

Quasi-Contract List of Conditions

Announced on 3rd March 2020
Effective from 20th April until withdrawal

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.

In the first month of the quasi-contract and in the next month the Bank shall not charge the monthly fee, cost of the quasi-contract (safekeeping).

If the Principal withdraws the amount affected by the quasi-contract, for the month of withdrawal the Bank shall charge a time-proportional part of the monthly fee, cost of the quasi-contract (safekeeping) falling on the period lasting until the date of the withdrawal.

2. Terms & conditions

Safekeeping	HUF 652/month/quasi-contract
Withdrawal	
HUF transfer to HUF bank account within the Bank	free of charge
cash withdrawal	0,50% min HUF 3.089 max. HUF 17.705

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A HUF amount managed under a quasi-contract may only be withdrawn in HUF.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 Such a notice may not be withdrawn.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.