

Commercial Banking Payment Account – List of Conditions – Part I.

Effective from 1st of January 2013

I. General Conditions

This List of Conditions is an inseparable part of the General Business Conditions of Corporate Services and the General Lending Conditions of Commercial Banking of Citibank Europe plc Hungarian Branch Office (*hereinafter: Bank*) in relation to its regulations on specific contracts, services or instructions.

The Bank accepts only those orders which are in conformity with its business policy, General Business Conditions of Corporate Services and General Lending Conditions of Commercial Banking. The fees and conditions provided below apply to general banking transactions and they have been defined according to the bank and money-transactions laws in force. The Bank reserves the right to charge additional fees for transactions requiring non-standard procedures.

Except for the reasons listed in the General Business Conditions of Corporate Services under point 2.2.1 each year in March the Bank is entitled to adjust the fees and charges indicated in the present List of Conditions up to extent of the average yearly consumer price-index (inflation rate) announced by the Hungarian Central Statistical Office regarding the previous calendar year. The new charges and fees shall be published 15 days prior to effective date, by amending the present List of Conditions. The Bank may differ from the degree of the inflation rate in favour of the Client.

1. ACCOUNT MANAGEMENT

(valid for the management of both Hungarian forint (HUF) and foreign currency accounts)

1.1 Interest conditions

		Interest rate on the basis of 360-day year	EBKM* on the basis of 365-day year
1.1.1	Forint sight account interest		
	a) If the account's monthly average credit balance does not exceed HUF 25 million	0.10% p.a.	0.10% p.a.
	b) If the account's monthly average credit balance exceeds HUF 25 million	0.20% p.a.	0.20% p.a.
	c) If the account's monthly average credit balance exceeds HUF 50 million	0.40% p.a.	0.41% p.a.
1.1.2	Foreign currency sight account interest	0% p.a.	0% p.a.

*EBKM: Unified Deposit Rate Index

The interest rates above are based on current money market conditions and may change from time to time. In case the reference interest rate changes, the Bank is entitled to apply the modification on the client's account without prior notice.

Interest rates on time deposits are subject to a separate agreement.

1.1.3	Time deposits (<i>pls. see Section II. Point 7</i>) in Hungarian Forint (HUF) in foreign currency	minimum amount is HUF 1 million minimum amount is USD 10,000 or equivalent
1.1.4	Early access to HUF and foreign currency time deposits (<i>It is only possible to access the entire amount before maturity.</i>)	HUF 3,140 / occasion
1.1.5	Interest paid by the Bank in the event of early access to HUF and foreign currency time deposits with a tenor equal to or shorter than 30 days	0% p.a.
1.1.6	Interest paid by the Bank in the event of early access to HUF and foreign currency time deposits with tenor longer than 30 days (<i>If the original rate falls below 3% p.a., the Bank does not pay any interest.</i>)	original interest rate – 3% p.a.

1.1.7	Fee for early termination of Market Linked Deposit	as defined in the individual offer
1.1.8	Negative balance on payment account or exceeding of approved overdraft limit (<i>in the absence of relevant overdraft agreement</i>)	the penalty interest defined by the effective Civil Code + 5%, calculating from the first day of the negative balance
1.2	Account - management charges	
1.2.1	Account opening	free of charge
1.2.2	Forint account maintenance fee (<i>regardless of the number of payment accounts</i>)	HUF 5,200 / month
1.2.3	Foreign currency account maintenance fee	USD 26 / month or equivalent / month / account
1.2.4	Confirmation of funds transfer (<i>upon request of the Client</i>)	HUF 2,000 / item
1.2.5	Confirmation of account balance and / or account number (<i>upon request of the Client</i>)	HUF 1,500 / certificate
1.2.6	Account management related other certification ⁶ (<i>General bank reference, confirmation of authority over the account; upon request of the Client</i>)	HUF 3,000 / certificate
1.2.7	Account information for auditors	HUF 15,000 / certificate
1.2.8	Original account statement fee (<i>One statement per month is free of charge. The Bank charges this fee for any further account statement</i>)	HUF 520 / statement
1.2.9	Copy of account statement (<i>not older than 1 year</i>)	HUF 1,000 / statement
1.2.10	Copy of account statement (<i>older than 1 year</i>)	HUF 1,200 / statement
1.2.11	Debit / Credit advice (<i>The Bank charges this fee for separate credit and debit advice</i>)	HUF 210 / page
1.2.12	Interest advice (<i>The Bank charges this fee for separate advice</i>)	HUF 20 / page
1.2.13	Time deposit and loan advice	free of charge
1.2.14	Electronic account information	free of charge
1.2.15	Overnight account statement by fax	HUF 20,980 / month
1.2.16	Capital placement / increase certificate fee	HUF 3,500 / certificate
1.2.17	Transaction fee ¹	HUF 37 / item
1.2.18	Reception of request for debit based on mandate	HUF 2,090 / authorization
1.2.19	Reception of authorization for group collection	HUF 2,090 / authorization
1.2.20	Reception of authorization for SEPA direct debit	EUR 10 / authorization
1.2.21	Reception of standing order	HUF 2,090 / account
1.2.22	Same-day fulfilment of foreign currency transfer order or paper-based Forint transfer order submitted after the cut-off time ²	HUF 3,140 / transfer + transfer fee
1.2.23	Resending of detailed cash transfer order / express cash transfer order report (<i>upon request of the Client</i>)	HUF 1,040 / booking day
1.2.24	Late payment of fees and commissions	same as the penalty interest defined by the effective Civil Code +5%, calculating from the first day of the negative balance
1.2.25	Account closing fee (without closing of Client relationship)	HUF 5,240 / account
1.2.26	Closing of Client relationship within one year	HUF 5,240 / account
1.2.27	Safe custody fee ³ (<i>calculated from the date specified in the notice</i>)	HUF 10,450 / account / month
1.2.28	Fee for instructions submitted on non-Bank-standard form	HUF 520 / instruction + transfer fees
1.2.29	Other bank charges (<i>postage, courier etc.</i>)	as they arise
1.2.30	Copy of SWIFT message (<i>upon request of the Client</i>) via Post or electronically	HUF 2,000 / message

1.2.31 Settlement of a non-approved overdraft via debiting the Client's other payment account with the Bank	HUF 1,040 / item
1.2.32 Data request from the Central Credit information System	free of charge
1.2.33 Investigation (<i>item not older than 6 months</i>)	USD 31 / order
1.2.34 Investigation (<i>item older than 6 months</i>)	USD 52 / order
1.2.35 Printing of Court Registry Extract for account opening update of account details	HUF 2,600 / extract
1.2.36 Printing of Property sheets for a lending deal	HUF 4,190 / property sheet
1.2.37 TakarNET map copy request ⁷	HUF 3,000 / copy
1.2.38 Requesting a non-authentic MOKK certificate for a lending deal ⁵	HUF 2,090 / request
1.2.39 Requesting an authentic MOKK certificate for a lending deal ⁵	HUF 4,190 / request
1.2.40 Opening of first payment account for off-shore companies	HUF 52,450 / account
1.2.41 Opening of first payment account for non-resident companies	HUF 15,700 / account
1.2.42 Detailed transaction and commission report (<i>as per the Bank's standard format</i>)	HUF 5,240 / report
1.2.43 Detailed transaction and commission report (<i>upon request of the Client</i>) ⁴	as agreed (minimum HUF 3,000 / certificate)

¹This fee will be charged by the Bank for the following transactions: Forint transfer and credit via GIRO or VIBER, foreign currency transfer and cash deposit and withdrawal, check credit with recourse, postal check credit via Magyar Posta Zrt., in one item, postal voucher debit in one item.

²The Bank will do its best to process the orders received after respective cut off time the day of submission (see Section II.1.) but does not guarantee to fulfil them even if the instruction was properly submitted and funding is available. In order to ensure the safe and smooth processing of Client orders, the Bank has the right to refuse requests for same day processing of transfer orders received by the Bank after cut-off time.

³Safe custody fee will be debited by the Bank for the first 3 months at the starting date of the safe custody calculated on the funds taken into safe custody. After that the fee will be debited monthly for each month commenced.

⁴The Bank reserves the right to make a decision about satisfying or refusing the Client's request.

⁵Applicable in case of contracts concluded after 1st April 2011.

⁶Applicable in case of contracts concluded after 1st of May 2012.

⁷Applicable in case of contracts concluded after 1st of January 2013.

2. PAYMENTS

2.1 Credits

2.1.1 Forint credits via GIRO	free of charge
2.1.2 Forint credits via VIBER	free of charge
2.1.3 Electronic initiation of request for debit based on mandate	free of charge
2.1.4 Initiation of request for debit based on mandate on paper without underlying documents (<i>personal delivery, letter</i>)	HUF 1,040 / item
2.1.5 Initiation of request for debit based on mandate on paper enclosing underlying documents (<i>for example bill of exchange collection</i>) (<i>personal delivery, letter</i>)	HUF 2,090 / item
2.1.6 Crediting request for debit based on mandate item	free of charge
2.1.7 Electronic initiation of group collection transactions	GIRO fee + HUF 10 / item
2.1.8 Crediting group collection items	GIRO fee + HUF 10 / item
2.1.9 Submission of Bill of Exchange (<i>in HUF</i>) for collection	HUF 2,090 / draft
2.1.10 Foreign currency credits ¹ (<i>non-SEPA² credit transfer</i>)	0.079%, minimum HUF 2,620
2.1.11 Foreign currency credits (<i>SEPA² credit transfer</i>)	EUR 3.15 / item

2.1.12 Fee for early availability the equivalent of credit items ³	annual interest detailed as penalty interest in 1.2.24
2.1.13 Crediting cash transfer order via Magyar Posta Zrt. (<i>postal check</i>) and release of detailed data report via CitiDirect ⁴	applicable postal charge ⁵ + HUF 20 / order
2.1.14 Crediting cash transfer order via Magyar Posta Zrt. (<i>postal check</i>) and release of paper-based detailed data report ⁴	applicable postal charge ⁵ + HUF 60 / order
2.1.15 Crediting cash transfer order via Magyar Posta Zrt. (<i>postal check</i>), for clients not having valid contract	charge under point 2.1.14 + HUF 100 / order
2.1.16 Crediting express cash transfer order via Magyar Posta Zrt. (<i>postal check</i>), and release of detailed data report via CitiDirect ⁴	applicable postal charge ⁵ + HUF 30 / order
2.1.17 Sending a first order for cash transfer / express cash transfer (<i>postal check</i>) draft to Magyar Posta Zrt.	HUF 10,490 / order
2.1.18 Sending further order of cash transfer / express cash transfer draft (<i>postal check</i>) to Magyar Posta Zrt.	HUF 3,140 / order
2.1.19 Sending for revision the cash transfer / express cash transfer draft (<i>postal check</i>) to Magyar Posta Zrt.	HUF 3,140 / order
2.1.20 Resend amount of cash transfer order received to a closed account number via postal voucher	according to 2.2.23 point fee

¹In case of foreign currency transfers the participating banks might apply other fees, these fees are charged to the Client by the Bank, except for the transfers within the European Union Member Countries or other countries that are partners in the European Economic Area Agreement, and transfer amount is denominated in any currency of the EEA Member Countries, in which cases the initiator and the beneficiary will be charged by fees, costs or other engagements determined only by their own financial service provider, if there is no currency exchange involved.

²Regarding to SEPA credit transfer further conditions are provided in Section II. under point 1.1.11.

³The Bank applies this special service fee together with the fee as per point 2.1.10.

⁴These conditions only apply in case the Client has a signed and valid agreement with the Bank on this type of service.

⁵The Bank provides information on the actual charges of Magyar Posta Zrt. upon the request of the Client.

2.2 Debits

The below charges are applicable in case the transaction is initiated electronically through CitiDirect or **CitiConnectSM for Files** (previously CFX, File Delivery). If otherwise not defined below, paper-based payment instructions – irrespective of the fact whether they are in-house or external payments – will be charged four times the fee of the external payment submitted electronically and the amount of financial transaction tax.

2.2.1 Forint transfers via GIRO	
electronic initiation	0.1% (including GIRO / National Bank of Hungary (NBH) fee), minimum HUF 155 + amount of the effective financial transaction tax ¹⁰ / transfer
paper-based initiation ¹	0.4% (including GIRO/National Bank of Hungary (NBH) fee), minimum HUF 620 + amount of the effective financial transaction tax ¹⁰ / transfer
2.2.2 Domestic Forint transfer via VIBER	
electronic initiation	0.52% (including NBH fee), minimum HUF 20,980, maximum HUF 104,900 + amount of the effective financial transaction tax ¹⁰ / transfer
paper-based initiation ¹	1.05% (including NBH fee); minimum HUF 41,960, maximum HUF 209,800 + amount of the effective financial transaction tax ¹⁰ / transfer
2.2.3 Forint transfer to another client's account within the Bank	
electronic initiation	amount of the effective financial transaction tax ¹⁰ / transfer

	paper-based initiation ¹	payment as in point 2.2.1 paper based initiation
	Forint transfer between the client's own accounts within the Bank	
	electronic initiation	free of charge
	paper-based initiation ¹	0.4% minimum HUF 620 / transfer
2.2.4	Monthly minimum transaction fee <i>(if the cumulated fee of the transactions under 2.2.1 and 2.2.3 is less than HUF 10,400 monthly excluding the financial transaction tax component)</i>	HUF 10,400 / month / HUF payment account
2.2.5	Forint transfer to abroad ²	charge of Forint transfer fee to another client's account within the Bank + fee of 1 SWIFT message sent by the Bank
2.2.6	Forint transfer to abroad via VIBER ² <i>(if the correspondent bank of the beneficiary bank is not the Bank)</i>	fee for Foreign currency transfer
2.2.7	Group transfer	HUF 340 / transfer
2.2.8	Payment initiated by the beneficiary or by third party for direct debit based on mandate, including official transfer order, and court transfer order	payment as in point 2.2.1
2.2.9	Requesting refund for direct debit based on mandate	1.05%, minimum HUF 5,240 / request
2.2.10	Settlement of SEPA direct debit	EUR 10.5 / transfer (with the fee of SWIFT message sent by the Bank)
2.2.11	Notification on SEPA direct debit receipt	EUR 5.25 / notification
2.2.12	Requesting refund for SEPA direct debit	USD 31 / order
2.2.13	Settlement of direct debit based on mandate	1.05%; minimum HUF 5,240
2.2.14	Payment for group collection order ⁶	amount of the effective financial transaction tax ¹⁰ / transfer
2.2.15	Foreign currency transfer ³ <i>(non-SEPA⁴ credit transfer with shared (SHA) charging option)</i> electronic initiation	0.16%, minimum HUF 3,500 + amount of the effective financial transaction tax ¹⁰ / transfer + fee of SWIFT message sent by the Bank
2.2.16	Foreign currency transfer ³ <i>(non-SEPA⁴ credit transfer with shared (SHA) charging option)</i> paper-based initiation ¹	0.64%; minimum HUF 7,000 + amount of the effective financial transaction tax ¹⁰ / transfer + fee of SWIFT message sent by the Bank
2.2.17	Foreign currency transfer ³ <i>(non-SEPA⁴ credit transfer with OUR charging option)</i>	Foreign currency transfer fee as per 2.2.15 or 2.2.16 + USD 37 / transfer
2.2.18	SWIFT message fee	HUF 1,570 / SWIFT message sent by the Bank
2.2.19	Foreign currency transfer <i>(SEPA⁴ credit transfer)</i> electronic initiation	0.1%, minimum EUR 12.5 maximum EUR 84 + amount of the effective financial transaction tax ¹⁰ / transfer (including fee of SWIFT message sent by the Bank)
2.2.20	Foreign currency transfer <i>(SEPA⁴ credit transfer)</i> paper-based initiation ¹	0.4%, minimum EUR 50 maximum EUR 336 + amount of the effective financial transaction tax ¹⁰ / transfer (including fee of SWIFT message sent by the Bank)
2.2.21	Urgent processing of foreign currency transfer ⁸ <i>(non-SEPA payment initiated with the same value day as the processing day)</i>	USD 50 + the fee as per 2.2.15 or 2.2.16

2.2.22 Foreign currency transfer to another client's account within the Bank	
electronic initiation	amount of the effective financial transaction tax ¹⁰ / transfer
paper-based initiation ¹	0.63%; minimum HUF 7,340 + amount of the effective financial transaction tax ¹⁰ / transfer
Foreign currency transfer between the client's own accounts within the Bank	
electronic initiation	free of charge
paper-based initiation ¹	0.63%; minimum HUF 7,340 / transfer
2.2.23 Postal voucher payments (<i>available only via CitiDirect electronic submission</i>)	applicable postal charge ⁵ + HUF 210 + amount of the effective financial transaction tax ¹⁰ / item
2.2.24 Handling and crediting the counter-value of postal voucher returned without delivery*	applicable postal charge ⁵ + HUF 620 / transfer
2.2.25 Transfer of HUF account balance before account closing to another bank or to another account with the Bank	HUF 520
2.2.26 Convey credit items arriving via GIRO to a closed payment account to another HUF payment account of the Client held with the Bank ⁷ (<i>covered by a valid account agreement</i>)	HUF 5,240 / closed account
2.2.27 Transfer of foreign currency account balance before account closing to another bank or to another account held with the Bank	fee for foreign currency transfer
2.2.28 Cancellation of GIRO HUF transfer order before processing	HUF 1,040 / order
2.2.29 Cancellation of FCY payment order before processing	HUF 1,040 / order + potential conversion loss
2.2.30 Modification of HUF GIRO transfer order before processing	HUF 3,140 / order
2.2.31 Modification of FCY transfer order before processing	HUF 3,140 / order + potential conversion loss
2.2.32 Recall of HUF GIRO transfer order after processing (<i>independently from the success of the transaction</i>)	HUF 5,000 / order
2.2.33 Recall of FCY transfer order after processing	USD 31 / order + conversion loss
2.2.34 Booking of FCY transfer returned due to incorrect instruction without conversion or with conversion, if the amount is less than USD 5,000	free of charge
2.2.35 Booking of FCY transfer returned due to incorrect instruction with conversion or re-transferring it based on the Client's choice, if the amount is above USD 5,000	USD 31
2.2.36 Bank(s)'s extra fee charged upon the claim of the Beneficiary's bank for non-automatic processing of HUF or foreign currency x-border transfer, including SEPA credit transfer (<i>e.g. Client submits non compliant or incorrect beneficiary account number, bank identification number, beneficiary bank is not SEPA compliant etc.</i>)	USD 5 / order + foreign bank(s) fee as they occur
2.2.37 Additional fee for processing electronic payment order that requires manual intervention ¹⁰ (<i>e.g. Client submits inadequate payment type or submits payment order incomplete or with incorrect data</i>)	HUF 2,620 / order
2.2.38 Processing of payment order submitted via SWIFT (<i>MT101/103/104</i>)	fee of electronic submission ¹ + USD 5 / order
2.2.39 Payment for Bill of Exchange collection request	HUF 5,240 / item
2.2.40 Requesting investigation and releasing of extra data file and / or information on postal services	applicable postal fee + HUF 1,040 / item

¹ Paper-based transactions are all transactions submitted not via CitiDirect, **CitiConnectSM for Files** (previously CFX, File Delivery) or SWIFT systems. Electronic initiations are all transactions submitted via CitiDirect or **CitiConnectSM for Files** (previously CFX, File Delivery).

² The Bank will process Forint transfer to abroad via VIBER, unless as per Point 2.2.5 the correspondent bank of the beneficiary bank is Citibank Europe plc Hungarian Branch Office.

³ In case of foreign currency transfers correspondent banks may charge fees, and the Bank is entitled to charge the relating Client with these fees, except for the transfers within the European Union Member Countries or other countries that are partners in the European Economic Area Agreement, and transfer amount is denominated in any currency of the EEA Member Countries, in which cases the initiator and the beneficiary will be charged by fees, costs or other engagements determined only by their own financial service provider, if there is no currency exchange involved. In case of foreign currency transfers the Bank reserves the right to select another correspondent bank for the purpose of accomplishing the payment order. The Bank shall not be responsible for any harms resulting incidentally from selecting another correspondent bank, provided the Bank is able to prove that he has acted with regard to selecting and instructing in a manner that can generally be expected in the given situation.

⁴ Regarding to SEPA credit transfer further conditions are provided in Section II. under point 1.1.11.

⁵ The Bank provides information on the actual fees of Magyar Posta Zrt. upon request of the Client.

⁶ In case the Client does not provide sufficient cover the Bank will reject the group collection orders on the date of debit.

⁷ The Bank offers this service upon the Client's written request with the conditions defined in the request; the fee for this service will be charged to the account indicated in the Client's request as a credit account. Foreign currency transfers arriving to a closed account are refused by the Bank.

⁸ Urgent processing of foreign currency transfer with same value date as the processing day (T+0) can be performed by the Bank. in case of currencies like: euro (EUR), US dollar (USD), British pound (GBP), Canadian dollar (CAD), Romanian leu, Turkish lira (TRY) if the Client order is submitted within the cut-off time defined by the Corporate Payment Account List of Conditions Part II. Point 1.

The Bank cannot guarantee the payment order executing regulations and cut-off times of its correspondent banks.

⁹ Requirements of automatic processing of payment orders submitted via CitiDirect, **CitiConnectSM for Files** (previously CFX, File Delivery) or SWIFT are defined in Section II. under point 1.1.10 for payment orders not meeting these criteria an Additional fee will be charged on the day of processing.

¹⁰ The general conditions regarding to financial transaction tax are provided in Commercial Banking Payment Account – List of Conditions Part II. under point 9.

* Applicable in case of the contracts concluded after 1st of May 2012.

3. CASH TRANSACTIONS

3.1 Cash deposits

3.1.1	HUF deposit at cash desk up to a maximum HUF 4,000,000 ¹	0.03%, minimum HUF 250
	HUF deposit at cash desk above HUF 4,000,000 ^{1,2}	fee as per point 3.1.2
3.1.2	HUF banknote deposit in bag if counted by the Bank	0.1%, minimum HUF 1,500 + fee of the National Bank of Hungary (NBH)
3.1.3	Credit the collected HUF banknote deposit in bag (counted by security company)	NBH fee
3.1.4	HUF coin deposit in bag	2%, minimum HUF 1,000 + NBH fee
3.1.5	Foreign currency banknote deposit with or without conversion (both for deposit in bag or at cash-desk)	0.5%, minimum USD 10 or equivalent
3.1.6	Foreign currency coins deposit (both for deposit in bag or at cash-desk)	20% of face value

3.2 Cash withdrawal

3.2.1	HUF withdrawal at cash desk up to a maximum HUF 4,000,000 ¹	0.18%, minimum HUF 250 + amount of the effective financial transaction tax ³
	HUF withdrawal at cash desk above HUF 4.000.000 ^{1,2}	fee as per 3.2.2
3.2.2	HUF withdrawal in bag	0.2%, minimum HUF 1,500 + amount of the effective financial transaction tax ³ + NBH fee

3.2.3	Foreign currency withdrawals with or without conversion (both for deposit in bag or at cash-desk)	1%, minimum USD 10 or equivalent + amount of the effective financial transaction tax ³
3.2.4	Fee for non-withdrawal of pre-notified amounts	HUF 20,980 per occasion + cost of acquisition and liquidation of pre-notified amounts
3.2.5	Fee for withdrawing non-pre-notified, large-amount HUF cash	fee as per 3.2.1 + 0.2%
3.2.6	Fee for withdrawing non-pre-notified, large-amount foreign currency cash	fee as per 3.2.3 + 2%

¹The Bank charges the fee of the National Bank of Hungary to the Client on cash deposits and withdrawals in excess of 500 banknotes and / or coins. Fees charged for handling of banknotes and coins are available on the website of National Bank of Hungary (www.mnb.hu).

²The fee is applied for large amount cash transactions (above HUF 4,000,000) calculated for the whole amount of the transaction.

³The general conditions regarding to financial transaction tax are provided in Commercial Banking Payment Account – List of Conditions Part II. under point 9.

3.3 Currency exchange free of charge

3.4 Traveler's cheques issuance 0.75%, minimum USD 5 or equivalent + amount of the effective financial transaction tax¹ / cheques sold at the same time and in the same currency

¹The general conditions regarding to financial transaction tax are provided in Commercial Banking Payment Account – List of Conditions Part II. under point 9.

3.5 Traveler's cheques re-purchase 0.75%; minimum USD 5 or equivalent / cheques repurchased at the same time and in the same currency

3.6 Denomination exchange of forint banknotes and -coins free of charge
(fit and legal genuine tender unfit banknotes and - coins)

3.7 General rules and regulations

Please submit your HUF cash withdrawal request above HUF 2 million (considered as large amount by the Bank) and requests for specific denominations by 3 p.m. (or 1 p.m. on Fridays) one banking day prior to the planned date of withdrawal, by calling the telephone customer service, or by sending a copy of the appropriately completed withdrawal form to the Bank by fax.

Please submit your cash withdrawal requests for major currencies (USD, EUR, CHF) in excess of HUF 2 million* or equivalent, as well as requests for other currencies regardless of the amount in writing by 12 p.m. 2 banking days prior to the planned withdrawal date via telephone customer service, or forward a copy of the appropriately completed withdrawal form to the Bank via Fax.

*HUF equivalent of a foreign currency cash withdrawal is to be calculated by using the official currency mid-rate of the Bank applicable on the date of submission of your request.

The original withdrawal form must be presented at the actual time of withdrawal. If the cash is not withdrawn on the indicated day, the transaction will be cancelled and the fee in Section I. point 3.2.4 will be charged.

In the case of a non-pre-notified, large amount cash withdrawal request, the Bank will fulfil the order only to the extent of the cash amount that is available on the day of the order. The remaining amount can be acquired on the day of the order depending on whether it can be obtained on the market. The extra cost of acquiring the currency will be charged to the Client (Section I.3.2.5, 3.2.6).

4. COLLECTIONS

4.1 Cheques

4.1.1	Cheque collection ¹ (credit counter-value upon receipt of final payment)	0.26%, minimum USD 31 / cheque + courier charge ²
4.1.2	Cheque collection ¹ (credit with recourse, subject to final payment)	0.26%, minimum USD 31 / cheque (including the courier charge)
4.1.3	Traveler's Cheques collection	0.31%, minimum USD 52 / submitted on same day in the same currency



4.1.4	Unrequited cheques	0.31%, minimum USD 52 / cheque
4.1.5	Investigation on status of check collection	HUF 1,570 / SWIFT message sent by the Bank
4.1.6	Bank fee because of use of courier services	as they occur
4.1.7	Issuance of foreign currency cheques	0.3%, minimum USD 50 + amount of the effective financial transaction tax ³ / cheque

¹General rules for submission and handling cheque of collection are provided in Section II. under point 1.2.

²In advance or upon payment of cheque collection collecting / paying bank may charge fees, and the Bank is entitled to charge the relating Client with these fees.

³The general conditions regarding to financial transaction tax are provided in Commercial Banking Payment Account – List of Conditions Part II. under point 9.

4.2 Documentary and clean collections

4.2.1	Delivery of documents against payment or acceptance	0.3%, minimum USD 50 + amount of the effective financial transaction tax ¹
4.2.2	Delivery of documents free of payment	0.2%, minimum USD 50
4.2.3	Release of goods sent to our address or at our disposal	USD 100
4.2.4	Amendment of collection orders	USD 30 / request
4.2.5	Cancellation of collections	0.2%; minimum USD 50
4.2.6	Acceptance held in custody	USD 100 / year
4.2.7	Clean collections (<i>Bs/E in foreign currency</i>)	0.3%, minimum USD 50 + amount of the effective financial transaction tax ¹
4.2.8	Handover of import collection to another bank	USD 100
4.2.9	Tracer	USD 25 / item
4.2.10	SWIFT message fee	USD 10 / SWIFT message sent by the Bank
4.2.11	Other bank charges (<i>postage, courier etc</i>)	as they occur

All collections are subject to the "Uniform Rules of Collections", 1995 Revision, ICC Brochure No. 522 and to any subsequent revisions thereto.

¹The general conditions regarding to financial transaction tax are provided in Commercial Banking Payment Account – List of Conditions Part II. under point 9. As regards documentary collections the financial transaction tax shall be charged for import transactions only.

5. DOCUMENTARY CREDITS

5.1 Import documentary credits (import L/Cs)

5.1.1	Opening fee	0.2%, minimum USD 100
5.1.2	Risk premium ¹	as per separate agreement
5.1.3	Negotiation and payment (<i>on sight basis</i>)	0.2%, minimum USD 200 + amount of the effective financial transaction tax ²
5.1.4	Negotiation and payment (<i>on deferred payment basis</i>)	0.25%, minimum USD 200 + amount of the effective financial transaction tax ²
5.1.5	Amendments concerning the increase of the amount and / or prolongation	0.2%, minimum USD 100
5.1.6	Other amendments	USD 50 / item
5.1.7	Discrepancy fee	USD 100 / negotiation
5.1.8	Cancellation of the unused expired L/C	USD 100
5.1.9	SWIFT message fee	USD 10 / SWIFT message sent by the Bank
5.1.10	Preparing / checking L/C drafts	0.1%, minimum USD 50, maximum USD 250
5.1.11	Other bank charges (<i>e.g. courier</i>)	as they occur

All documentary credits are subjects to the existing and valid "Uniform Customs and Practice of Documentary Credits" (ICC)

¹If not a pledged deposit serves as a collateral for the import L/C over and above the opening fee the Bank will charge risk premium (see section I. under point 5.1.2) for the full tenor of the L/C, expressed as a % per annum, agreed with the Client individually in the related contract.

²The general conditions regarding to financial transaction tax are provided in Commercial Banking Payment Account – List of Conditions Part II. under point 9.

5.2 Export documentary credits (export L/Cs)

5.2.1	Pre-advice	USD 40
5.2.2	Advising	0.15%, minimum USD 50, maximum USD 1,000
5.2.3	Negotiation and payment (<i>on sight basis</i>)	0.2%, minimum USD 100
5.2.4	Negotiation and payment (<i>on deferred payment basis</i>)	0.25%, minimum USD 100
5.2.5	Pre-checking of document on Client's request	0.1%, minimum USD 50
5.2.6	Amendments	USD 50 / amendment
5.2.7	Full or partial transfer of credit or assignment of proceeds ¹	0.15%, minimum USD 50
5.2.8	Confirmation / discounting	as per separate agreement
5.2.9	Handing over to another bank for further handling requested by the beneficiary	USD 50 (above the advising fee)
5.2.10	Cancellation of unused expired L/C	USD 50
5.2.11	SWIFT message fee	USD 10 / SWIFT message sent by the Bank
5.2.12	Other bank charges (<i>e.g. courier</i>)	as they occur

¹The Bank will transfer a documentary credit only if fees associated with the transfer have been paid.

6. GUARANTEES, CUSTOM SURETIES

6.1	Advising without the engagement of the Bank	0.15%, minimum HUF 10,000; maximum HUF 200,000
6.2	Amendment (<i>when the guarantee is advised by the Bank without any engagement</i>)	HUF 15,000
6.3	Guarantees, sureties or undertakings for guarantee issued by the Bank	0.125% / month started, minimum HUF 25,000 / guarantee, for a year, collected yearly in advance
6.4	Guarantee issued under our protection	0.15% / month, minimum HUF 30,000 / guarantee, for a year, collected yearly in advance
6.5	Increase of the amount and / or prolongation of the guarantee issued by the Bank	0.125% / month, minimum HUF 25,000 / guarantee, for a year, collected yearly in advance
6.6	Risk premium ¹	as per separate agreement
6.7	Other amendments (<i>when the guarantee is issued by the Bank</i>)	HUF 15,000
6.8	Forwarding claims of guarantees previously not registered at the Bank	HUF 10,000
6.9	Presenting, handling of a claim for guarantees registered (received and issued) at the Bank	0.2%, minimum HUF 15,000 + amount of the effective financial transaction tax ²
6.10	Review of non-Bank standard guarantee wording	0.1%; minimum HUF 10,000 / item
6.11	Guarantee wording negotiation with the beneficiary	HUF 25,000
6.12	Issuance of letter of intent for guarantee	HUF 35,000
6.13	Courier	as they occur
6.14	Other bank charges (<i>e.g. UPS postage</i>)	as they occur

6.15	Certificate of issuance of the guarantee	HUF 5,000
6.16	Issuance of extra copy on Client's request	HUF 2,000
6.17	Administration because of non-accurate documentary instruction	HUF 5,000

¹If there is no pledged deposit placed as collateral for a guarantee, over and above the guarantee fee as per point 6.6, respectively the Bank will charge a risk premium for the whole guarantee tenor, expressed as a % per annum, agreed with the Client individually in the related contract.

²The general conditions regarding to financial transaction tax are provided in Commercial Banking Payment Account – List of Conditions Part II. under point 9. The Bank shall charge the financial transaction tax for payments of claims received for guarantees issued by the Bank.

7. MASTERCARD

7.1	Card issuance fee	free of charge
7.2	Annual fee ¹	HUF 8,300 / card
7.3	Card blocking	free of charge
7.4	Replacement of card (upon request of the Client) ²	HUF 6,290 / card
7.5	Urgent replacement of card (upon request of the Client) ²	HUF 15,730 / card
7.6	Replacement of lost card	HUF 6,290 / card
7.7	Urgent replacement of lost card	HUF 15,730/ card
7.8	Renewal of expired card	free of charge
7.9	Cash withdrawal in Hungary	0.2%, minimum HUF 315 + amount of the effective financial transaction tax ³ / transaction
7.10	Cash withdrawal outside Hungary	1.05%, minimum HUF 1,045+ amount of the effective financial transaction tax ³ / transaction
7.11	Interest rate on card account	0.1% p.a.
7.12	Purchase transaction (<i>in and outside Hungary</i>)	amount of the effective financial transaction tax ³
7.13	Resend PIN code ²	HUF 2,090 / card
7.14	Copy of card statement ²	HUF 2,090 / statement
7.15	Changing of card limit ²	HUF 1,040 / occasion

¹First time collected at month-end settlement of the month of the issuance of the card, then annually at the end of the same month.

²Applicable in case of the contracts concluded after 2 November 2010.

³The general conditions regarding to financial transaction tax are provided in Commercial Banking Payment Account – List of Conditions Part II. under point 9.

Pursuant to effective legislation, transactions using bankcards cannot be cancelled or modified.

8. CITIDIRECT INTERNET BANKING SERVICE

8.1 CitiDirect transaction initiation and information inquiry

8.1.1	Installation	free of charge
8.1.2	Training and helpdesk	free of charge
8.1.3	SafeWord Card (<i>to generate dynamic password</i>) first SafeWord card second ¹ and each additional SafeWord card	free of charge HUF 3,900 / month / card
8.1.4	SafeWord card change fee	HUF 5,240 / change
8.1.5	On-site consultation (<i>in connection with maintenance of internet based banking system (CitiDirect)</i>)	HUF 15,700 / visit
8.1.6	Automatic file and report delivery via e-mail first 3 e-mail addresses	HUF 5,240 / month

	Automatic file and report delivery via e-mail additional e-mail addresses	HUF 1,570 / month / e-mail address
8.1.7	Infopool-sending account statement via SWIFT message MT940/MT942/MT950	USD 105 / month / reported account
8.1.8	CitiDirect report customization	USD 52 / report
8.1.9.	CitiDirect BE Mobile (mobile bank service) fee (independently from the number of users) ²	HUF 3,900 / month / client

¹ This fee is applicable in case CitiDirect service is requested after 11 April 2011. For service requests submitted before this date Mid-size Corporate Payment Account List of Conditions valid from 2 November 2010 prevails.

² Applicable in case of the contracts concluded after 1st of May 2012.

9. TELEPHONE CUSTOMER SERVICE FEES, INFORMATION

9.1	Information of account balances, Forint and foreign currency transfers and returned items	free of charge
9.2	Information of banking products and services, their fees and interests	free of charge
9.3	Copies of bank documents upon request of the Client	HUF 1,040 / document

10. SMS SERVICES

10.1	Subscription fee	HUF 520 / month / Client
10.2	SMS fee	HUF 50 / item

11. SAFE RENTAL ¹

11.1	Replacement of safe key/change of safe lock	HUF 12,000 + 27% VAT
11.2	Monthly fee	

Safe size	Monthly fee (net)	VAT
7.5 x 60 x 25 cm	HUF 835	HUF 225
8 x 31 x 40 cm	HUF 835	HUF 225
12 x 31 x 40 cm	HUF 835	HUF 225
12 x 60 x 25 cm	HUF 1,675	HUF 452
24 x 31 x 40 cm	HUF 1,675	HUF 452
48 x 31 x 40 cm	HUF 1,675	HUF 452
22.5 x 60 x 25 cm	HUF 2,515	HUF 679
46 x 60 x 25 cm	HUF 3,355	HUF 906
93.5 x 60 x 25 cm	HUF 4,195	HUF 1,133

¹ Service is available only in certain branches.

12. CITIFX PULSE INTERNET BASED, ONLINE FOREIGN CURRENCY CONVERSION SYSTEM

12.1	Implementation and usage	free of charge
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12.2	Initiation of transaction	free of charge
12.3	Minimum amount of conversion	USD 10,000 or equivalent in other currency
13.	LOAN¹	
13.1	Indicative offer ²	HUF 15,000
13.2	Letter of intent (for tender) ²	HUF 25,000
13.3	Credit promissory note ²	0.25%; minimum HUF 25,000
13.4	Project examination fee ⁹	0.25%; payable at presenting the credit request to the Bank
13.5	Credit assessment fee ³	HUF 50,000; payable at presenting the credit request to the Bank
13.6	Approval fee	As defined in the applicable agreement; payable promptly but latest at signing of the agreement.
13.7	Handling fee	As defined in the applicable agreement; payable at signing of the agreement.
13.8	Disbursement fee	As defined in the applicable agreement; payable at the time of disbursement.
13.9	Commitment fee	As defined in the applicable agreement; payable on the last banking day of each calendar month via account debit by the Bank, or at times and conditions defined by the applicable agreement.
13.10	Drawdown / repayment	For drawdown / repayment of a loan based on a frame agreement the drawdown/-repayment notice has to be submitted to the Bank latest by 13:00 p.m. three (3) banking days prior to the drawdown / repayment date indicated in the drawdown / repayment notice; minimum amount to be drawn or repaid is HUF 1,000,000 or equivalent amount in foreign currency.
13.11	Drawdown fee	As defined in the applicable agreement; payable at the time of the drawdown.
13.12	Interest payment	Interest is due as defined in the applicable agreement, in case the interest payment dates are not defined by the applicable agreement, interest of overdrafts is payable according to Section II.8 of the present List of Conditions, interest of loans granted based on loan and credit line agreements is due on the last day of interest period. The Bank debits the interest due on the Client's payment account defined in the applicable agreement.
13.13	Default interest	Default interest is payable as defined by the applicable agreement; if the default interest rate is not defined by the agreement, the interest rate of the default interest payable on overdue amounts is the penalty interest rate as defined by the effective Civil Code regulations + 5%. Default interest is payable from the day following the due date.
13.14	Prepayment ¹¹	If not otherwise defined in the applicable agreement the minimum amount of prepayment is HUF 1,000,000 or equivalent amount in foreign currency; the Bank is entitled to charge prepayment fee which equals to 1% of the prepaid loan amount, minimum HUF 50,000
13.15	Agreement amendment fee ⁵	HUF 60,000
13.16	Agreement cancellation fee ^{6,7}	HUF 50,000



13.17 Debt statement request fee ⁶	HUF 10,000
13.18 Handling fee ⁸	0.25%; minimum HUF 25,000
13.19 Pledged deposit fee ¹⁰	As per separate agreement; fee as defined in the deposit agreement, payable at signing of the agreement
13.20 Fee of written demand ¹²	HUF 500 / letter; payable for any written demand sent by the Bank due to non-contractual performance of the Customer, in case of all product types

¹In case of Foreign Currency Agreement the minimum fees expressed in foreign currency will be defined in the special agreement.

²Applicable in case of agreements concluded after April 11, 2011.

³Applicable in case of credit requests presented after June 4, 2011.

⁴In case of Letter of Credit (L/C) and guarantee opened with cash cover under point 13.18 is applicable

⁵or as defined in the applicable agreement

⁶Applicable in case of agreements concluded after July 15, 2009.

⁷Charged in case of cancellation of overdraft, credit frame agreement and guarantee frame agreement, if no prepayment fee is charged.

⁸Charged in case of cash collateralized documentary credits and guarantees; the fee will be charged in advance. Applicable in case of agreements concluded after May 3, 2010. In case the documentary credit or guarantee is not cash collateralized; the fee will be defined in the applicable agreement.

⁹Applicable in case of credit requests presented after May 1, 2012.

¹⁰Applicable in case of agreements concluded after May 1, 2012.

¹¹Applicable in case of agreements concluded after July 1, 2012.

¹²Applicable in case of agreements concluded after January 1, 2013.