

X. Safe service

List of Conditions

Effective: As from 3rd December 2019 until withdrawal

The amendments are marked by *italicized* text in the List of conditions.

Amendments effective as of 3 December, 2019:

Till 03.12.2019 the service may be used only and exclusively at the Bank's Akadémia utca Branch (Budapest, V. ker. Akadémia u. 6.) during opening hours.

After 03.12.2019 safe service will not be available any more at Akadémia utca branch.

Until 29th February the title of the present List of Conditions was X. Other services.

1. Safe service

The bank safe service is solely provided at the Akadémia branch (Budapest, 5th district, Akadémia street 6.) during opening hours.

1.1. Fees in case of contracts for Safe-type A, B, C, D after the 2nd of April 2013, and in case of contracts for Safe-type E, F, G after the 1st of March 2016¹

Rental fees based upon size and value-limit²

| | Safe-type A | Safe-type B width: 260 mm , depth: 420 mm | Safe-type C | Safe-type D |
|---|-----------------|--|-----------------|-----------------|
| Ins Insurance value-limit of the Bank's liability | height: 110 mm | height: 190 mm | height: 210 mm | height: 230 mm |
| HUF 10,000,000 | HUF 4,287/month | HUF 5,358/month | HUF 5,572/month | HUF 5,894/month |

| | Safe-type E | Safe-type F width: 580 mm , depth: 420 mm | Safe-type G |
|---|------------------|--|------------------|
| Ins Insurance value-limit of the Bank's liability | height: 430 mm | height: 470 mm | height: 530 mm |
| HUF 10,000,000 | HUF 16,107/month | HUF 18,791/month | HUF 21,476/month |

The rental fees are adjusted with HUF 368 per million when the value-limit is above HUF 10,000,000.

If a partner is authorized to the safe, the Bank adds HUF 579 to the monthly rental fee.

The rental fee is payable up-front, quarterly, half-yearly or annually. If the rental fee is paid annually, the rental fee is discounted with 1 month rental fee.

Other fees

| | |
|--|------------|
| key deposit ² | HUF 33,221 |
| breaking-open of safe ^{1,2} | HUF 27,862 |
| new key ^{1,2} | HUF 5,358 |
| Due to late payment a surcharge of a monthly rental fee is calculated ^{1,2} . | |

The interest rate of key deposit account is equivalent with the interest rate specified in point 2 (Interest rates HUF bank accounts) of effective Bank Account, electronic services Retail List of Conditions.

¹ The fees are including 21.26% VAT.

² Indexation of charges and fees: The Bank links the calculation of the charges and fees indicated in the present List of Conditions to the average consumer price-index yearly announced by the Hungarian Central Statistical Office regarding the preceding calendar year. The amount or rate of such charges and fees shall be indexed each year from the 1st day of April automatically to the average consumer price-index applicable for the preceding calendar year. The indexed charges and fees shall be published each year in the present List of Conditions on or before the 1st day of April. Charges and fees shall be rounded off to the nearest whole HUF, or if determined in EUR to the nearest two decimal points, according to the general rules of rounding off. The Bank reserves the right not to apply indexation of charges and fees on one or more occasions regarding specific group of Clients or certain types of services.

1.2. Fees in case of contracts between the 1st of January 2009 and 1st of April 2013¹

Rental fees based upon size and value-limit²

| | Safe-type A | Safe-type B | Safe-type C | Safe-type D |
|---|-----------------|-------------------------------|-----------------|-----------------|
| | | width: 260 mm , depth: 420 mm | | |
| Ins Insurance value-limit of the Bank's liability | height: 110 mm | height: 190 mm | height: 210 mm | height: 230 mm |
| HUF 10,000,000 | HUF 3,257/month | HUF 4,514/month | HUF 4,764/month | HUF 5,765/month |

The rental fees are adjusted with HUF 316 per million when the value-limit is above HUF 10,000,000.

In case of the safe size is not according to the above sizes, the rental fee will be custom-tailored and stated in the contract.

If a partner is authorized to the safe, the Bank adds HUF 527 to the monthly rental fee.

Other fees

| | |
|---|------------|
| key deposit ² | HUF 32,598 |
| breaking-open of safe ^{1,2} | HUF 27,587 |
| new key ^{1,2} | HUF 5,012 |
| Due to late payment a surcharge of a monthly rental fee is calculated. ^{1,2} | |

The interest rate of key deposit account is equalent with the interest rate specified in point 2 (Interest rates HUF bank accounts) of effective Bank Account, electronic services Retail List of Conditions.

1.3. Fees in case of contracts before the 1st of January 2009¹

Rental fees based upon size and value-limit²

| | Safe-type A | Safe-type B | Safe-type C | Safe-type D |
|---|-----------------|-------------------------------|------------------|-----------------|
| | | width: 260 mm , depth: 420 mm | | |
| Insurance value-limit of the Bank's liability | height: 110 mm | height: 190 mm | height: 210 mm | height: 230 mm |
| HUF 0 – 1,000,000 | HUF 2,503/month | HUF 3,760/month | HUF 4,009/month | HUF 5,012/month |
| HUF 1,000,001 – 2,000,000 | HUF 2,753/month | HUF 4,009/month | HUF 4, 259/month | HUF 5,267/month |
| HUF 2,000,001 – 5,000,000 | HUF 3,257/month | HUF 4,514/month | HUF 4,764/month | HUF 5,765/month |

The rental fees are adjusted with HUF 316 per million when the value-limit is above HUF 5,000,000.

In case of the safe size is not according to the above sizes, the rental fee will be custom-tailored and stated in the contract.

If a partner is authorized to the safe, the Bank adds HUF 527 to the monthly rental fee.

The rental fee is payable up-front, quarterly, half-yearly or annually. If the rental fee is paid annually, the rental fee is discounted with 1 month rental fee.

Other fees

| | |
|---|------------|
| key deposit ² | none |
| breaking-open of safe ^{1,2} | HUF 27,587 |
| new key ^{1,2} | HUF 5,012 |
| Due to late payment a surcharge of a monthly rental fee is calculated. ^{1,2} | |

The interest rate of key deposit account is equalent with the interest rate specified in point 2 (Interest rates HUF bank accounts) of effective Bank Account, electronic services Retail List of Conditions.