

Dear Client,

Deutsche Bank AG Hungary Branch hereby informs its clients that in accordance with the applicable provisions of the Act on the National Bank of Hungary (Article 23 (3) of Act CXXXIX of 2013), credit institutions and post offices shall exchange banknotes which are withdrawn from money circulation within a period of 3 years beginning from the official date of the withdrawal.

The following bank notes will be withdrawn from circulation by the National Bank of Hungary in 2017:

- Banknotes of HUF 2.000,- and 5.000,- issued prior to 2016 - on 31<sup>th</sup> July, 2017
- Banknotes of HUF 20.000,- issued prior to 2015 - on 31<sup>th</sup> December, 2017

Our Bank exchanges the banknotes of HUF 2.000,- and 5.000,- until the 31<sup>th</sup> of July, 2020 and the banknotes of HUF 20.000,- until the 31<sup>th</sup> December 2017.

The exchange obligation refers to the exchange of withdrawn banknotes into new banknotes with the same denomination in accordance with the regulation of MNB 11/2011 (IX.6.). The exchange is free of charge.

In order to secure smooth customer service, the exchange of banknotes exceeding 100 pieces is subject to prior notification, which shall be made at least one working day before the exchange takes place.

Withdrawn banknotes may be accepted for payment purposes by the Bank, thus payment into bankaccount may be made by depositing withdrawn banknotes within the period of 3 years starting from the date of withdrawal. The fee of „cash deposit in HUF” will be charged by the Bank on such transactions in accordance with the List of Conditions as amended from time to time.

Banknotes withdrawn from circulation - no longer constituting legal tender - may be exchanged to legal tender at the National Bank of Hungary within 20 years from the official date of the withdrawal.

Budapest, 31st of July, 2017

Yours sincerely,

Deutsche Bank AG Hungary Branch