

## Quasi-Contract List of Conditions

**Effective from 01<sup>st</sup> April 2021 until withdrawal**

The amendments are marked by *italicized* text in the List of conditions. The amendments in the List of Conditions from the 01<sup>st</sup> of April 2021:

*Fees have been raised.*

### 1. General provisions

If the amount affected by the quasi-contract and available in the quasi-contract account is lower than the amount of the fees, costs charged by the Bank as per this List of Conditions, the Bank shall enforce its fee and/or cost demand up to the balance available in the quasi-contract account only.

The Bank shall deduct the amount of the monthly fees, costs of the quasi-contract (safekeeping) from the amount concerned on the first banking day of the month following the relevant month.

The Bank shall not charge the monthly fee, cost of the quasi-contract (safekeeping):

- In the first month of the quasi-contract and
- in the next month, and
- in the month when the Principal withdraws the amount affected by the quasi-contract.

### 2. Terms & conditions

|   |                                     |
|---|-------------------------------------|
| <b>Safekeeping</b>                                      | HUF 674/month/quasi-contract        |
| <b>Withdrawal</b>                                       |                                     |
| <b>HUF transfer to HUF bank account within the Bank</b> | free of charge                      |
| <b>cash withdrawal</b>                                  | 0,51% min HUF 3.370 max. HUF 18.289 |

If the amount affected by the quasi-contract is denominated in a currency other than HUF, the Bank shall charge all fees, costs related to the quasi-contract as per this List of Conditions based on the foreign currency mid rate quoted by the Bank and valid on the due date of payment of the same.

In the case of a foreign currency payment:

- the Bank shall pay the equivalent of unavailable denominations and coins in HUF;
- the amount may only be paid in the same currency or in HUF.

A HUF amount managed under a quasi-contract may only be withdrawn in HUF.

If the quantity of cash available at the branch does not allow completing the exchange of banknotes and coins in full, it is possible—based on the Principal's demand—to order the required quantity of banknotes.

If the Principal wishes to withdraw a HUF or foreign currency cash amount reaching or exceeding HUF 500,000, he or she shall be required to give notice of the planned cash withdrawal by 11:00 a.m. on the banking day preceding the withdrawal at the cash desk of the relevant branch. Such a notice may not be withdrawn. On any cash amount ordered but not received, the Bank shall charge a fee of 0.25%, which is to be deducted from the amount managed under the quasi-contract.