299364041) Eurizon Fund - Equity China Smart Volatility - R2 (LU0299359710)	max. 1.2% min. 6 USD	Free of charge
Eurizon- Absolute Active R2 (LU2360848258) Epsilon Fund - Enhanced Constant Risk Contribution R2 (LU2361826733) Epsilon Fund - Q-Flexible R2 (LU2361826816) Eurizon - Active Allocation R2 (LU2360848332) Eurizon Fund - Bond Emerging Markets - R2 (LU0299363662) Eurizon Fund - Conservative Allocation R2 (LU2360848415) Eurizon Fund - Dynamic Asset Allocation r2 (LU2360848506) Eurizon Fund - Equity Emerging Markets Smart Volatility - R2 (LU0299921006) Eurizon Fund - Flexible Multistrategy R2 (LU2360848688) Eurizon Fund - Sustainable Multiasset R2 (LU2360848761)	max. 1.5% min. 6 USD	Free of charge



CIB BANK

Intesa Sanpaolo Group

PB 2.

Eurizon Fund - Equity World Smart Volatility - R2 (LU0299361534)	max. 2% min. 6 USD	Free of charge
--	--------------------------	----------------

2.4. Commissions on third-party funds traded by CIB, not managed by Eurizon Asset Management Hungary Ltd.^{28 29}		
	Sale	Redemption commission
VIG³⁰ funds		
VIG Advanced Market Government Bond (HU0000702477) VIG HUNGARIAN PLANT INVESTIGATION BASIC Series A (HU0000702493)	max. 0.9%, min. 10000 HUF	3000 HUF
VIG Polish Bond Fund (HU0000705256) Russia Equity Fund (HU0000707401) VIG Alfa Absolute Return Investment Fund (HU0000703970) VIG BondMaxx Total Return Bond Investment Fund (HU0000709597) VIG MoneyMaxx Emerging Market Absolute Return Investment Fund (HU0000703145)	max. 1%, min. 10000 HUF	3000 HUF
VIG Maraton ESG Absolute Return Investment Fund A HUF (HU0000714886) VIG Panorama Absolute Return Investment Fund A HUF (HU0000714266) VIG Mega Trend Equity Investment Fund of Funds Series B (HU0000707195) VIG Opportunity Developed Market Equity Fund (HU0000702485)	max. 1.2% min. 10000 HUF	3000 HUF
Emerging Market ESG Equity (HU0000705272) VIG Active Beta Flexible Allocation Fund A series HUF (HU0000734553) VIG InnovationTrend ESG Equity Investment Fund B series HUF (HU0000732979) VIG SocialTrend ESG Részvény Investment Fund B series HUF (HU0000733035) VIG Poland Large Cap Equity Fund HUF-RP sorozat (HU0000710843)	max. 1.5% min. 10000 HUF	3000 HUF
VIG Smart Money Fund of Funds (HU0000708169) VIG Central European Equity (HU0000702501)	max. 2% min. 10000 HUF	3000 HUF
VIG MoneyMaxx Emerging Market Absolute Return Investment Fund E series (HU0000716030) VIG Panorama Absolute Return Investment Fund E EUR (HU0000714274) VIG Active Beta Flexible Allocation Fund E series EUR (HU0000734611)	max. 1%, min. 30 EUR	10 EUR
VIG Alfa E series (HU0000715982) VIG Maraton ESG Absolute Return Investment Fund E series (HU0000714894)	max. 1.2%, min. 30 EUR	10 EUR
VIG InnovationTrend ESG Equity Investment Fund E series EUR (HU0000732953) VIG SocialTrend ESG Részvény Investment Fund E series EUR	max. 1.5% de min. 30 EUR	10 EUR



CIB BANK

Intesa Sanpaolo Group

PB 2.

(HU0000733076) VIG Central European Equity Fund EUR-RP (HU0000705926)		
VIG Alfa U series (HU0000715990) VIG Maraton ESG Absolute Return Investment Fund U series (HU0000714902) VIG MoneyMaxx Emerging Market Absolute Return Investment Fund U series (HU0000716022) VIG Panorama Absolute Return Investment Fund U USD (HU0000714282)	max. 1.2%, min. 60 USD	10 USD
VIG Active Beta Flexible Allocation Fund U series USD (HU0000734645) VIG InnovationTrend ESG Equity Investment Fund A series USD (HU0000732938) VIG SocialTrend ESG Részvény Investment Fund A series USD (HU0000733019)	max. 1.5% de min. 60 USD	10 USD
HOLD funds³¹		
Hold Colombus Derivative Fund (HU0000705702)	max. 0.9%, min. 10000 HUF	3000 HUF
Hold Fund of Funds (HU0000710116) Hold 2000 Open-end Investment Fund (HU0000701693) Hold 3000 Open-end Investment Fund (HU0000715180) Hold Short Term Bond Investment Fund (HU0000701685) Hold VM Absolute Derivative Investment Fund (HU0000703749)	max. 1%, min. 10000 HUF	3000 HUF
Hold Citadella Derivative Fund (HU0000707948) – terminated by merger	see Hold Columbus Derivative Fund's commission fees ³²	
Hold Equity Fund (HU0000702022) HOLD Orion Derivative Investment Fund Series A HUF (HU0000720339) Hold Superposition Derivative Investment Fund Series A (HU0000713243)	max. 1.5% min. 10000 HUF	3000 HUF
Hold Bond Investment Fund (HU0000702030)	max. 2% min. 10000 HUF	3000 HUF
Hold Columbus B EUR (HU0000726484) Hold Superposition Derivative Investment Fund Series D EUR (HU0000735824) HOLD 3000 B ser. EUR (HU0000724745)	max. 1.2% min. 30 EUR	10 EUR
HOLD Orion Derivative Investment Fund Series B EUR (HU0000732664)	max. 1.5% min. 30 EUR	10 EUR
HOLD 2000 B ser. EUR (HU0000724711)	max. 1.7% min. 30 EUR	10 EUR
Hold Citadella Derivative Fund EUR (HU0000725189) – terminated by merger	see Hold Columbus Derivative Fund's commission fees ³³	
OTP Funds		
OTP Real Estate Fund (HU0000702451) ³⁴	max. 1.2%, min. 10000 HUF	3000 HUF



CIB BANK

Intesa Sanpaolo Group

PB 2.

OTP Absolute Return Fund "A" series (HU0000704457)	max. 1%, min. 10000 HUF	3000 HUF
OTP EMDA Fund "A" series (HU0000706361) OTP Real Estate Investment Fund (HU0000702451) OTP Supra Fund "A" series (HU0000706379)	max. 1.2%, min. 10000 HUF	3000 HUF
Climate Change Derivative Fund "A" series (HU0000706239) Trend Fund "A" series (HU0000711007)	max. 1.5% min. 10000 HUF	3000 HUF
Treasures of the Earth Fund of Funds "A" series (HU0000707633)	max. 1.7% min. 10000 HUF	3000 HUF
OTP EMDA Euro Fund Investment Fund "B" series (HU0000728282) Treasures of the Earth Fund of Funds "B" series (HU0000707641) Climate Change Derivative Fund "B" series (HU0000706247)	max. 1.5%, de min. 30 EUR	10 EUR
ACCORDE funds		
Accorde Bond Fund A series HUF (HU0000729678) Accorde Spartan Greek Equity Fund A series HUF (HU0000722582) Accorde Wojtek Polish Equity Fund A series HUF (HU0000720958) Accorde First Romanian Equity Fund A series (HU0000718606)	max. 1% min. 30000 HUF	3000 HUF
Accorde Abacus Fund A series HUF (HU0000716402)	max. 1.2% min. 30000 HUF	3000 HUF
Accorde Eurobond Fund Series A EUR (HU0000731880) Accorde Spartan Greek Equity Fund Series B EUR (HU0000722590) Accorde Wojtek Polish Equity Fund Series B EUR (HU0000720966) Accorde First Romanian Equity Fund Series B (HU0000718614)	max. 1.5% min. 100 EUR	10 EUR
Accorde Abacus Fund Series C USD (HU0000730882)	max. 1.5% min. 100 USD	10 USD
Amundi Funds		
FIRST EAGLE AMUNDI INTERNATIONAL FUND - AE (C) (LU0565135745)	max. 1% min. 100 EUR	10 EUR
FIRST EAGLE AMUNDI INTERNATIONAL FUND - AHE (C) (LU0433182416)	max. 1.2% min. 100 EUR	10 EUR
FIRST EAGLE AMUNDI INTERNATIONAL FUND - AU (C) (LU0068578508)	max. 1.2% min. 100 USD	10 USD
Foreign fund managers:³⁵ J.P. MORGAN, FIDELITY		
FF - Global Dividend Fund A-ACC-HUF (hedged) (LU0979393062) FF - Global Multi Asset Income Fund A-ACC-HUF (hedged) (LU1088281024)	max. 1%, min. 30000 HUF	3000 HUF



CIB BANK

Intesa Sanpaolo Group

PB 2.

FF - US High Yield Fund A-ACC-HUF (hedged) (LU1295421959)		
FF - Global Dividend Plus Fund A-ACC-HUF (LU2416417751) FF - Global Industrials Fund A-ACC-HUF (HUF-USD hedged) (LU2887166093) FF - Global Short Duration Income Fund A-ACC-HUF (HUF/USD hedged) (LU2977979645) FF - Euro Bond Fund A-ACC-HUF (hedged) (LU1295422171) FF - Euro Corporate Bond Fund A-ACC-HUF (hedged) (LU1295422338)	max. 1.2%, min. 30000 HUF	3000 HUF
FF - America Fund A-ACC-HUF (hedged) (LU0979392684) FF - Global Demographics Fund A-ACC-HUF (LU1295422767) FF - Emerging Market Debt Fund A-ACC-HUF (hedged) (LU1295422502) FF - Emerging Markets Fund A-ACC-HUF (LU1273508843) FF - European Dynamic Growth Fund A-ACC-HUF (hedged) (LU1088279044) FF - Global Consumer Brands Fund A-ACC-HUF (LU1273508504) FF - Global Health Care Fund A-ACC-HUF (LU1273508686) FF - SUSTAINABLE CLIMATE SOLUTIONS FUND A-ACC-HUF (LU2373640585) FF - Pacific Fund A-ACC-HUF (LU1273508769) FF Absolute Return Global Equity Fund A-ACC-HUF (HUF/USD hedged) (LU2670341333) FF - Absolute Return Multi Strategy Fund A-ACC-HUF (HUF/USD hedged) (LU2977980221)	max. 1.5%, min. 30000 HUF	3000 HUF
FF - SUSTAINABLE EUROZONE EQUITY FUND A ACC HUF (LU2268341760) FF - Technology Opportunities Fund A-ACC-HUF (LU2268341927) FF - Water and Waste Fund A-ACC-HUF (LU1984161858) FF - Global Technology Fund A-ACC-HUF (LU1984161932) FF-China Consumer Fund A ACC HUF (LU2373640825)	max. 1.7%, min. 30000 HUF	3000 HUF
FF - Europe Equity ESG Fund A-ACC-EUR (LU0251128657) FF - Sustainable Eurozone Equity Fund A-ACC-EUR (LU0238202427)	max. 0.9%, min. 100 EUR	10 EUR
FF - European Multi Asset Income Fund A-ACC-EUR (LU0261950553) FF - Fidelity Target™ 2020 (Euro) Fund A-ACC-EUR (LU0251131289) FF - Global Dividend Fund A-ACC-EUR(hedged) (LU0605515377) FF - Global Income Fund A-ACC-EUR(hedged) (LU0882574998) FF - Global Short Duration Income Fund A-ACC-EUR(EUR/USD hedged) (LU1731833304) FF - Italy Fund A-ACC-EUR (LU0922333322) FF - Strategic Bond Fund A-ACC-EUR (hedged) (LU0594300682) FF - US High Yield Fund A-ACC-EUR (LU0261953904) FF - US High Yield Fund A-ACC-EUR(hedged) (LU0337581549)	max. 1%, min. 100 EUR	10 EUR
FF - Asian High Yield Fund A-ACC-EUR (LU0286668966) FF - China Focus Fund A-ACC-EUR (LU0318931192) FF - China Innovation Fund A-ACC-EUR (LU0455706654)	max. 1.2%, min. 100	10 EUR



CIB BANK

Intesa Sanpaolo Group

PB 2.

FF - China RMB Bond Fund A-ACC-EUR (LU0740036131) FF - Global Bond Fund A-ACC-EUR(hedged) (LU0337577430) FF - Greater China Fund A-ACC-EUR (LU1400166911) FF - Global Equity Income ESG Fund A-ACC-EUR (LU1627197004) Fidelity Funds - Sustainable Water & Waste Fund A (LU1892829828) FF - Global Corporate Bond Fund A-ACC-EUR (LU0532243267) FF - Global Dividend Plus Fund A-ACC-EUR (LU0261951957) FF - Absolute Return Multi Strategy Fund A-ACC-Euro (Euro/USD hedged) (LU1989786550) FF - Euro Ultra Short Duration Bond Fund A-ACC-EUR (LU1345485095) FF - Euro Ultra Short Duration Bond Fund A-ACC-EUR (EUR/GBP hedged) (LU1345484874) FF - Absolute Return Global Equity Fund A-ACC-EUR (EUR/USD hedged) (LU2834349156)	EUR	
FF - Euro Bond Fund A-ACC-EUR (LU0251130638) FF - Euro Corporate Bond Fund A-ACC-EUR (LU0370787193) FF - Global Corporate Bond Fund A-ACC-EUR (hedged) (LU0532243341)	max. 1.3% min. 100 EUR	10 EUR
FF - America Fund A-ACC-EUR (LU0251127410) FF - America Fund A-ACC-EUR(hedged) (LU0945775517) FF - Asia Equity ESG Fund A-ACC-EUR (LU0261946445) FF - Asian Smaller Companies Fund A-ACC-EUR (LU0702159772) FF - Asian Special Situations Fund A-ACC-EUR (LU0413542167) FF - Asian Special Situations Fund A-ACC-EUR (hedged) (LU0337569841) FF - Emerging Asia Fund A-ACC-EUR (LU0329678410) FF - Emerging Markets Fund A-ACC-EUR (LU1048684796) FF - Fidelity Target™ 2030 (Euro) Fund A-ACC-EUR (LU0251131362) FF - Fidelity Target™ 2035 (Euro) Fund A-ACC-EUR (LU0251119078) FF - Fidelity Target™ 2040 (Euro) Fund A-ACC-EUR (LU0251120084) FF - Fidelity Target™ 2045 (Euro) Fund A-ACC-EUR (LU1025014389) FF - Fidelity Target™ 2050 (Euro) Fund A-ACC-EUR (LU1025014629) FF - Global Consumer Brands Fund A-DIST-EUR (LU0114721508) FF - Global Health Care Fund A-ACC-EUR (LU0261952419) FF - Global Inflation-Linked Bond Fund A-ACC-EUR (hedged) (LU0353649279) FF - Global Multi Asset Income Fund A-ACC-EUR (LU1116430247) FF - Global Multi Asset Income Fund A-ACC-EUR (hedged) (LU0987487336) FF - Iberia Fund A-ACC-EUR (LU0261948904) FF - Japan Value Fund A-ACC-EUR (LU0413543058) FF - Global Multi Asset Growth & Income Fund A-ACC-EUR (LU0267387685)	max. 1.5% min. 100 EUR	10 EUR



CIB BANK

Intesa Sanpaolo Group

PB 2.

FF - Global Multi Asset Growth & Income Fund A-ACC-EUR (EUR/USD hedged) (LU0365262384) FF - Pacific Fund A-ACC-EUR (LU0368678339) FF - Global Multi Asset Dynamic Fund A-ACC-EUR (LU1431863932) FF - Global Multi Asset Dynamic Fund A-ACC-EUR (EUR/USD hedged) (LU1431864237) FF - Water and Waste Fund A-ACC-EUR (EUR/USD hedged) (LU1892830248) FIDELITY FUNDS Absolute Return Global Equity Fund A-ACC-Euro (LU2670341259) FF Absolute Return Global Equity Fund A-PF-ACC-EUR (EUR/USD hedged) (LU2210151341) FF - Emerging Market Debt Fund A-ACC-EUR (LU0238205289) FF - Emerging Market Debt Fund A-ACC-EUR (hedged) (LU0337572712) FF - European High Yield Fund A-ACC-EUR (LU0251130802) FF - Global Industrials Fund A-DIST-EUR (LU0114722902) FF - Global Corporate Bond Fund A-ACC-EUR (LU0532243267)		
FF - Emerging Market Corporate Debt Fund A-ACC-EUR (hedged) (LU0900495853) FF - Germany Fund A-ACC-EUR (LU0261948227) FF - Global Financial Services Fund A-ACC-EUR (LU1391767586) FF - Global Technology Fund A-DIST-EUR (LU0099574567) FF - Emerging Markets Fund A-ACC-EUR (hedged) (LU1097728288) FF - Euro Short Term Bond Fund A-ACC-EUR (LU0267388220)	max. 1.7% de min. 100 EUR	10 EUR
FF - Emerging Europe, Middle East & Africa Fund A-ACC-EUR (LU0303816705) FF - Fidelity Target™ 2025 (Euro) Fund A-ACC-EUR (LU0251131792) FF - Multi Asset Dynamic Inflation Fund A-ACC-EUR (LU0251130554) FF - Multi Asset Dynamic Inflation Fund A-ACC-EUR (EUR/USD hedged) (LU1431865044) FF - China Consumer Fund A-ACC-EUR (LU0594300096) FF - Euro 50 Index Fund A-ACC-EUR (LU0261952682) FF - European Dynamic Growth Fund A-ACC-EUR (LU0261959422) FF - European Growth Fund A-ACC-EUR (LU0296857971) FF - European Value Fund A-ACC-EUR (LU0251129549) FF - European Smaller Companies Fund A-ACC-EUR (LU0261951528) FF - Global Demographics Fund A-ACC-EUR (hedged) (LU0528228074) FF - Global Focus Fund A-ACC-EUR (hedged) (LU1366332952) FF - Global Multi Asset Defensive Fund A-ACC-EUR (LU0393653166) FF - FIRST All Country World Fund A-ACC-EUR (LU0267387255) FF - Global Thematic Opportunities Fund A-ACC-EUR (LU0251129895) FF - World Fund A-ACC-EUR (LU1261432659) FF - European Growth Fund A-DIST-EUR (LU0048578792)	max. 2% min. 100 EUR	10 EUR



CIB BANK

Intesa Sanpaolo Group

PB 2.

FF - Global Healthcare Fund A-DIST-EUR (LU0114720955) FF - Global Technology Fund A-ACC-EUR (hedged) (LU1841614867) FF - Water and Waste Fund A-ACC-EUR (LU1892829828) FF - Technology Opportunities Fund A-ACC-EUR (LU1881514001) Fidelity Funds - Global Industrials Fund A-ACC-EUR (LU2504555777)		
FF - China Consumer Fund A-ACC-USD (LU0594300179) FF - Global Dividend Fund A-ACC-USD (LU0772969993) FF - Global High Yield Fund A-ACC-USD (LU0740037022) FF - Global Income Fund A-ACC-USD (LU0882574303) FF - Global Multi Asset Tactical Defensive Fund A-ACC-USD (LU1295423658)	max. 1% min. 100 USD	10 USD
FF - Emerging Market Corporate Debt Fund A-ACC-USD (LU0900495697) FF - Emerging Market Debt Fund A-ACC-USD (LU0238205958) FF - Emerging Markets Fund A-ACC-USD (LU0261950470) FF - Strategic Bond Fund A-ACC-USD (LU0594300849)	max. 1.2% min. 100 USD	10 USD
FF - ASEAN Fund A-ACC-USD (LU0261945553) FF - Asia Pacific Multi Asset Growth & Income Fund A-ACC-USD (LU1366333414) FF - Asian Bond Fund A-ACC-USD (LU0605512275) FF - Asian High Yield Fund A-ACC-USD (LU0286668453) FF - European Multi Asset Income Fund A-ACC-USD (hedged) (LU1046421449) FF - Euro Bond Fund A-ACC-USD (hedged) (LU1046421522) FF - Germany Fund A-ACC-USD (hedged) (LU1046421878) FF - Global Bond Fund A-ACC-USD (LU0261946288) FF - Global Multi Asset Income Fund A-ACC-USD (LU0905233846) FF - Global Multi Asset Income Fund A-ACC-USD (hedged) (LU0997587596) FF - Global Short Duration Income Fund A-ACC-USD (LU0390710027) FF - Global Technology Fund A-ACC-USD (LU1046421795) FF - Multi Asset Dynamic Inflation Fund A-ACC-USD (LU1431864740) FF - Global Multi Asset Dynamic Fund A-ACC-USD (LU0261961675) FF - US High Yield Fund A-ACC-USD (LU0605520377) FF - Technology Opportunities Fund A-ACC-USD (LU2247934214) FF - Absolute Return Global Equity Fund A-ACC-USD (LU2682081786) FF - Absolute Return Global Equity Fund A-PF-ACC-USD (LU2210151697) FF - Absolute Return Multi Strategy Fund A-ACC-USD (LU1989786121) FF - Global Industrials Fund A-ACC-USD (LU2701599156)	max. 1.5% min. 100 USD	10 USD
FF - Global Inflation-linked Bond Fund A-ACC-USD (LU0353648891) FF - Emerging Market Local Currency Debt Fund A-ACC-USD (LU0900493726)	max. 1.7%, min. 100 USD	10 USD



CIB BANK

Intesa Sanpaolo Group

PB 2.

FF - Global Demographics Fund A-ACC-USD (LU0528227936) FF - Latin America Fund A-ACC-USD (LU1224710043) FF - Global Thematic Opportunities A-DIST-USD (LU0048584097)		
FF - Emerging Europe, Middle East & Africa Fund A-ACC-USD (LU0303823156) FF - US Dollar Bond Fund A-ACC-USD (LU0261947682) FF - America Fund A-ACC-USD (LU0251131958) FF - China Focus Fund A-ACC-USD (LU1224709979) FF - Asian Smaller Companies Fund A-ACC-USD (LU0702159699) FF - Emerging Markets Equity ESG Fund A-ACC-USD (LU1102505929) FF - Emerging Asia Fund A-ACC-USD (LU0329678337) FF - European Dynamic Growth Fund A-ACC-USD (hedged) (LU0997586515) FF - Global Consumer Brands A-ACC-USD (LU0882574139) FF - Asia Equity ESG Fund A-ACC-USD (LU0261947096) FF - Global Defensive Equity Fund A-ACC-USD (LU1084165130) FF - Global Health Care Fund A-ACC-USD (LU0882574055) FF - Global Technology Fund A-ACC-USD (hedged) (LU1235294995) FF - Global Thematic Opportunities A-ACC-USD (LU0251132253) FF - Greater China Fund A-ACC-USD (LU1224710126) FF - Thailand Fund A-ACC-USD (LU1224710803) FF - World Fund A-ACC-USD (LU1084165304) FF - Water and Waste Fund A-ACC-USD (LU1892829315) FF - Global Focus Fund A-ACC-USD (LU1366333091) FF - Global Dividend Plus Fund A-ACC-USD (LU2242646235) FF - Asian Special Situations Fund A-ACC-USD (LU0261950983) FF - America Fund A-DIST-USD (LU0048573561)	max. 2% min. 100 USD	10 USD
JPMorgan GLOBAL MACRO OPPORTUNITIES D (ACC) - HUF(HEDGED) (LU1811022414) JPMorgan Investment Funds - Global High Yield Bond Fund-A (LU1086856207)	max. 1% min. 30000 HUF	3000 HUF
JPMorgan Investment Funds - Europe Strategic Dividend Fund-A (LU1098098459) JPM US SELECT EQUITY PLUS A(ACC)-HUF(HEDGED) (LU1864441917)	max. 1.5% min. 30000 HUF	3000 HUF
JPMorgan Funds - Emerging Markets Small Cap Fund-D (LU0318933487)	max. 0.9% min. 100 EUR	10 EUR
JPMorgan Funds - Global Corporate Bond Fund-D (LU0408846961) JPMorgan Funds - Global Convertibles Fund (EUR)-A (LU0210533500) JPMorgan Funds - Global Convertibles Fund (EUR)-A (LU0129412341) JPMorgan Funds - Global Strategic Bond Fund-A (LU0514679652) JPMorgan Funds - Global Strategic Bond Fund-D (LU0514680155) JPMorgan Funds - Global Strategic Bond Fund-D (LU0514680072)	max. 1% min. 100 EUR	10 EUR



CIB BANK

Intesa Sanpaolo Group

PB 2.

JPMorgan Funds - US Select Equity Plus Fund D (acc)-EUR (LU0281485184) JPMorgan Investment Funds - Global Balanced Fund-A (LU0247991317) JPMorgan Investment Funds - Global Balanced Fund-A (LU0070212591) JPMorgan Funds - Global Convertibles Fund (EUR)-D (LU0129412937) JPMorgan Investment Funds - Income Opportunity Fund A (LU0289470113) JPMorgan Investment Funds - Income Opportunity Fund D (LU0289517012) JPMorgan Investment Funds - Income Opportunity Fund D (LU0289473059) JPMorgan Funds - ASEAN Equity Fund-D (LU0441853263) JPMorgan Funds - Brazil Equity Fund-A (LU0522352789) JPMorgan Funds - Emerging Markets Dividend Fund-D (LU0862450607) JPMorgan Funds - Emerging Markets Dividend Fund-D (LU0862450516) JPMorgan Funds - Euro Corporate Bond Fund-D (LU0408847936) JPMorgan Funds - Europe Dynamic Small Cap Fund-D (LU0210075874) JPMorgan Funds - Europe Equity Plus Fund-D (LU0289214628) JPMorgan Funds - Europe Small Cap Fund- D (LU0117859560) JPMorgan Funds - Europe Technology Fund-D (LU0117884675) JPMorgan Funds - Global Focus Fund-D (LU0289216169) JPMorgan Funds - Global Focus Fund-D (LU0168343274) JPMorgan Funds - Global Natural Resources Fund-D (LU0208853944) JPMorgan Funds - Latin America Equity Fund-D (LU0522352862) JPMorgan Funds - Pacific Equity Fund-D (LU0217390656) JPMorgan Funds - US Value Fund-D (LU0244270723) JPMorgan Investment Funds - Europe Strategic Dividend Fund-D (LU0169528261) JPMorgan Investment Funds - Global Balanced Fund-D (LU0115099839) JPMorgan Investment Funds - Global Capital Appreciation Fund-D (LU0115098948) JPMorgan Investment Funds - Global Dividend Fund-D (LU0329203656) JPMorgan Funds - Global Corporate Bond Fund-D (LU0503867672)		
JPMorgan Funds - Global Corporate Bond Fund-A (LU0408846458) JPMorgan Funds - EU Government Bond Fund-A (LU0363447680) JPMorgan Funds - Euro Corporate Bond Fund-A (LU0408847340) JPMorgan Funds - Europe Dynamic Fund-D (LU0119063039) JPMorgan Funds - Europe Strategic Growth Fund-D (LU0117858679) JPMorgan Funds - Europe Strategic Value Fund-D (LU0117858752) JPMorgan Investment Funds - Global High Yield Bond Fund-A	max. 1.2% min. 100 EUR	10 EUR



CIB BANK

Intesa Sanpaolo Group

PB 2.

(LU0108415935) JPMorgan Investment Funds - Europe Strategic Dividend Fund-D (LU0169527297) JPMorgan Investment Funds - Europe Strategic Dividend Fund-A (LU0247987802) JPMorgan Funds - China Fund-D (LU0522352607) JPMorgan Funds - Emerging Markets Corporate Bond Fund-D (LU0512128355) JPMorgan Funds - Emerging Markets Local Currency Debt Fund-D (LU0332401040) JPMorgan Funds - Emerging Markets Local Currency Debt Fund-D (LU0503874298) JPMorgan Funds - Europe High Yield Bond Fund D (acc)-EUR (LU0117897578) JPMorgan Funds - Total Emerging Markets Income Fund-D (LU0972618812) JPMorgan Funds - US Growth Fund-D (LU0284208971) JPMorgan Funds - US Technology Fund-D (LU0159053015) JPMorgan Investment Funds - Global Capital Appreciation Fund-A (LU0095938881) JPMorgan Investment Funds - Global Capital Appreciation Fund-A (LU0247991580) JPMorgan Investment Funds - Global Capital Preservation Fund (USD)-A (LU0917670407)		
JPMorgan Funds - ASEAN Equity Fund-A (LU0441852612) JPMorgan Funds - Emerging Europe Equity Fund A(dist)-EUR (LU0051759099) JPMorgan Funds - Emerging Markets Corporate Bond Fund-A (LU0512127621) JPMorgan Funds - Emerging Markets Corporate Bond Fund-A (LU0714440665) JPMorgan Funds - India Fund-D (LU0522352516) JPMorgan Funds - Pacific Equity Fund-A (LU0217390573) JPMorgan Funds - Taiwan Fund-A (LU0401357313) JPMorgan Funds - US Value Fund-A (LU0244270301) JPMorgan Investment Funds - Global Dividend Fund-A (LU0329202500) JPMorgan Investment Funds - Global Dividend Fund-A (LU0329202419) JPMorgan Investment Funds - Global Income Fund-D (LU0740858492)	max. 1.5%, min. 100 EUR	10 EUR
JPMorgan Funds - Emerging Markets Local Currency Debt Fund-A (LU0332400315) JPMorgan Funds - Emerging Markets Local Currency Debt Fund-A (LU0332400232) JPMorgan Funds - Emerging Markets Strategic Bond Fund-A (LU0599213559) JPMorgan Funds - Emerging Markets Strategic Bond Fund-A (LU1003273171) JPMorgan Funds - Emerging Markets Strategic Bond Fund-D (LU0599214011) JPMorgan Funds - Emerging Markets Strategic Bond Fund-D (LU1016062520) JPMorgan Investment Funds - Global Income Fund-A	max. 1.7% min. 100 EUR	10 EUR



CIB BANK

Intesa Sanpaolo Group

PB 2.

(LU0740858229) JPMorgan Investment Funds - US Select Equity Fund-A (LU0157182857) JPMorgan Funds - Emerging Europe Equity Fund (LU0210529144) JPMorgan Funds - Emerging Markets Dividend Fund-A (LU0862449856) JPMorgan Funds - Emerging Markets Dividend Fund-A (LU0862449690) JPMorgan Funds - Emerging Markets Small Cap Fund A (LU0318933057) JPMorgan Funds - Euro Government Short Duration Bond Fund A (LU0408877412) JPMorgan Funds - Total Emerging Markets Income Fund-A (LU0972618655)		
JPMorgan Funds - Brazil Equity Fund-A (LU0582659420) JPMorgan Funds - Europe Dynamic Fund-A (LU0210530662) JPMorgan Funds - Europe Dynamic Fund-A (LU0119062650) JPMorgan Funds - Europe Dynamic Small Cap Fund-A (LU0210072939) JPMorgan Funds - Europe Equity Plus Fund-A (LU0289089384) JPMorgan Funds - Europe Equity Plus Fund-A (LU0289228842) JPMorgan Funds - Europe Small Cap Fund-A (LU0210531637) JPMorgan Funds - Europe Small Cap Fund-A (LU0053687074) JPMorgan Funds - Europe Strategic Growth Fund-A (LU0210531801) JPMorgan Funds - Europe Strategic Growth Fund-A (LU0107398538) JPMorgan Funds - Europe Strategic Value Fund-A (LU0210531983) JPMorgan Funds - Europe Strategic Value Fund-A (LU0107398884) JPMorgan Funds - Europe Technology Fund-A (LU0104030142) JPMorgan Funds - Europe Technology Fund-A (LU0210532015) JPMorgan Funds - Global Focus Fund-A (LU0210534227) JPMorgan Funds - Global Focus Fund-A (LU0168341575) JPMorgan Funds - Global Focus Fund-A (LU0289215948) JPMorgan Funds - Global Natural Resources Fund-A (LU0208853274) JPMorgan Funds - US Growth Fund-A (LU0284208625) JPMorgan Funds - US Small Cap Growth Fund-A (LU0401357743) JPMorgan Funds - US Technology Fund-A (LU0159052710) JPMorgan Investment Funds - Global Dividend Fund-A (LU0329202252)	max. 2% min. 100 EUR	10 EUR
JPMorgan Funds - US Select Equity Plus Fund D (acc) – USD (LU0281484880) JPMorgan Funds - Brazil Equity Fund-D (LU0318936589) JPMorgan Funds - Europe Equity Plus Fund-A (LU0336375869) JPMorgan Funds - Emerging Markets Small Cap Fund-D (LU0318933305) JPMorgan Funds - Global Healthcare Fund-D (LU0432979960) JPMorgan Funds - Latin America Equity Fund-D (LU0117896174)	max. 1% min. 100 USD	10 USD



CIB BANK

Intesa Sanpaolo Group

PB 2.

JPMorgan Funds - US Smaller Companies Fund-D (LU0117881572) JPMorgan Funds - Taiwan Fund-D (LU0117843721) JPMorgan Funds - China Fund-D (LU0117867159) JPMorgan Funds - US Small Cap Growth Fund-D (LU0117881226) JPMorgan Funds - US Technology Fund-D (LU0117885052) JPMorgan Investment Funds - Global Capital Preservation Fund (USD)-D (LU0917670829) JPMorgan Investment Funds - Global Dividend Fund-D (LU0329203490)		
JPMorgan Funds - Global Convertibles Fund (EUR)-A (LU0129952296) JPMORGAN Investment Funds - America Equity A (acc) – USD (LU0210528500) JPMORGAN Investment Funds - Emerging Markets Sustainable Equity A(acc) – USD (LU2051468812) JPMorgan Funds - Emerging Markets Investment Grade Bond Fund-D (LU0562246883) JPMorgan Funds - Emerging Markets Local Currency Debt Fund-D (LU0332401123) JPMorgan Funds - Emerging Markets Opportunities Fund-D (LU0431993236) JPMorgan Funds - Europe Dynamic Fund-D (LU0190961812) JPMorgan Funds - Global Corporate Bond Fund-D (LU0408846706) JPMorgan Funds - Global Natural Resources Fund-D (LU0266512630) JPMorgan Funds - US Growth Fund-D (LU0119065240) JPMorgan Funds - US Value Fund-D (LU0119066727) JPMorgan Investment Funds - Global High Yield Bond Fund-D (LU0344579569)	max. 1.2% min. 100 USD	10 USD
JPMorgan Funds - ASEAN Equity Fund-D (LU0441851994) JPMorgan Investment Funds - Global Capital Preservation Fund (USD)-D (LU0235843108)	max. 1.3% min. 100 USD	10 USD
JPMorgan Funds - Emerging Markets Corporate Bond Fund-A (LU0512127548) JPMorgan Funds - Emerging Markets Corporate Bond Fund-A (LU0956099021) JPMorgan Funds - Emerging Markets Investment Grade Bond Fund-A (LU0562246024) JPMorgan Funds - Global Corporate Bond Fund-A (LU0408846375) JPMorgan Funds - Global Corporate Bond Fund-A (LU0537373747) JPMorgan Funds - Global Natural Resources Fund-A (LU0266512127) JPMorgan Funds - Global Strategic Bond Fund-A (LU0514679140) JPMorgan Funds - India Fund-D (LU0117881739) JPMorgan Funds - Pacific Equity Fund-D (LU0117866854) JPMorgan Investment Funds - Global Capital Preservation Fund (USD)-A (LU0235842555) JPMorgan Investment Funds - Global High Yield Bond Fund-A	max. 1.5% min. 100 USD	10 USD



CIB BANK

Intesa Sanpaolo Group

PB 2.

(LU0344579056) JPMorgan Investment Funds - Income Opportunity Fund-A (LU0323456466)		
JPMorgan Funds - Brazil Equity Fund-A (LU0318934535) JPMorgan Funds - Emerging Markets Local Currency Debt Fund-A (LU0356473412) JPMorgan Funds - Brazil Equity Fund-A (LU0318934451) JPMorgan Funds - Emerging Markets Local Currency Debt Fund-A (LU0332400406) JPMorgan Funds - Latin America Equity Fund-A (LU0053687314) JPMorgan Funds - Latin America Equity Fund-A (LU0210535034)	max. 1.7%, de min. 100 USD	10 USD
JPMorgan Funds - US Aggregate Bond Fund-A (LU0210532957) JPMorgan Funds - China Fund-A (LU0210526637) JPMorgan Funds - China Fund-D (LU0051755006) JPMorgan Funds - ASEAN Equity Fund-A (LU0441851309) JPMorgan Funds - Asia Equity Fund-A (LU0169518387) JPMorgan Funds - Asia Equity Fund-A (LU0224733013) JPMorgan Funds - Emerging Markets Small Cap Fund-A (LU0318931358) JPMorgan Funds - Europe Equity Plus Fund (LU0336375786) JPMorgan Funds - Emerging Markets Opportunities Fund-A (LU0431992006) JPMorgan Funds - Global Healthcare Fund-A (LU0432979614) JPMorgan Funds - Global Healthcare Fund-A (LU0432979374) JPMorgan Funds - Global Focus Fund-A (LU0168342896) JPMorgan Funds - Taiwan Fund-A (LU0117843481) JPMorgan Funds - Taiwan Fund-A (LU0210528419) JPMorgan Funds - US Growth Fund-A (LU0210536198) JPMorgan Funds - India Fund-A (LU0058908533) JPMorgan Funds - India Fund-A (LU0210527015) JPMorgan Funds - Pacific Equity Fund-A (LU0052474979) JPMorgan Funds - Pacific Equity Fund-A (LU0210528096) JPMorgan Funds - US Growth Fund-A (LU0119063898) JPMorgan Funds - US Small Cap Growth Fund-A (LU0210535976) JPMorgan Funds - US Small Cap Growth Fund-A (LU0053671581) JPMorgan Funds - US Smaller Companies Fund-A (LU0210528922) JPMorgan Funds - US Technology Fund-A (LU0082616367) JPMorgan Funds - US Technology Fund-A (LU0210536867) JPMorgan Investment Funds - US Select Equity Fund-A (LU0070214290) JPMorgan Funds - US Value Fund-A (LU0210536511) JPMorgan Funds - US Value Fund-A (LU0119066131) JPMorgan Investment Funds - Global Dividend Fund-A (LU0329201957) JPMorgan Investment Funds - Global Dividend Fund-A (LU0329202179) JPMorgan Investment Funds - Global Dividend Fund-A (LU0714181467)	max. 2%, min. 100 USD	10 USD



CIB BANK

Intesa Sanpaolo Group

PB 2.

2.5. Commission fees on other securities (shares, certificates, third-party investment units, compensation coupons, stock-exchange equity options)

Commission fees on BSE³⁶-listed securities in the case of transactions executed on the BSE

	Commission fees on the purchase and sale of BSE-listed forint and non-forint denominated securities	0.5%, min. 3000 HUF
	Fee for day-trade type share transactions ³⁷	0.25%, min. 3000 ³⁸ HUF
	Fee for technical day-trade type share transactions	0.25%, min. 3000 HUF
	Commission fee for stock-exchange share options	Subject to special agreement
	Fee for the modification, expiry and cancellation per transaction, in case of every security (personally, by phone, fax)	500 HUF
	Forced sale arrangement fee	0.9% of traded value, but min. 3000 HUF + 2000 HUF handling charge

Commission fees on securities listed on foreign stock exchanges in case of transactions executed on the said stock exchange

	Commission on the sale, purchase of securities traded in Croatia, Romania, Bulgaria	2%, min. 25000 HUF
	Commissions on securities (shares, funds, certificates) with Italian Isin code traded 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%)


CIB BANK

Intesa Sanpaolo Group

PB 2.

	Commissions on securities (shares, funds, certificates) with French Isin code traded at any stock exchange	1% min. 19000 HUF (in case of purchase +0,3%)
	Commissions on securities (shares, funds, certificates) with GB or IE ISIN code at London Stock Exchange	1% min. 19000 HUF (in case of purchase +0.5%)
	Commission on the sale, purchase of securities (shares, funds, certificates) at any other place of fulfilment stipulated in the Business Regulation ³⁹	1%, min. 19000 HUF
	Commission fee of orders on securities in the case of certificates issued by ISP	1% min. 19000 HUF
	Commission on the sale or purchase of shares executed at a non-Hungarian stock exchange if the price of the unique share is less than 1 USD or 1 EUR	1%, min. 25000 HUF
	Fee for the modification, cancellation and expiration of the order, for each transaction, in case of foreign securities	1000 HUF

2.6. Commissions on standardised forward trade (Budapest Stock Exchange)		
<i>Fee for opening, closing and running the position out</i>		
	BUX	300 HUF/contract, min. 1500 HUF
	Share contracts	2000 HUF / contract min. HUF 2500
	Foreign exchange contracts	300 HUF/contract, but min. 10000 HUF
<i>Position transfer, position take-over</i>	per contracts	500 HUF/contract, min. 5000 HUF
<i>Commission of expiration</i>	per order	500 HUF


CIB BANK

Intesa Sanpaolo Group

PB 2.

2.7.1. Non-standardised (OTC) prompt trade commission of fee		
	Commission of non listed on BSE inland securities	Projected for rate of value 2%, min. 10000 HUF
	Commission of non listen on BSE inland securities expiration	500 HUF
	Commission on the sale, purchase of shares at a non-standardized (OTC) foreign market	1.0%, min. 25000 HUF

2.7.2. Non-standardised derivative assets trade commission of fee		
	Commission in case of OTC share option	Subject to special agreement
	Commission on OTC foreign exchange and interest derivative deals	Subject to special agreement

2.8. Non standardised derivative assets trade with margin settlement		
	Commission of OTC FX options and futures	Subject to special agreement

III. Special conditions of orders placed and services accessible via eBroker [®] system ⁴⁰		
3.1. Commission on the sales purchase of securities listed on BSE, modification, cancellation and termination fee for orders submitted via eBroker systems		
	Standard fee package (with CIBEZZ ^{41,42} discount 0.2%, min. 150 HUF)	0.55%, min. 150 HUF
	Business fee package	0.4%, min. 300 HUF
	Private Investor fee package	0.4%, min. 150 HUF
	Trader discount	0.2%, min. 150 ⁴³ HUF


CIB BANK

Intesa Sanpaolo Group

PB 2.

	Order withdrawal fee per transaction in the case of BSE-listed securities	50 HUF
--	---	--------

3.3. Fee for selling and buying Hungarian Government Securities via eBroker system

	Sale and purchase of Hungarian government securities in the secondary market not on the stock exchange	free of charge
--	--	----------------

3.4. Monthly fee for real-time data service relating to BSE trading data and other market data⁴⁸

	Standard fee package	the service is not available (a free price information service with a 15-minute delay comes with the account)
	Business fee package	7000 HUF
	Private investor package	2.500 HUF ⁴⁹

3.2. Fee for day-trade type share transactions in case of orders submitted via eBroker system ⁴⁴

	Standard fee package (with CIBEZZ ^{45 46 47} discount 0.2%, min 150 HUF)	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

3.5. Purchase and sale commission, as well as the modification, cancellation and expiration fees for agency orders placed on securities listed on foreign stock exchanges and executed on foreign markets ⁵⁰

	Commissions on securities (shares, funds, certificates) with Italian Isin code traded in Italy	0.7%, min 10000 HUF (in case of purchase +0.2%)
	Commissions on securities (shares, funds, certificates) with Spanish ISIN code	0.7%, min 10000 HUF (in case of purchase +0.2%)


CIB BANK

Intesa Sanpaolo Group

PB 2.

	traded at any stock exchange. (Spanish companies effected with market capitalization above 1 bln EUR).	
	Commissions on securities (shares, funds, certificates) with French Isin code traded at any stock exchange	0.7%, min 10000 HUF (in case of purchase +0,3%)
	Commissions on securities (shares, funds, certificates) with GB or IE ISIN code at London Stock Exchange	0.7%, min. 10000 HUF (in case of purchase +0.5%)
	Commission on the sale, purchase of securities (shares, funds, certificates) at any other place of fulfilment stipulated in the Business Regulation ⁵¹	0.7%, min. 10000 HUF
	Commission 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 case of foreign securities	1000 HUF

3.6. Fee for the modification of eBroker [®] fee package		
	Modification during the month of the actual fee package on the basis of separate instruction	free of charge ⁵²

IV. Fees for security portfolio and custody activity		
4.1. Fee for government security portfolio (payable every quarter year) ⁵³ (Additional securities portfolio fee ⁵⁴)		
<i>Dematerialized securities</i>		
Securities portfolio fee	In case of HUF denominated Hungarian Government Securities and other HUF denominated debt securities	0.044%/ year ⁵⁵ + Additional securities portfolio fee
	In case of domestic investment units, Hungarian shares and non-HUF denominated bonds	0.047%/ year ⁵⁶ + Additional securities portfolio fee
	Foreign Investment fund units and foreign shares issued abroad (except for investment fund units traded in Croatia, Romania and Bulgaria, and the units of the Eurizon Fund funds)	0.056 %/ year ⁵⁷ + Additional securities portfolio fee
	In the case of shares traded in Croatia, Romania and Bulgaria	0.5%/ year ⁵⁸ + 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	0.044%/ year ⁵⁹ + Additional securities portfolio fee
	In case of certificates issued by ISP	0,04% / year + 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	In case of a given security equal to portfolio fee, to be applied according to the Framework Agreement on Investment Services
	In the case of other securities	0.17%/year ⁶⁰ +Additional securities portfolio fee

Additional securities portfolio fee ⁶¹	In the case of securities held on an Investment Account and a Long-Term Investment Account	0.14%/ year, max. after 30 million HUF portfolio
<i>Printed securities</i>		
	Uniformly applicable, also in respect of securities received as collateral	0.27% of the nominal value, min. 500 HUF/month

4.2. Security account transfer and posting		
<i>Transfers</i> ⁶²		
	In case of securities denominated in either HUF, EUR or USD	20000 HUF/ transaction
	In the case of securities denominated neither HUF, nor in EUR, USD	20000 HUF/ transaction
	KELER DVP	20000 HUF/transaction

4.3. Corporate events		
<i>In Hungary</i>		
	Cutting of dividend/interest coupon of printed securities	20 HUF/piece, minimum 1000 HUF
	Fee for the collection of dividend/interest on printed securities	0.5% of the nominal value, min. 5000 HUF
	Physical supply	10 HUF/piece, min. 10000 HUF/supply
	Physical delivery request	0.5% of the nominal value, min. 50000 HUF, max. 500000 HUF + printing and postal costs/delivery request
	Collection of dividend on non-physical securities	free of charge
<i>Abroad</i>		
	Opening of segregated USA tax account	250 EUR/opening



CIB BANK

Intesa Sanpaolo Group

PB 2.

	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 separate 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	1000 HUF/ ISIN code / order ⁶³

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

	Blocking on CIB account	800 HUF
	Lifting of the blocking on CIB account	800 HUF
	Fee for a corporate event involving the blocking of the security (per blocking)	2500 HUF
	Blocking at KELER	4000 HUF
	Lifting of the blocking at KELER	4000 HUF
	Joint blocking at KELER	12500 HUF
	Joint release of blocking at KELER	12500 HUF
	Certificate on any blocking	1000 HUF
	Opening of segregated sub-account at KELER	800 HUF

4.5. Other fees


CIB BANK

Intesa Sanpaolo Group

PB 2.

	Fee for registry in the Register of Shareholders in case of security stored at a custodian other than KELER Ltd.	10000 HUF
	Fee for the confirmation 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) ⁶⁴	30 HUF /piece
	Exchanging the denomination of the security	1%, min. 1000 HUF ⁶⁵
	Transfer fee for selling securities on a market that differs from the market of buying	80 EUR ⁶⁶ /transfer
	Fee for the management of collateral on a segregated client account for BSE future deals (individual client segregation)	HUF 100000 / month

V. Cash transfer and electronic channels fees

Cash payment fees pertaining to the investment account (cash withdrawal or money transfer)

- (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.
- (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 account are equivalent to the fees pertaining to the current account.
- (iii) in any other case, the tariffs set forth in the Basic Business fee package indicated in the Bank's retail Schedule of Fees are in effect.

For details visit the cib.hu internet page.

VI. Other fees



CIB BANK

Intesa Sanpaolo Group

PB 2.

	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	1000 HUF
	Fee for deferred financial settlement	10% / year ⁶⁷
	Interest charged in the case of late financial settlement	10% / year ⁶⁸
	Extraordinary information request fee ⁶⁹	5000 HUF
	Any other bank statement/certificate not qualifying as a tax certificate	5000 HUF
	Bank confirmation for audit purposes	HUF 16505 + VAT/request
	Private banker advisory fee ⁷⁰	free of charge
<i>CIB Start Investment Fund Program</i>		
	Instalment fee	3000 HUF/instalment, Discount: until revoke 0Ft/instalment
	Monthly fee	19999 HUF/month, Discount: until revoke 0Ft/month

VII. Fees for tax certificates

	Year-end certificates and reports on the tax base/tax ⁷¹	free of charge
	Confirmation during the year of deducted taxes on fulfillment sheets, in contract or as part of the fulfillment confirmation	free of charge
	Year-end tax certificate on standardised forward transactions ⁷²	free of charge

	Fee for any additional certificate, per certificate ⁷³	5000 HUF
	Confirmation of the purchase value of securities, per each security and document	1000 HUF/piece
	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

- ¹ Charged on each started month, payable in every month, paid in full.
- ² Publicly offered financial instruments that may be placed on the Pension Pre-Savings Account include: (i) HUF-denominated bonds issued by CIB Bank; (ii) HUF-denominated debt securities issued by other issuers; (iii) government securities issued by the State of Hungary; (iv) HUF-denominated shares listed on the Budapest Stock Exchange; (v) HUF-denominated certificates listed on the Budapest Stock Exchange; (vi) HUF-denominated units of foreign investment funds; and (vii) the HUF-denominated securities specified in Section 2.2 of this Schedule of Fees. Financial instruments that the Client placed on the Pension Pre-Savings Account before their eligibility for placement on the account ceased may continue to be held on the Pension Pre-Savings Account.
- ³ Charged on every quarter year commenced, with one quarter of the annual fee payable each quarter.
- ⁴ Charged for securities deposited on the pension security account and pension security deposit account. Due once a quarter year.
- ⁵ 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 charged in accordance with the schedule of fees.
- ⁶ Publicly issued financial instruments accepted by the Bank to CIB (Maraton) Long Term Investment 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; BSE-listed, HUF, EUR or USD-denominated shares, (iii) HUF, EUR-denominated government securities issued by the Hungarian State, (iv) the HUF, EUR, 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 Eurizon Fund investment units specified in section 2.3. of this Schedule of Fees, (vii) HUF, EUR, USD-denominated shares, certificates and investment unit 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 are placed on the CIB (Maraton) Long Term Investment Account.
- ⁷ 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.
- ⁸ The minimum amount that must be deposited (transferred/transfer from pension pre-savings account) in order to open the account: HUF 25000.
- ⁹ Charged on securities deposited on the CIB (Maraton) Long Term Investment Account and the securities custody account. Charged on every quarter year, in one amount.
- ¹⁰ See section IV. Fees for securities portfolio and custody services.

- ¹¹ 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 Marathon Investment account in order to transfer the account to another investment service provider based on the regulation of the Personal Income Tax Act.
- ¹² On the nominal value.
- ¹³ Exclusively for professional customers of Bszt. 48 (1).
- ¹⁴ Exclusively for professional customers of Bszt. 48 (1).
- ¹⁵ The number of potential investors to 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, as described on the website of the MFB Ltd. (National Capital Holding Private Limited Company, registered office: 1027 Budapest, Kapás Street 6–12; company registration number: 01-10-049299). As of July 1, 2023, and after, MFB Ltd. (company registration number: 01-10-041712) and its subsidiary companies — including MFB Investments Ltd., as well as investment funds managed by economic companies under the majority influence of MFB Ltd. — shall be considered.
- ¹⁶ In case of a redemption order fulfilled in the 15 calendar day period following the execution of the buy order (T+2 day), a fee equalling 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.
- ¹⁷ In case of a redemption order fulfilled in the 5 calendar day period following the execution of the buy order (T), a fee equalling 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 from 6 August 2010.
- ¹⁸ The invested amount is the basis of fee calculation.
- ¹⁹ The redeemed amount is the basis of fee calculation.
- ²⁰ Debited on the EUR account on T-day.
- ²¹ Debited on the EUR account on T-day.
- ²² Exclusively for Private Banking customers, minimum amount to be invested in the funds: HUF 10,000,000.
- ²³ In case of a redemption order fulfilled in the 365 calendar day period following the execution of the buy order (T+3 day), a fee equalling 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.
- ²⁴ According to the prevailing regulations of the funds. The distribution venues are specified in the information document prepared for Hungarian investors.
- ²⁵ The distribution of the Eurizon Fund Equity Italy and Cash EUR Funds in Hungary has been suspended; therefore, only redemption orders may be placed for the investment units of these funds.
- ²⁶ The option for switch between EF funds was terminated on 30th September 2017.
- ²⁷ Debited on the EUR account on T-day.
- ²⁸ Exclusively for Private Banking, Treasury and institutional customers, minimum amount to be invested in funds: HUF 1000000
- ²⁹ 10% additional fee is being charged for the purchase of VIG Maraton Active Mixed Investment Fund between 2nd September, 2018 -3th December 2018. The 10% fee is not charged – until the opposite notification of the Fund Manager – from 03th December 218.
- ³⁰ An additional 2% penalty interest is charged in the event of the redemption of investment units within 10 distribution days after the purchase, with the exception of the VIG Money Market Fund.
- ³¹ An additional 5% penalty interest is charged in the event of redemption of investment units within 5 working days following purchase, with the exception of the Concorde Bond and Concorde Short-Term Bond funds, where 2% is the penalty interest charged for redemption within 5 working days. An additional 3% penalty interest is charged in the event of redemption of investment units (which are purchased after 31/12/2014) of Citadella Fund within 365 days.
- ³² Citadella Absolute Return Derivative Investment Fund merged into Hold Columbus Global Value-Based Absolute Return Derivative Investment Fund on January 23, 2026.
- ³³ Citadella Absolute Return Derivative Investment Fund merged into Hold Columbus Global Value-Based Absolute Return Derivative Investment Fund on January 23, 2026.
- ³⁴ An additional 1.75% penalty interest is charged in the event of redemption of investment units within 270 days following purchase.

-
- ³⁵ Exclusively for Private Banking, Treasury, institutional and corporate customers. For corporate customers only those securities are available whose ISIN code starts with the characters LU.
- ³⁶ Budapest Stock Exchange (1054, Budapest, Szabadság tér 7.)
- ³⁷ Exclusively in the case of BSE-listed securities. CIB Bank refunds the difference between normal and day-trade fees every day, for each transaction.
- ³⁸ The minimum fee is charged on both sides of the deal.
- ³⁹ The Bank passes on its customers the stamp duty (in case of securities whose ISIN code starts with the characters GB and IE) and other extra fees emerging in conjunction of the execution of the order.
- ⁴⁰ 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.
- ⁴¹ Former Student discount.
- ⁴² CIBBEZ discount is available by the individual who has and has not yet turned 26 years, with a valid full-time student ID. After the 26 years of age, the Bank unilaterally withdraws the discount.
- ⁴³ The Private Investor package may be selected exclusively by the Subscriber, who is entitled, in line with the provisions of the Subscriber Contract, to use the Information for non-business purposes. Only the natural person, who can show any time, on BSE request, document justifying a valid identity, as determined in prevailing legal provisions, is entitled to execute the Subscriber Contract as Private Subscriber
- ⁴⁴ 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 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.
- ⁴⁵ Former Student discount.
- ⁴⁶ CIBBEZ discount is available by the individual who has and has not yet turned 26 years, with a valid full-time student ID. After the 26 years of age, the Bank unilaterally withdraws the discount.
- ⁴⁷ 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 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.
- ⁴⁸ Customers with Business or Private Investor packages are entitled to a fee discount of HUF 1,000 in the form of an account credit in every month in which the total monthly fees charged for their domestic share purchase and sale orders submitted via the eBroker[®] system reach HUF 1,000, provided that they continuously held the given fee package during the entire calendar month. Further details of the currently available fee discounts are available at http://www.ebroker.hu/menu_kondiciok.shtml.
- ⁴⁹ The Private Investor package may be selected exclusively by the Subscriber, who is entitled, in line with the provisions of the Subscriber Contract, to use the Information for non-business purposes. Only the natural person, who can show any time, on BSE request, document justifying a valid identity, as determined in prevailing legal provisions, is entitled to execute the Subscriber Contract as Private Subscriber
- ⁵⁰ Foreign bond orders are not available via eBroker[®] system. The commission fees are charged regardless fee package.
- ⁵¹ For transactions not mentioned in this chapter (Special conditions applicable to orders and services available via the eBroker[®] system), the general conditions shall apply.
In the case of individually agreed fees, the specified individual fee – regardless of the fee package – shall also apply to orders submitted via the eBroker[®] system.
- ⁵² 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.
- ⁵³ 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.

-
- ⁵⁴ Charged – up to HUF 30 million portfolio – on securities deposited on the Securities Account and the CIB (Maraton) Long Term Investment Account and the securities custody account. If Portfolio is higher than HUF 30 million, fee will be charged proportionally on each accounts. Charged on every quarter year, in one amount. Fee is calculated with the same methodology as securities portfolio fee.
- ⁵⁵ On the nominal value.
- ⁵⁶ Calculated on the basis of the net asset value in the case of domestic investment units; on the basis of 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, the calculation is based on the nominal value.
- ⁵⁷ Calculated on the basis of the net asset value of the investment units, and of 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, market price is more than 30 days old, the calculation is based on the nominal value.
- ⁵⁸ Calculated at nominal value in the case of foreign bonds, and at 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 net asset value, market price is more than 30 days old, the calculation is based on the nominal value.
- ⁵⁹ For Eurizon Investment Funds, the calculation is based on the publicly available net asset value of the investment units. For CIB Bonds, the calculation is based on the nominal value. In both cases, the daily closing balances are converted using the MNB foreign exchange rate applicable on the given day. If the net asset value is older than 30 days or is not publicly available, the calculation is performed on the basis of the nominal value.
- ⁶⁰ Calculated at market value using the given day's MNB foreign exchange rate in respect of the daily closing balances. If the net asset value, market price is more than 30 days old, the calculation is based on the nominal value.
- ⁶¹ Charged — up to HUF 30 million portfolio — on securities deposited on the Securities Account and the CIB (Maraton) Long Term Investment Account and the securities custody account. If Portfolio is higher than HUF 30 million, fee will be charged proportionally on each accounts. Charged on every quarter year, in one amount. Fee is calculated with the same methodology as securities portfolio fee.
- ⁶² The Bank passes on its Customers the fees of sub-custody and other extra fees emerging in connection with the execution of orders.
- ⁶³ Except for those orders for which settlement by KELER is carried out only after the submission of the client's W-8BEN declaration.
- ⁶⁴ 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.
- ⁶⁵ On the nominal value.
- ⁶⁶ The sale of a given security on a market different from its original acquisition market shall also be considered a securities transfer if the Bank is required to transfer the security. The fee is EUR 80 per transfer, or the equivalent amount in another currency, in the currency of the sale. The conversion is made at the MNB exchange rate.
- ⁶⁷ The collection of the fee takes place every day within the deferred 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.
- ⁶⁸ 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+2. The Bank charges the Investment Client Account with the projected late payment interest up to the amount of the positive balance thereof.
- ⁶⁹ In case of an extraordinary disclosure by the bank requested in addition to the disclosure methods determined in the Business Regulation.
- ⁷⁰ Regarding the Bszt. § 5. (1) a) 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".
- ⁷¹ Tax certificates sent by the Bank via postal service or via eBroker system.

⁷² In case of an extraordinary disclosure by the bank requested in addition to the disclosure methods determined in the Business Regulation.

⁷³ Replica of the tax certificate sent via postal service, or paper-based delivery of tax certificate sent by the Bank via eBroker.