

SCHEDULE OF FEES
Investment Services Activities
for Premium and Magnifica customers

Effective from: 1st January, 2016

General terms and conditions

This Schedule of Fees contains the general fees charged by CIB Bank Zrt. (1027 Budapest, Medve u 4-14, 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 (“Bsz.”) and/or from which/whom it shall receive a fee in line with the conditions set forth in § 61 of the Bsz. 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 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 be governing. The fees specified herein are stated net of any applicable value added tax.

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 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 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 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
Securities and/or Investment Client Account statement/balance advice	free of charge

CIB Bank Ltd. H-1027 Budapest, Medve utca 4–14. H-1995 Budapest Phone: (36 1) 423 1000 Fax: (36 1) 489 6500 Court of Registry: Metropolitan Court as Court of Registry Court reg. no.: Cg. 01-10-041004 Tax number: 10136915-4-44 Stock Exchange membership: Budapest Stock Exchange Ltd. Activity permit no.: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHUHB

1.1 Personal retirement savings account^{2,3}	
Annual account management fee ⁴	HUF 2,000
Annual average securities portfolio fee ⁵	0.1%
Transaction fees	every first purchase order following the in-payments is free of charge ⁶

1.2. CIB (Maraton) Long term Investment Account⁷		
The currencies in which the Bank manages cash long-term investment accounts ⁸	HUF, EUR, USD	
Account opening fee ⁹	free of charge	
Annual account management fee	free of charge	
Annual average securities portfolio fee ¹⁰	0.1%+ Additional securities portfolio fee ³⁸	
Account closing fee ¹¹	Until the end of 2nd whole calendar year	0.5% ¹² , min. 5,000 HUF, max. 30,000 HUF
	From the beginning of 3rd whole calendar year until the day before the last working day of 5th whole calendar year	5,000 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		
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. HUF 25,000	
<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. HUF 50,000	
Commission of consignatory non-stock exchange order	0.5%, min. HUF 25,000	
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 denominated in forint	0.5%, min. HUF 25,000	
Commission fee on debt securities not denominated in forint	max. 4%, min. HUF 25,000	
2.2. Commission fees on investment funds distributed by CIB Bank		
<i>Investment funds managed by CIB Investment Management Ltd.</i>		
CIB Index-tracker Equity Fund ¹³ , CIB Commodity Fund of Funds, CIB Emerging Markets Equity Fund of Funds ¹³ , CIB Developed Equity Markets Fund of Funds ¹³ , CIB Central European Equity Fund ¹³ , CIB Balance Mixed Fund of Funds ¹³ , CIB Bond Plus Mixed Fund ¹³	Sale	free of charge
	Redemption (per transaction, regardless of traded value)	HUF 2,500
CIB Real Estate Fund of Funds ¹³	Sale	free of charge
	Redemption	free of charge
CIB Kincsem Bond Fund ¹³	Sale	free of charge
	Redemption (per transaction)	HUF 500 (redemption within 15 days: a further 1%) ¹⁴
CIB Return Protected Deposit Fund ¹³	Sale	free of charge
	Redemption (per transaction, regardless of traded value)	HUF 100
CIB Money Market Fund ¹³	Sale	free of charge
	Redemption (per transaction, regardless of traded value)	HUF 100 (redemption within 5 days: a further 0,5%) ¹⁵
CIB Euro Money Market Fund ¹³ , CIB Euro Balance	Sale	commission-free

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Mixed Fund of Funds ¹³ CIB Euro Relax Mixed Fund ¹³	Redemption (per transaction, regardless of traded value)	EUR 0.5
CIB Algorithm Fund of Funds ¹³ , CIB Relax Mixed Fund ¹³	Sale	free of charge
	Redemption (per transaction, regardless of price value)	1.000,- Ft
CIB Double Profit Capital Protected Derivative Fund, CIB Pharma Capital Protected Derivative Fund, CIB Simple America Capital Protected Derivative Fund, CIB Top Tier Plus Capital Protected Derivative Fund, CIB Web World Capital Protected Derivative Fund, CIB Tripletop Capital Protected Derivative Fund, CIB Luxury Goods 2 Capital Protected Derivative Fund, CIB Fix Point Capital Protected Derivative Fund	Sale	max. 2% ¹⁶
	Redemption	max. 4% ¹⁷
CIB Euro Pharma Capital Protected Derivative Fund, CIB Euro Top Tier Plus Capital Protected Derivative Fund, CIB Euro Luxury Goods 2 Capital Protected Derivative Fund	Sale	max. 3% ¹⁶
	Redemption	max. 3% ¹⁷
CIB Cars Capital Protected Derivative Fund; CIB Euro Cars Capital Protected Derivative Fund, CIB WebWorld 2 Derivative Fund, CIB Euro WebWorld 2 Derivative Fund, CIB Global Brands Derivative Funds, CIB Euro Global Brands Derivative Funds; CIB Leisure Derivative Fund	Sale	max 2% ¹⁶
	Redemption	max 3% ¹⁷
2.3. Eurizon EasyFund – fund commission fees¹⁸		
Equity Europe, Equity China, Equity North America, Equity Emerging Markets Europe Middle East & Africa, Equity Italy, Equity Emerging Markets Asia, Equity Latin America, Equity Energy & Materials, Equity Industrials, Equity Financial, Equity High Tech and Equity Small Cap Europe, Bond Emerging Markets, Bond High Yield, Cash EUR, Bond EUR Short Term, Bond EUR Medium Term, Bond EUR Long Term, Bond Corporate EUR Short Term, Bond JPY	Subscription fee	1.2%, min. EUR 6; Discount: until 31/03/2016 0.5%, min. EUR 6¹⁹
	Redemption	free of charge
	Conversion to the investment units of other Eurizon EasyFund sub- funds traded by CIB Bank	free of charge ²⁰
2.4. Commissions on third-party funds traded by CIB, not managed by CIB Investment Fund Management Ltd.		
<i>Commission fees on BSE²¹-listed securities in the case of transactions executed on the BSE</i>		
	Commission fees on the purchase and sale of BSE-listed forint and non HUF-denominated securities	0.9%, min. HUF 3,000

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	Fee for day-trade type share transactions ²²	0.45%, min. HUF 3,000 ²³
	Fee for technical day-trade type share transactions	0.45 %, min. HUF 3,000
	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)	HUF 500
	Forced sale arrangement fee	0.9% of traded value, but min. HUF 3,000 + HUF 2,000 handling charge

<i>Non-HUF denominated securities listed on foreign stock exchanges</i>		
	Commission on the sale, purchase of securities traded in Croatia, Romania, Bulgaria ²⁴	2,0%, min. 25.000,- Ft
	French and Italian equity securities	commission fee on sale 1,2%, min. 19.000,- Ft commission fee on sell 1,0%, min. 19.000,- Ft
	Commission on the sale, purchase of funds and bonds at any other place of fulfillment stipulated in the Business Regulation ²⁴	1,0%, min. 25.000,- Ft
	Commission on the sale, purchase of shares at any other place of fulfillment stipulated in the Business Regulation ²⁴	1,0%, min. 19.000,- Ft
	Commission on ETFs (Exchange Traded Fund; in any foreign stock exchange)	max 1,5%, min. 100,- EUR

	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	1,0%, min. 25 000,- Ft
	Fee for the modification, cancellation and expiration of the order, for each transaction, in case of foreign securities	1.000,- Ft

2.5. Commissions on standardised forward trade (Budapest Stock Exchange)

Fee for opening, closing and running the position out

	BUX	HUF 300/contract, min. HUF 1,500
	Share contracts	0.4%, min. HUF 2,500 (on the deal value)
	Foreign exchange contracts	HUF 300/contract, but min. HUF 10,000
	BUBOR, DKJ and government bond contract	HUF 300/contract, min. HUF 10,000
<i>Position transfer, position take-over</i>	all contracts	HUF 500/contract, min. HUF 5,000
<i>Fee for the modification, expiry and cancellation in case of every security (personally, by phone, fax)</i>	<i>per transaction</i>	HUF 500

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

	Commission of non listed on BSE inland securities	Projected for rate of value 2%, min. HUF 50,000
	Commission of non listed on BSE inland securities expiration	500,- Ft

2.6.2. Non-standardised derivative assets trade commission of fee

	Commission in case of OTC share option	Subject to special agreement
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	Commission on OTC foreign exchange and interest derivative deals	Subject to special agreement
2.7. 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		
3.1.1. Commission on the sale/purchase of securities listed on BSE, modification, cancellation and termination fee for orders submitted via eBroker systems²⁵		
	Standard fee package	0.55%, min. HUF 150
	Order withdrawal fee per transaction in the case of BSE-listed securities	HUF 50
	Business fee package	0.4%, min. HUF 300
	Private Investor fee package	0.4%, min. HUF 150
	Trader discount	0.2%, min. HUF 150 ²⁶
3.2. Fee for day-trade type share transactions in case of orders submitted via eBroker system²⁷		
	Standard fee package	0.275%, min. HUF 150
	Business fee package	0.2%, min. HUF 300
	Private Investor fee package	0.2%, min. HUF 150
	Trader discount	0.1%, min. HUF 150
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. Commission on the sale/purchase of securities listed on foreign stock exchanges, modification, cancellation and termination fee for orders submitted via eBroker[®] system²⁸		
	French and Italian equity securities	commission fee on sale 0,7% + 0,2%, min. 10.000,- Ft commission fee on sell 0,7%, min. 10.000,- Ft

	Commission on the sale and purchase of securities fulfilled at american OTC and german regional markets, and on the sale and purchase on a Luxembourg market for those securities which is not registered in Luxembourg (does not have Luxembourg ISIN code)	0,7%, min. 19.000 Ft
	Commission on the sale, purchase of shares at any other place of fulfilment stipulated in the Business Regulation	0,7%, min. 10.000,- Ft
	Commission on ETFs (Exchange Traded Fund) (in any foreign stock exchange)	0,7%, min. currency equivalent of 10.000,- Ft
	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	1,0%, min. 25 000,- Ft
	Fee for the modification, cancellation and expiration of the order, for each transaction, in case of foreign securities	1.000,- Ft
3.5. Monthly fee for supplying real-time data within eBroker[®] system on BSE trading data and other market data)²⁹		
	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	HUF 7,000
	Private Investor package	HUF 2,500 ³⁰
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 ³¹

IV. Fees for security portfolio and custody activity

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4.1. Fee for government security portfolio (payable every quarter year) ³²

<i>Dematerialized securities</i>		
Securities portfolio fee	In case of HUF denominated Hungarian Government Securities and other HUF denominated debt securities	0.15%/ year ³³ + Additional securities portfolio fee ³⁸
	In case of domestic investment units, Hungarian shares and non-HUF denominated bonds (except for securities traded in Croatia, Romania and Bulgaria)	0.15%/ year ³⁴ + Additional securities portfolio fee ³⁸
	Foreign investment fund units and foreign shares (except for investment fund units traded in Croatia, Romania and Bulgaria, and the units of the Eurizon EasyFund funds)	0.15%/ year ³⁵ + Additional securities portfolio fee ³⁸
	In the case of shares traded in Croatia, Romania and Bulgaria	0.5%/ year ³⁶ + Additional securities portfolio fee ³⁸
	In the case of all securities issued by the members of the CIB Bank Group, investment fund units managed by the CIB Bank Group, and the Eurizon EasyFund	0.15%/ year ³⁷ + Additional securities portfolio fee ³⁸
	In the case of dematerialized securities placed in a collateral deposit	0.2% of the nominal value, min. HUF 500/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
	Additional securities portfolio fee ³⁸	In the case of securities placed on securities account and CIB (Maraton) Long Term Investment Accounts

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<i>Printed securities</i>		
	Uniformly applicable, also in respect of securities received as collateral	0.3% of the nominal value, min. HUF 500/month

4.2. Security account transfer and posting

<i>Transfers</i>		
	In case of securities denominated in either HUF, EUR or USD ³⁹	HUF 20,000/ transaction
	In case of securities denominated neither in HUF, nor in EUR, USD ³⁶	HUF 20,000/ transaction
	KELER DVP	HUF 20,000/transaction
<i>Postings</i>		
	Posting within CIB Bank	HUF 1,000/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	HUF 20/piece, minimum HUF 1,000
	Fee for the collection of dividend/interest on printed securities	0.5% of the nominal value, min. HUF 5,000
	Physical supply	HUF 10/piece, min. HUF 10,000/supply
	Physical delivery request	0.5% of the nominal value, min. HUF 50,000, max. HUF 500,000 + printing and postal

		costs/delivery request
	Collection of dividend on non-physical securities	free of charge
<i>Abroad</i>		
Fee for management of W-8BEN declaration with KELER	Opening of segregated USA tax account	EUR 250/opening
	Maintenance of segregated USA tax account	EUR 150/mth
	Dividend collection in the case of non-HUF denominated printed securities	max. HUF 3,500
	Dividend collection on dematerialized securities	free of charge
	Participation at corporate events	HUF 10,000/instruction
	Fee for special services	Subject to special agreement
	Registration fee of W-8BEN declaration at KELER	14.000 Ft / occasion
	Fee for handling securities under W-8BEN declaration	1.000 Ft / ISIN code / order ⁴⁷

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

	Blocking on CIB account	HUF 1,500
	Release of blocking on CIB account	HUF 1,500
	Fee for a corporate event involving the blocking of the security (per blocking)	HUF 2,500
	Blocking at KELER	HUF 5,000
	Lifting of the blocking at KELER	HUF 5,000
	Joint blocking at KELER	HUF 12,500
	Joint release of blocking at KELER	HUF 12,500

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	Certificate on any blocking	HUF 2,000
	Opening of segregated sub-account at KELER	HUF 2,000

4.5. Other fees

	Fee for registry in the Register of Shareholders in case of security stored at a custodian other than KELER Ltd.	HUF 10,000
	Fee for the confirmation of deposit issued by KELER Ltd. for the general meeting for a bearer security (each security, each occasion)	HUF 1,500
	Closed escrow	HUF 10,000/escrow deposit
	Fee for security replacement (based on the quantity of securities getting out of circulation, charged per piece) ⁴⁰	HUF 30/piece
	Exchanging the denomination of the security	1%, min. HUF 1,000 ⁴¹
	Transfer fee for selling securities on a market that differs from the market of buying	80 EUR ⁴² /transfer

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

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Schedule of Fees are in effect.
For details visit the 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 1,000
	Fee for deferred financial settlement	double the central bank's base rate of interest ⁴³
	Interest charged in the case of late financial settlement	double the central bank's base rate of interest ⁴⁴
	Fee for extraordinary disclosure ⁴⁵	HUF 5,000
	Any other bank statement / certificate not qualifying as a tax certificate	HUF 5,000
	Private banker advisory fee ⁴⁶	free of charge

VII. Fees for tax certificates

	Year-end certificates and reports on the tax base/tax ⁴⁷	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 ⁴⁴	free of charge

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	Fee for any additional certificate, per certificate ⁴⁸	HUF 5,000
	Confirmation of the purchase value of securities, per each security and document	HUF 1,000/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	HUF 3,000

¹ Charged on each started month, payable in every month.

² Publicly issued financial instruments that can be placed on the pension pre-savings account: HUF-denominated bonds issued by CIB, HUF-denominated shares traded on the Budapest Stock Exchange; government securities issued by the State of Hungary; securities indicated in section 2.2 of this Schedule of Fees. Financial instruments purchased in accordance with rules effective in the past are placed on the pension pre-savings account.

³ *The CIB Bank after 16th June 2013 does not contract Framework Agreement for opening of the pension pre-savings account.*

⁴ Charged on every quarter year commenced, with one quarter of the annual fee payable each quarter.

⁵ Charged for securities deposited on the pension security account and pension security deposit account.. Due once a year, in one amount.

⁶ 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.

⁷ 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 or USD-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 our USD-denominated Eurizon EasyFund investment units specified in section 2.3. of this Schedule if 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 are placed on the CIB (Maraton) Long Term Investment Account.

⁸ 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.

⁹ The minimum amount that must be deposited (transferred/transfer from pension pre-savings account) in order to open the account: HUF 25,000.

¹⁰ Charged on securities deposited on the CIB (Maraton) Long Term Investment Account and the securities custody account. Due once a quarter year, in one amount.

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 Maraton Investment account in order to transfer the account to another investment service provider based on the regulation of the Personal Income Tax Act.

- ¹² Projected on price value (deal price) in the currency of the issue.
- ¹³ If the investment units are bought in connection with any deposit-fixing campaign of CIB Bank Zrt. in the interest of complying with a condition determined in the promotion, a plus fee equaling 1% of the redeemed amount is charged in addition to the fee indicated if the redemption of investment units bought in connection with the promotion is effected within the period equaling to the term of the bank deposit fixed in the promotion. The calculation of the validity of the supplementary fee starts on the day of fulfillment of the buying transaction.
- ¹⁴ 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.
- ¹⁵ 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.
- ¹⁶ The invested amount is the basis of fee calculation.
- ¹⁷ The redeemed amount is the basis of fee calculation
- ¹⁸ In accordance with the operation regulation of the funds. Trading places in accordance with the prospectus prepared for Hungarian investors.
- ¹⁹ Debited on the EUR account on T day.
- ²⁰ Conversion deal.
- ²¹ Budapest Stock Exchange (1062 Budapest, Andrássy út 93.)
- ²² Exclusively in the case of BSE-listed securities. CIB Bank refunds the difference between normal and day-trade fees every day, for each transaction.
- ²³ The minimum fee is charged on both sides of the deal.
- ²⁴ 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.
- ²⁵ 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.
- ²⁶ It is set for the next calendar quarter year after prompt share turnover worth 1.500.000.000,- Ft was transacted on BSE in one quarter year. The benefit is valid till cancelled and for any fee package.
- ²⁷ 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.
- ²⁸ Foreign bond orders are not available via eBroker[®] system. The commission fees are charged regardless fee package.
- ²⁹ 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 1,000 and who had Business or Private investor package in the whole calendar month are entitled to a discount of HUF 1,000 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 website.
- ³⁰ 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 onto BSE request document justifying a valid identity, as determined in prevailing legal provisions, is entitled to execute the Subscriber Contract as Private Subscriber.
- ³¹ The modification can be effected by the customer exclusively in eBroker trading system, in the „Settings”

CIB Bank Ltd. H-1027 Budapest, Medve utca 4–14. H-1995 Budapest Phone: (36 1) 423 1000 Fax: (36 1) 489 6500 Court of Registry: Metropolitan Court as Court of Registry Court reg. no.: Cg. 01-10-041004 Tax number: 10136915-4-44 Stock Exchange membership: Budapest Stock Exchange Ltd. Activity permit no.: 957/1997/F, III/41. 044-10/2002. BIC (SWIFT) code: CIBHHUHB

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.

³² 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. The minimum fees: for private persons 600 Ft/quarter year, for legal persons 1.200 Ft/quarter year which is not charged if fee would be 0 Ft calculated upon the actual volumes in the quarter year.

³³ On the nominal value.

³⁴ 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.

³⁵ 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.

³⁶ 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.

³⁷ 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.

³⁸ 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..

³⁹ The Bank passes on its Customers the fees of sub-custody and other extra fees emerging in connection with the execution of orders

⁴⁰ 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.

⁴¹ On the nominal value

⁴² 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.

⁴³ 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.

⁴⁴ 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.

⁴⁵ In case of an extraordinary disclosure by the bank requested in addition to the disclosure methods determined in the Business Regulation.

⁴⁶ 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".

⁴⁷ Tax certificates sent by the Bank via postal service or via eBroker system

⁴⁸ Replica of the tax certificate sent via postal services, or paper-based delivery of tax certificate sent by the Bank via eBroker system

⁴⁷ except in the case of those orders that will be settled by KELER only after the submission of W-8BEN declaration