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List of Terms and Conditions for Corporate Banking

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I. General

This List of Conditions provides information about the most important conditions of Deutsche Bank AG Hungary Branch in the corporate banking business. For services not explicitly listed, Deutsche Bank AG Hungary Branch reserves the right to charge an appropriate fee, which - if no agreement over the amount has been made - it deems fair. The Client shall pay all out-of-pocket expenses in accordance with clause 13(7) of the Bank's General Business Conditions. Fees listed in the List of Conditions are net of VAT. Our transaction fees in general are booked on the date of execution, separately from the transferred amount, charging the account specified by the transfer order as the account to be debited. The external charges to be paid by our customers are charged subsequently. If the customer has a separate charge account, then (in the absence of a different agreement) the transaction fees shall be charged to that charge account. If the currency of the transaction fee and the charge account are different, the fee shall be converted by applying the FX mid-rate of the National Bank of Hungary (NBH) and the FX mid-rate of the Bank in case of Guarantees and Documentary Business. The Bank provides the information required by Act CXVI of 2012 on financial transaction duty aggregated on a yearly basis, in the form of an attachment to the official account statement.

Deutsche Bank AG Hungary Branch is prepared to maintain accounts for corporates based on electronic banking primarily, exceptions are granted by the Bank in its own discretion. Paper-based transactions will be accepted in exceptional cases and for contingency purposes only.

For transactions requiring special services, we further reserve the right to charge increased fees.

Account relationships are based on Deutsche Bank AG Hungary Branch's General Business Conditions, as amended from time to time.

This List of Conditions is subject to withdrawal or amendment at any time in accordance with the General Business Conditions. With the effective date of the new version, the previous version of the List of Conditions shall not be effective.

Chapter III. (regarding unit based pricing/Billing) shall only apply if specifically agreed upon by the Client and the Bank in writing.

Foreign Exchange Conversions

In case of outgoing transactions requiring conversion, Deutsche Bank AG Hungary Branch applies its own sell FX rate of the transaction's currency against the currency of the account to be debited, whereas in case of incoming transactions it applies its own buy FX rate of the transaction's currency against the currency of the account to be credited. In case of cash desk services, Deutsche Bank AG Hungary Branch applies its own buy and sell rates fixed for bank notes. Deutsche Bank AG Hungary Branch publishes its daily fixing rates on our Bank's homepage (www.db.com/hungary) and the rates are also available via its electronic banking system (db-direct internet).

For payment transactions requiring foreign exchange conversion, Deutsche Bank AG Hungary Branch shall apply the applicable published fixing rate or an exchange rate no less favourable to the Client than that fixing rate, in accordance with the following procedure:

1. If the currency of the instruction, or the currency of the account to be debited/credited is HUF:

   1.1. Deutsche Bank AG Hungary Branch will apply the FX ask rate of the currency of the instruction against the currency of the account to be debited. In case of incoming transfers, the FX bid rate of the currency of the transfer against the currency of the account to be credited, will be applied.

2. Where neither the currency of the instruction, nor the currency of the account to be debited/credited is HUF:

   As Deutsche Bank AG Hungary Branch does not quote cross-rates between non-HUF currencies, in case of such instructions, the conversion will be made via HUF, meaning:

   2.1. In case of outgoing transfers, for the calculation of the FX rate of the instruction, the FX ask rate of the currency of the instruction against HUF and the FX bid rate of the currency of the account to be debited against HUF will be used

   2.2. In case of incoming transfers, for the calculation of the FX rate of the instruction, the FX bid rate of the currency of the instruction against HUF and the FX ask rate of the currency of the account to be credited against HUF will be used

   2.3. For transfers between accounts, held with Deutsche Bank AG Hungary Branch, for the calculation of the FX rate of the instruction, the FX bid rate of the currency of the account to be debited against HUF and the FX ask rate of the currency of the account to be credited against HUF will be used.

When executing payment transactions requiring foreign exchange conversion, the Bank shall apply the exchange rates specified below. Where a duly submitted payment order is received by the Bank on the date of execution:

- between 09:00 and 11:00, the Bank's fixing rate No. 1 shall apply

- between 11:00 and 13:00, the Bank's fixing rate No. 2 shall apply;
- between 13:00 and 15:00, the Bank's fixing rate No. 3 shall apply;
- between 15:00 and 16:45, the Bank's fixing rate No. 4 shall apply; and
- between 16:45 and 09:00 on the following banking business day, the Bank's fixing rate No. 5 shall apply.

The Bank reserves the right to revise its fixing rates at any time. Each fixing rate shall remain in effect until a new fixing rate is published by the Bank.

In case of conversion related to Instant Payment Credit, the latest fixing rate published before the time of receipt is applicable.

Instant Payment Credit shall mean all HUF payment instruction that meets the criteria set out in MNB Decree 35/2017. (XII.14.) and in the General Business Conditions for Payment Services of the Bank.

With effect from 9 January 2027, all incoming SEPA credit transfers requiring foreign exchange conversion shall be accepted only for credit to HUF accounts. Any other incoming SEPA credit transfers requiring foreign exchange conversion shall be rejected. Unless otherwise agreed between the Client and the Bank, the exchange rates applicable to such conversions shall be determined in accordance with the provisions set out above.

Costs and Fees

In case of international transactions, the payer and the beneficiary can share the transactional costs between themselves in different ways:

- "BEN" (beneficiary) type of cost sharing: all charges related to the transaction shall be borne by the beneficiary. In case of international payments within EU/EEA area – in line with the prevailing payment services regulations – Deutsche Bank AG Hungary Branch will automatically change all charge codes "BEN" into charge code "SHA".
- "OUR" (our) type of cost sharing: all charges related to the transaction shall be borne by the payer (ordering customer). The 'Guaranteed "OUR" surcharge' covers all transfer costs charged by any other bank (correspondent and beneficiary) that participates in the transaction. If, the payment is issued with charge code "OUR", Deutsche Bank AG Hungary Branch will charge the additional fee of "GOUR" in every case.
- "SHA" (shared) type of cost sharing: the ordering party and the beneficiary shall share the costs; i.e. the charges of the sending bank shall be borne by the ordering party, whereas the charges of any other bank (correspondent and beneficiary) that participates in the transaction shall be borne by the beneficiary.

The ordering party has the option to choose the desired cost sharing at the time of the initiation of the transfer. In the absence of a different order from the ordering party, the default type of cost sharing is „SHA". The correspondent banking costs related to international transactions are different from bank to bank and from destination to destination. For further information please turn to your account manager.

In case of payment instructions within the EEA and, if both the payer's and the beneficiary's service provider are located within the EEA, or the payment service provider's registered seat which is involved into the execution of the payment is located within the EEA, payer and beneficiary shall only bear the cost, fee or any other charge of it's own service provider.

A Payment within EU/EEA shall mean an international payment in the execution of which both, the payer's and beneficiary's service provider, or the only executing payment service provider, are located within the EU/EEA area. EU/EEA area means the member states of the European Union and Norway, Iceland and Liechtenstein.

Please kindly note that in case an international payment order is submitted in USD, the correspondent bank may change 'OUR' charge code into 'SHA' or 'BEN' unilaterally.

In order to ensure equivalence of fees of corresponding payments according to Section 3(1) of REGULATION (EC) No 924/2009 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on cross-border payments in the Community and repealing Regulation (EC) No 2560/2001, our fees denominated in HUF and EUR have been harmonized on the basis of the mid foreign exchange rate quoted by the Central Bank of Hungary effective on 2 December 2019, and corrections due to future changes of the foreign exchange rate will be performed on a yearly basis.

Please always provide correspondent banking data if amount of the cross-border payment exceeds USD 500,000, or EUR 500,000 or countervalue in foreign currency. Without correspondent banking data execution of the payment might be delayed. Payment transfer orders by fax or via email exceeding EUR 50,000, (or the equivalent of EUR 50,000 in any other currency) shall be confirmed through phone prior to the execution. For further details please refer to the account agreement.

Sanctions Screening

Due to performing of screening procedures based on regulations on restrictive measures relating to certain persons and entities, in particular the EU Council Regulation 2580/2001/EK, execution deadlines specified in this List of Conditions in case of certain transactions might eventually be exceeded.

Due to the monitoring and investigation process required by the Commission Delegated Regulation 2018/389 (EU) for the benefit of the Customer in order to detect unauthorized or fraudulent payment transactions, execution deadlines specified

in this List of Conditions may in case of certain transactions be eventually exceeded, or certain payment orders may be rejected by the Bank.

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Cut-Off Times, Value Dates

Execution of payment orders				
Domestic HUF Payment	Cut-Off Time and Closing time	Book Date on client's account	Debit Value Date on client's account	Credit Value Date at beneficiary's bank
Payment ACH Electronic (GIRO)[1]	D 15:50	D	D	D
Instant Payment[2]	D 24:00			
Payment High Value Electronic (VIBER)	D 15:50	D	D	D
In-house Transfer (within Deutsche Bank AG Hungary Branch) Electronic	D 15:50	D	D	D
In-house Instant Payment[2]	D 24:00			
Payment Postal voucher Electronic	D 11:00	D	D	n. a.
Payment ACH Paper based (GIRO)	D 13:00	D	D	D+1
Payment High Value Paper based (VIBER)	D 13:00	D	D	D
In-house Transfer (within Deutsche Bank AG Hungary Branch) Paper based	D 13:00	D	D	D
Domestic Direct Debit		Book Date on client's account	Credit Value Date on client's account	
Electronic	D 15:50	Day of credit from paying bank	Day of credit from paying bank	
Paper based	D 13:00	Day of credit from paying bank	Day of credit from paying bank	
Foreign currency and cross-border HUF payment (without conversion)	Cut-Off Time and Closing time[3]	Book Date on client's account	Debit Value Date on client's account	Expected Credit Value Date at beneficiary's bank[4]
Payment Non-Urgent international Electronic[5]	D 15:00	D	D	D+1
Payment Urgent USD, HUF, GBP, EUR, CAD international Electronic[6]	D 15:00	D	D	D
In-house Transfer (within Deutsche Bank AG Hungary Branch) Electronic	D 15:00	D	D	D
Payment Non-Urgent international Paper based[5]	D 13:00	D	D	D+2
Payment Urgent USD, HUF, GBP, EUR, CAD international Paper based[6]	D 13:00	D	D	D+1
In-house Transfer (within Deutsche Bank AG Hungary Branch) Paper based	D 13:00	D	D	D
Non-urgent SEPA CT Electronic	D 15:30	D	D	D+1
Urgent SEPA CT Electronic	D 13:00	D	D	D

In-house SEPA CT (within Deutsche Bank AG Hungary Branch) Electronic	D 17:00	D	D	D
Non-urgent SEPA CT Paper-based	D 13:00	D	D	D+1
Urgent SEPA CT Paper-based	D 10:00	D	D	D
In-house SEPA CT (within Deutsche Bank AG Hungary Branch) Paper-based	D 13:00	D	D	D
Foreign currency and cross-border HUF payment (with conversion)	**Cut-Off Time and Closing time[3]**	**Book Date on client's account**	**Debit Value Date on client's account**	**Expected Credit Value Date at beneficiary's bank[4]**
Payment Non-Urgent Electronic[5]	D 15:00	D	D	D+1
In-house Transfer (within Deutsche Bank AG Hungary Branch) Electronic	D 15:00	D	D	D
International EUR payment executed via High Value Payment System – with conversion Paper-based	D 13:00	D	D	D+2
Payment Non-Urgent International Paper based[5]	D 13:00	D	D	D+2
Payment Urgent International Paper based[5]	D 13:00	D	D	D+1
In-house Transfer (within Deutsche Bank AG Hungary Branch) Paper based	D 13:00	D	D	D

[1]) If the Customer submits the payment order by means other than paper, the amount of domestic HUF transfers without conversion will be credited to the payee's payment service provider's account at the latest within four hours after the point in time of the payment order's receipt by the Bank. In this regard, the point in time of receipt shall be the time when the transfer order arrived at the Bank along with all the necessary information - such as, in particular, the positive identification of the authorised signatory - and there are sufficient funds on the account to cover the entire amount of the transfer. The time of arrival will be indicated in the confirmation message generated by the electronic banking system of the Bank about the order bearing the required authorisations; this time cannot be earlier than the general daily Opening Time (7:00 a.m. CET). Payment orders submitted after the Cut-Off Time and before the next banking day's Opening Time or on a bank holiday shall be regarded as arriving at that next banking day's Opening Time. If the payment order is submitted with a Debit Day indicated, the point in time of receipt and of cover checking is the Opening Time of that Debit Day. Orders submitted by means of paper shall include, but shall not be limited to, funds transfer orders submitted via facsimile.

[2]) The amount of the HUF Instant Payment will be credited to the payee's account at the latest within five (5) seconds after the point in time of the payment order's receipt by the Bank. In case of Instant Payment, the point in time of receipt shall be the time when the transfer order arrived at the Bank, and the payment order was authenticated. In case of Instant Payment, Opening Time shall be 0:00 (CET) whilst Closing Time shall be 24:00 (CET). In accordance with prevailing regulations and depending on the availability of the Bank's systems, we will forward Instant Payments submitted in the form of bundled transactions via the Instant Payment clearing scheme in a way that the payment is executed within maximum 4 hours.

[3]) Opening Time for Foreign currency and cross-border HUF payments without currency conversion is 7:00 (CET).

[4]) The exact time when the beneficiary's bank actually credits the beneficiary's account is determined by the processing procedures and cut-off times at the beneficiary bank.

[5]) The above cut-off times are applicable for the following currencies: CAD, HUF, CZK, EUR, NOK, PLN, RON, SEK, CHF, TRY, GBP, USD. For all other currencies, please contact the Bank prior to submitting a payment order.

[6]) For all other currencies, please contact the Bank prior to submitting a payment order.

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Credits					
HUF Credit[1]	Cut-Off Time	Book Date on client's account	Closing Time	Credit Value Date on client's account	Credit Value Date in case of conversion
Incoming ACH (GIRO)		immediate effect[2]	24:00	immediate effect[2]	D
Instant Payment[3]	D 24:00	Immediately	24:00	Immediately	
Incoming Payment High Value (VIBER)	D 17:00	D	24:00	D	D
Incoming Cross-Border HUF Payments	D 17:00	D	24:00	D	D
Incoming Electronic In-house Transfer (within Deutsche Bank AG Hungary Branch)	D 17:00	D	24:00	D	D
Incoming Paper Based In-house Transfer (within Deutsche Bank AG Hungary Branch)	D 17:00	D	24:00	D	D
Domestic Direct Debit	Cut-Off Time	Book Date of client's account	Closing Time	Credit Value Date on client's account	
Prompt and grouped collection	D 08:00	D	24:00	D	D
Cross-border Credit[1]	Cut-Off Time[4]	Book Date of client's account	Closing Time	Credit Value Date on client's account	Credit Value Date in case of conversion
Payment originated from other banks	D 17:00	D	18:00	D	D
Electronic payment within Deutsche Bank	D 17:00	D	18:00	D	D
Paper based Payment within Deutsche Bank	D 17:00	D	18:00	D	D

[1]) Credit date on the customer's account corresponds to the bank working day on which Deutsche Bank AG Hungary Branch's nostro account is credited and the nostro account keeper has notified the Bank about the crediting – if the item is received before the cut-off-time. Items credited to the Bank's nostro account after the cut-off-time, will be credited to the customer's account with the original value date on the next bank working day. In case of credits requiring currency conversion, the latest fixing rate published before the time of receipt is applicable.

[2]) Incoming domestic fund transfers (without conversion) in HUF will be credited with immediate effect after the receipt of the information that the nostro account of the Bank has been credited.

[3]) Instant Payment Credits including a conversion will also be credited immediately. In case of conversion related to Instant Payment credits, the latest fixing rate published before the time of receipt is applicable.

[4]) Incoming cross-border fund transfers (without conversion) will be credited with immediate effect to Client's account if the receipt of the information that the nostro account of the Bank has been credited is delivered before 17:00. Opening Time in case of incoming payment transactions is 7:00 am on each bank working day.

(D) represents a business day. The cut-off times are expressed in Central European Time. The cut-off times for electronic instructions are exclusively for fully structured payment instructions delivered, requiring no manual intervention or corrections from Deutsche Bank. Repaired instructions and all instructions received after this cut-off time will be handled on a reasonable effort basis. If a value date is specified, then the appropriate account is debited on that specific value date.

The submission of paper-based payment orders (issued using Deutsche Bank AG Hungary Branch's forms) is possible within the Bank's Business Office hours indicated in its General Business Conditions.

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List of Terms and Conditions for Corporate Banking

Documentary Business

Service	Price
Export Letter of Credit	EUR
Pre advice	35.00
Advice	1.5‰ min 50.00 max 250.00
Handling fee	3,0‰, min 50.00
Confirmation commission for confirmed letter of credit	Upon request
Deferred payment commission for confirmed letter of credit	Upon request
Maturity control of deferred payment	1.0‰ min 50.00 max 250.00
Acceptance commission	Upon request
Amendment	40.00
Transfer commission	3.0‰, min 300.00
Assignment of proceeds	2.0‰, min 100.00
Pre-checking of documents	50.00
Forwarding an L/C to another bank for handling	100.00
Export Collections	EUR
Collection commission	3.0‰, min 50.00
Amendment commission	35.00
Import Letter of Credit	EUR
Pre-advice	20.00
Issuance	Upon request
Handling and taking up of documents	3.0‰, min 50.00
Deferred payment commission	Upon request
Amendment	40.00
Import Collections	EUR
Handling commission	3.0‰, min 50.00
Amendment	35.00
Commission for release of goods	1.5‰, min 40.00
Commission for releasing documents free of payment	1.0‰ min 25.00 max 50.00

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Guarantees

Service	Charging terms	Price
Guarantees		EUR
Issuance fee in case of standard-texts of Deutsche Bank AG Hungary Branch, otherwise plus amendment commission	Per guarantee	50.00
Advice of guarantee, without any obligation of Deutsche Bank AG Hungary Branch	Per guarantee amount	1.5‰ min 50.00 max 250.00
Guarantee commission	In % p.a. per guarantee amount	Upon request, min 25.00 per quarter year commenced
Amendment commission	Per amendment	40.00
Utilisation	Per utilisation	1.5‰, min 50.00
Forwarding of guarantee claim to issuing bank including signature check	Per forwarding	50.00

II. CHARGING "A"
(percentage based pricing)

Accounts, Information

Service	Charging Terms	Price
Account Terms		HUF/EUR
Account Opening	Per account	Free of charge
Account Maintenance (incl. electronic reporting - MT940 within Deutsche Bank Group)	Per month, per account	EUR 25.00[1]
Electronic Account Reporting Daily (MT 940) from Third Party Bank	Per month, per account	EUR 10.00[1]
Electronic Account Reporting Daily (MT 940) to Third Party Bank	Per month, per account	EUR 15.00[1]
Electronic Account Reporting Intraday (MT942) to/from Third Party Bank	Per month, per account	EUR 80.00[1]
Electronic Account Reporting Intraday through electronic banking system	Per month, per account	Free of charge
Account Statements' storage at cashier's desk	Per month	EUR 200.00[1]
Account Statements - Via electronic channels, daily or monthly - Printed, via post, daily or monthly	 Per month	 Free of charge EUR 30.00
Account Interest Statement		Free of charge
Charge Account Maintenance	Per month, per account	EUR 25.00[1]
Account Closing	Per account	Free of charge
Interest Rates[2]		% p.a.
Sight Deposits HUF		0.00 %
Sight Deposits EUR		0.00 %
Sight Deposits USD		0.00 %
Sight Deposits other currencies		On request
Time Deposits		As per agreement
Interest Rates on Current Account Credit Facilities		As per agreement
Default Interest Rate on overdue HUF amounts[3]		22.00 %
Default Interest Rate on overdue in EUR and USD[3]		12.00 %

[1]) Will be debited in account currency.

[2]) Subject to change depending on money market developments. Interest is computed on an actual/ 360 basis and booked monthly.

[3]) Negative balance of the account in the absence of, or in excess of the relevant overdraft agreement.

Account information continued

Service	Charging Terms	Price
Information (on request)		HUF/EUR
Copy of a single account statement, exchange rate list (phone, fax, email)	Per single case	EUR 10.00
Download of Extract from the Court of Registration	Per single case	HUF 5 000
Copy of account statement, exchange rate list (phone, fax, email)	Per month	EUR 100,00
Confirmation of payment orders	Per single case	EUR 10.00
Statement to auditors	Per single case	EUR 150.00
Bank information, confirmations or reports upon request of the customer	Per single case	EUR 50.00 + external costs

Domestic Services

Service	Description	Charging Terms	Price
Credits			HUF
High Value credit (VIBER)	Electronic		Free of charge
Instant Payment	Electronic		Free of charge
ACH credit (GIRO)	Electronic		Free of charge
Collection Direct Debit - bulk format	Electronic initiation of direct debit	Per transaction	20
	Additionally on incoming funds	Per transaction	0.8‰ min 20
	Plus small bulk file surcharge (less than 200 single items included)	Per bulk file	Free of charge
Collection Direct Debit - single format	Paper-based initiation of direct debit	Per transaction	100
	Electronic initiation of direct debit	Per transaction	50
	Additionally on incoming funds	Per transaction	1.25‰ min 100
Postal vouchers credit		Per transaction	PEK fee[1] + 0.5‰
Payments			HUF
Payment High Value (VIBER)	Electronic	Per transaction	0.4% min 10 000 max 50 000
Payment High Value (VIBER)	Paper-based	Per transaction	0.5% min 15 000 max 55 000
Payment ACH (GIRO)	Electronic	Per transaction	1 300
Instant Payment	Electronic	Per transaction	650
Payment ACH (GIRO)	Paper-based	Per transaction	1.8‰ min 500 max 10 000
Payment Payroll (GIRO bulk format)	Electronic	Per transaction	1.25‰ min 50
	Plus small bulk file surcharge (less than 200 single items included)	Per bulk file	Free of charge
In-house Transfer (within Deutsche Bank AG Hungary Branch)	Electronic		Free of charge
In-house Transfer (within Deutsche Bank AG Hungary Branch)	Paper-based	Per transaction	1 000

[1]) PEK (Posta Elszámoló Központ) fee (separated by customer affected) is invoiced to Deutsche Bank monthly in arrears and will be debited to client's accounts accordingly.

Domestic Service continued

Service	Description	Charging Terms	Price
Payments (cont'd.)			HUF
Payment Direct Debit	Electronic	Per transaction	1.25‰ min 100
Payment via Postal vouchers	Electronic	Per transaction	PEK fee + 250

Incidents[1]			HUF/EUR
Repair, amendment, deletion/cancellation of payment instruction	Non-executed	Surcharge per transaction	EUR 10.00
	Executed	Surcharge per transaction	EUR 50.00 + charges of beneficiary bank
Investigation of payment instruction	Executed and non-executed	Per transaction	Free of charge
Handling of Individual or Group Collection Authorisation	Paper based with standard wording of the Bank	Per authorisation	HUF 3 000
	Paper based with special wording of the Beneficiary	Per authorisation	HUF 3 000

[1]) Based on Client's written request to retrieve funds of an executed payment, Bank will try to retrieve the funds of the already executed payment. In case of successful credit the Bank is entitled to apply the fee. Due to the dependency on the beneficiary's consent upon crediting, the Bank excludes all liability for the time of forwarding and the success of such cancellation request ("best effort basis").

International Services

Service	Description	Charging Terms	Price
Credits			EUR
Credit	Electronic, SWIFT	Per transaction	1.2‰ min 10,00 max 150.00
SEPA credit	Electronic, SWIFT	Per transaction	Free of charge
Payments			HUF/EUR
Urgent international payment	Electronic, SWIFT	Per transaction	1.75‰ min EUR 26.00 max EUR 131.00
Non-urgent international payment[1]	Electronic, SWIFT	Per transaction	1.35‰ min EUR 15.00 max EUR 125.00
In-house Transfer (within Deutsche Bank AG Hungary Branch)	Electronic	Per transaction	Free of charge
SEPA CT urgent payment	Electronic	Per transaction	EUR 30.00
SEPA CT non-urgent payment	Electronic	Per transaction	EUR 3.40
SEPA CT in-house transfer (within Deutsche Bank AG Hungary Branch)	Electronic	Per transaction	Free of charge
SEPA CT urgent payment	Paper-based	Per transaction	EUR 50.00
SEPA CT non-urgent payment	Paper-based	Per transaction	EUR 1.30
SEPA CT in-house transfer (within Deutsche Bank AG Hungary Branch)	Paper-based	Per transaction	HUF 1 000
Urgent international payment	Paper-based, SWIFT	Per transaction	3.0‰ min EUR 39.00 max EUR 144.00
Non-urgent international payment[1]	Paper-based, SWIFT	Per transaction	2.5‰ min EUR 20.00 max EUR 600.00
In-house Transfer (within Deutsche Bank AG Hungary Branch)	Paper-based	Per transaction	HUF 1 000
Guaranteed “OUR” cost sharing	Surcharge	Per transaction	EUR 30.00
Incidents[2]			EUR
Repair, amendment, cancellation of payment orders	Non-executed	Surcharge per transaction	10.00
	Executed	Surcharge per transaction	50.00 + charges of correspond. / beneficiary bank
Investigation	Executed and non-executed	Per transaction	Free of charge
Cancellation of SEPA payment orders	Executed, non-executed	Surcharge per transaction	25.00

[1]) It includes International EUR payment executed via High Value Payment System (with conversion). EUR-denominated payment instructions that are initiated from a non-EUR account and as such requiring prior foreign exchange conversion will be executed by our Bank via so called “High Value Payment System”.

[2]) Due to the dependency on the beneficiary’s consent upon crediting, the Bank excludes all liability for the time of forwarding and the success of such cancellation request (“best effort basis”). Based on Client’s written request to retrieve funds of an executed payment, Bank will try to retrieve the funds of the already executed payment. In case of successful credit, the Bank is entitled to apply the fee.

Other Services

Service	Description	Charging Terms	Price
Cash			HUF
Deposit			
Cash deposit in HUF[1]		Per transaction	1.75‰ min HUF 1 000
Cash deposit in foreign currency[2] (bank notes only)		Per transaction	1.0% min HUF 1 000
Bag deposit in HUF (can be deposited to Deutsche Bank AG Hungary Branch's external vault at Criterion Kft. only)	Agreement needed	Per transaction	As per agreement plus NBH fee[3]
HUF deposit of more than 1 000 bank notes (daily per depositor)	In addition to the fee of cash deposit	Per transaction	0.25%
Foreign currency deposit of more than 500 bank notes (daily per depositor)	In addition to the fee of cash deposit	Per transaction	0.75%
Withdrawals			
Cash withdrawal in HUF[4]		Per transaction	2.00‰ min HUF 450
Bank note withdrawal in foreign currency[5]		Per transaction	1.0% min HUF 3 000
Fee for non-withdrawal of high value amount requested in advance		Per occasion	1.0‰ min HUF 20 000
Withdrawal of high HUF amount not requested in advance (above HUF 2 000 000)[6]	In addition to the fee of cash withdrawal	Per transaction	0.25%
Withdrawal of high foreign currency amount not requested in advance[6]	In addition to the fee of cash withdrawal	Per transaction	1.75%
			EUR
Change of denomination	Bank notes only		Free of charge
Responsible custody fee[7]		Per month and account	25.00

[1]) Customers are able to deposit up to HUF 1 000 in coins per day per depositor to their account.

[2]) Deposit and withdrawals will be executed by the Bank only in the following currencies: EUR, GBP, USD, CHF. It is not possible to withdraw foreign currency bank coins at our cash desk.

[3]) NBH fee is the charge applied by the National Bank of Hungary for the deposit of cash, currently HUF 0.30 for 5 000 Forint notes, HUF 0.7 for 10 000 Forint notes, and HUF 1.5 for 20 000 Forint banknotes, free of charge for coins.

[4]) Forint amounts exceeding HUF 2 000 000 have to be requested one bank-working day in advance. Customers are able to withdraw up to HUF 1 000 in coins per day from their account. In case of higher amounts, please contact our cash desk two days prior to the planned coin withdrawal. We will ensure these coin withdrawals on a reasonable effort basis, for a fee of 3%.

[5]) In case of high value bank note withdrawal in EUR, USD, GBP and CHF, the amount has to be requested two bank-working days in advance. High value: if the amount exceeds the countervalue of HUF 300 000 in EUR and USD and HUF 100 000 in GBP and CHF.

[6]) We will ensure withdrawal of high HUF or foreign currency amount not requested in advance on a reasonable effort basis.

[7]) The bank is charging the fee for the custody of unclaimed (not claimed despite multiple notices) account balances. The Bank will charge the fee starting with the first day of the 3rd calendar month after the account closing, or in its own discretion it will put funds into court custody. The Bank will not account for any other cost, fee or other charge in connection with the settlement following the termination of the account agreement.

Electronic banking

Service	Description	Charging Terms	Price
db-direct internet			EUR
a) One-off set up fee	Set up and registration of users	One-off, per user	10.00
	Set up and registration of authorisers	One-off, per authoriser	10.00
	Set up of Transaction Module - allowing access to the local ACH in all countries where Deutsche Bank is present	One-off, per country	300.00
	Additional Training on the request of client	Per hour, plus travel expenses	32.00
b) On-going fee	User Maintenance	Per month, per registered user	Free of charge
	Authoriser Maintenance	Per month, per registered authoriser	Free of charge
	Maintenance and use of Transaction Module, includes: - Routing payment files - Conversion of files to local format, - Support - Maintenance and updates	Per country, per month	Free of charge
	Regeneration of sign-on/ Authorisation password	Per request	10.00
	Modification of contract	Per request	35.00
c) Security	db Secure Authenticator (dbSA) hard token - for authorization in db-direct / Cash Manager	Per item	30.00
	dbSA hard token – replacement upon client request	Per item	30.00
	dbSA hard token – replacement due to broken token	Per item	Free of charge
	dbSA soft token	Per item	Free of charge

III. CHARGING "B"

(Unit based pricing/Billing)

(Applicable only if agreed upon specifically by Client and the Bank)

Accounts, Information

Service	Charging Terms	Price
Account Terms		HUF/EUR
Current account/Charge account Maintenance (1003)	Per month, per account	EUR 165.00[1]
End-of-Day Reporting service fee (1104): Receiving MT940 from third party bank and making this available via electronic banking services	Per month, per account	EUR 44.00[1]
End-of-Day Reporting (1106) Set-up of MT940 sent to third parties	Per month, per account	EUR 66.00[1]
Intraday Reporting (1114) Sending MT942 intraday reporting to third parties	Per month, per account	EUR 99.00[1]
Intraday Reporting (1113) Receiving MT942 from third party bank and making this available via electronic banking services	Per month, per account	EUR 60.00[1]
End-of-day Account Statement (1266)		
- Via electronic channels, daily or monthly		Free of charge
- Printed, via post, daily or monthly	Per month	EUR 44.00[1]
Intraday account statement (1267)	Daily, several times a day	Free of charge
Electronic Billing Reporting – Set-up (1119)	One Off	EUR 1,100.00
Electronic Billing Reporting – Service Charges (1120)	Per month / account	EUR 44.00
Sight Deposits HUF[2]		0.00 %
Sight Deposits EUR[2]		0.00 %
Sight Deposits USD[2]		0.00 %
Sight Deposits other currencies		On request
Time Deposits		As per agreement
Interest Rates on Current Account Credit Facilities		As per agreement
Default Interest Rate on overdue HUF amounts[3]		22.00 %
Default Interest Rate on overdue in EUR and USD[3]		12.00 %

Service	Charging Terms	Price
Information (on request)		HUF/EUR
Additional Statement (1070) Copy of a single account statement	Per single case	EUR 11.00
Payment Confirmation (1074)	Per unit	EUR 11.00
Audit Confirmation (1065)	Per unit	EUR 275.00
Bank Inquiry/Information/Opinion/Confirmation (1075)	Per unit	EUR 99.00
Local Direct Debit Mandate Handling (1098) Paper based with	Per Unit	HUF 2 750

[1]) Will be debited in account currency.

[2]) Subject to change depending on money market developments. Interest is computed on an actual/ 360 basis and booked monthly.

[3]) Negative balance of the account in the absence of, or in excess of the relevant overdraft agreement.

Domestic Services

Service	Description	Charging Terms	Price
Credits instructions			HUF
Urgent Credit (VIBER) (1011)	Electronic	Per unit	Free of charge
Instant Credit (1470)	Electronic	Per unit	Free of charge
Non-urgent/ACH Credit (GIRO) (1012)	Electronic	Per unit	Free of charge
Electronic Initiation of bulk Direct Debit (1282)	Electronic	Per unit	22 HUF
successful bulk Direct Debit (1013)	Electronic	Per Unit	660 HUF
Electronic Initiation of single format Direct Debit (1288)	Electronic	Per Unit	55 HUF
Successful single format Direct Debit (1287)	Electronic	Per Unit	825 HUF
Postal Cheque (Vouchers) Credits (1289)	Electronic	Per Unit	440 HUF + PEK fee[2]
Payments			HUF
Urgent Payment (VIBER) (1030)	Electronic	Per Unit	35 000 HUF
Non-urgent Payment/ACH (GIRO) (1034)	Electronic	Per Unit	2 000 HUF
Instant payment (1472)	Electronic	Per Unit	2 000 HUF
Manual Payment (High Risk Media) surcharge (1067)	Paper-based	Per Unit	165.00 EUR
Non-urgent Payment/ACH – Salary payments (GIRO) (1033)	Electronic	Per Unit	1.000 HUF
Book Transfer (within DB Hungary) (1038)	Electronic	Per Unit	Free of charge
Direct Debit Payment (debit to account) (1039)	Electronic	Per Unit	3 000 HUF
Postal Cheque (Vouchers) Payments (1401, 1662)	Electronic	Per Unit	660 HUF + PEK fee[2]
Incidents[1]			HUF/EUR
Repair / Non-STP Fee (1076)	Non-executed	Per Unit	EUR 12.00
Cancellation, Amendment, Investigation (1073)	Executed and non-executed	Per Unit	55.00 EUR

[1]) Based on Client's written request to retrieve funds of an executed payment, Bank will try to retrieve the funds of the already executed payment. In case of successful credit, the Bank is entitled to apply the fee. Due to the dependency on the beneficiary's consent upon crediting, the Bank excludes all liability for the time of forwarding and the success of such cancellation request ("best effort basis").

[2]) PEK (Posta Elszámoló Központ) fee (separated by customer affected) is invoiced to Deutsche Bank monthly in arrears and will be debited to client's accounts accordingly.

International Services

Service	Description	Charging Terms	Price
Credits			EUR
Incoming Cross Border (SWIFT) Credit (1016)	Electronic	Per Unit	33.00 EUR
SEPA Credit Transfer Credit (1007)	Electronic	Per Unit	Free of charge
Payments			HUF/EUR
Urgent Payment (SWIFT) (1043)	Electronic	Per Unit	92.00 EUR
Non-urgent Payment (SWIFT) (1044)[1]	Electronic	Per Unit	60.00 EUR
Book Transfer (within DB Hungary) (1038)	Electronic	Per Unit	Free of charge
SEPA Credit Transfer – Accelerated (1023	Electronic	Per Unit	33.00 EUR
SEPA Credit Transfer (1024)	Electronic	Per Unit	5.20 EUR
Manual Payment (High Risk Media) surcharge (1067)	Paper based	Per Unit	165.00 EUR
Guaranteed OUR (GOUR) Charge (1078)	Surcharge	Per Unit	33.00 EUR
Incidents[2]			EUR
Repair / Non-STP Fee (1076)	Non-executed	Per Unit	12.00 EUR
Cancellation, Amendment, Investigation (1073)	Executed and non-executed	Per Unit	55.00 EUR
Cancellation, Amendment, Investigation (SEPA) (1330)	Executed and non-executed	Per Unit	27.50 EUR

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[1]) It includes International EUR payment executed via High Value Payment System (with conversion). EUR-denominated payment instructions that are initiated from a non-EUR account and as such requiring prior foreign exchange conversion will be executed by our Bank via so called “High Value Payment System”.

[2]) Due to the dependency on the beneficiary’s consent upon crediting, the Bank excludes all liability for the time of forwarding and the success of such cancellation request (“best effort basis”). Based on Client’s written request to retrieve funds of an executed payment, Bank will try to retrieve the funds of the already executed payment. In case of successful credit, the Bank is entitled to apply the fee.

Other Services

Service	Description	Charging Terms	Price
Cash			HUF
Deposit			
Cash Deposit[1] (local CCY) (1091)		Per Unit	1 650 HUF
Cash Deposit[2] (foreign CCY) (1094)		Per Unit	4.950 HUFs
Cash Deposits at Cash Desk >1000 Bank Notes (Local CCY) (1353)		Per Unit	5 500 HUF
Cash Deposits at Cash Desk >500 Bank Notes (Foreign CCY) (1354)		Per Unit	55.00 EUR
Withdrawals			
Cash Withdrawal (local CCY)[3] (1085)		Per Unit	1 650 HUF
Cash Withdrawal (foreign CCY)[4] (1090)		Per Unit	4 950 HUF
Fee for non-withdrawal of pre-requested High Value Amount (1352)		Per Unit	27 500 HUF
Cash Withdraw. High Val. Amt. not pre-request[5]. (Local CCY) (1350)		Per Unit	11 000 HUF
Cash Withdraw. High Val. Amt. not pre-request[5]. (Foreign CCY) (1351)		Per Unit	33.00 EUR
Responsible Custody Fee[6] (1465)		Per month and account	27.50

[1]) Customers are able to deposit up to HUF 1 000 in coins per day per depositor to their account.

[2]) Deposit and withdrawals will be executed by the Bank only in the following currencies: EUR, GBP, USD, CHF. It is not possible to withdraw foreign currency bank coins at our cash desk.

[3]) Forint amounts exceeding HUF 2 000 000 have to be requested one bank-working day in advance. Customers are able to withdraw up to HUF 1 000 in coins per day from their account. In case of higher amounts, please contact our cash desk two days prior to the planned coin withdrawal. We will ensure these coin withdrawals on a reasonable effort basis, for a fee of 3%.

[4]) In case of high value bank note withdrawal in EUR, USD, GBP and CHF, the amount has to be requested two bank-working days in advance. High value: if the amount exceeds the countervalue of HUF 300 000 in EUR and USD and HUF 100 000 in GBP and CHF.

[5]) We will ensure withdrawal of high HUF or foreign currency amount not requested in advance on a reasonable effort basis.

[6]) The bank is charging the fee for the custody of unclaimed (not claimed despite multiple notices) account balances. The Bank will charge the fee starting with the first day of the 3rd calendar month after the account closing, or in its own discretion it will put funds into court custody. The Bank will not account for any other cost, fee or other charge in connection with the settlement following the termination of the account agreement.

Electronic banking

Service	Description	Charging Terms	Price
db-direct internet			EUR
Set up (1122)	Accounts with portal Electronic Banking portal Administrator users for Customer Self Administration("CSA") Remote training for CSA Administrators	One-off, per domain	750.00 EUR
On-site training / support (1174)		Per hour	150.00 EUR
Remote training/support (1176)		Per hour	Free of charge
System maintenance fees (1123)	System Maintenance and Helpdesk which includes: - One domain - Unlimited number of entities, local accounts, and users - Maintenance of users by the bank where required due to banking service regulations - Availability of account information for 390 days in cash manager	Per month, per country	200.00 EUR
Contract/setup changes (1182)		Per change	35.00 EUR
DB Secure Authenticator - Hard Token (1562)		One off per Unit	32.00
DB Secure Authenticator - Soft Token (1561)		Per item	Free of charge