

### **Annex 2. effective as from 1st October 2022**

#### **Ex-ante Sample Cost Calculations**

The purpose of these ex-ante sample cost calculations is to inform investors on potential costs that might be incurred in relation to the financial instruments selected for investment, including:

Initial costs (e.g. buying or sales commissions, duties and spreads)

Ongoing costs (e.g. securities account management fee<sup>1</sup>, fund management fee, investor protection contribution)

One-off exit costs (e.g. selling or redemption commissions, spreads)

In accordance with the relevant investor protection rules, the following items are shown separately from one another in the sample calculations:

Costs of investment services: costs related to the acquisition, holding, and sale of the financial instrument, and to the investment services used, which are deducted by the Bank

Costs of the financial instrument: costs incurred at the issuer of the product

Inducements: fees and commissions paid by third parties to the Bank

Please be informed that these sample calculations include estimated values calculated for predetermined investment amounts and time perspectives, which estimates are based on assumptions, and may differ from the costs and fees actually incurred on individual transactions.

For the sake of transparency, the calculations include all fee and commission calculations projected onto the amount to be invested.

The factors influencing the measure of the costs shown may include among others: changes in the price of the financial instrument, amendment of the terms and conditions of investment services, changes in the costs and fees incurred at the issuer of the financial instrument, etc.

For information on the exact and detailed costs and fees related to financial instruments, please contact the issuer of the product.

Please be informed that ex-ante cost calculations for OTC derivative transactions is disclosed through the <https://www.raiffeisen.hu/befektetesi-termektajekoztatok> website and on the same page you can reach PRIIPs KID for retail investment product packages and insurance-based investment products.

Before making your investment decision please consider the subject of the investment, risk, fees, account management fees, ad hoc cost, the costs incurred by the producer of the product and the impact of these on return of your investment.

For information related to the taxation of investments, please visit [www.nav.gov.hu](http://www.nav.gov.hu) website.

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All calculations based on the highest investment conditions announced for the Premium customers, therefore please note that according to your specific conditions, these fees may differ.

### Purchase of Exchange listed shares

#### **Budapest Stock Exchange - Purchase of equities and certificates – sample calculation**

Amount to be invested: 1.500.000 HUF

Currency: HUF

Assumed holding period: 1 year

Market: **XBUD**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	15.000 HUF/ 1 %	5 250 Ft/ 0,350 %	15.000 HUF/ 1 %	35 250 Ft/ 2,350 %
Cost of financial instrument	0 HUF/ 0 %	0 HUF/ 0 %	0 HUF/ 0 %	0 Ft/ 0 %
- thereof inducement	0 HUF/ 0 %	0 HUF/ 0 %	0 HUF/ 0 %	0 Ft/ 0 %
<b>Total costs</b>	15.000 HUF/ 1 %	5 250 Ft/ 0,350 %	15.000 HUF/ 1 %	<b>35 250 Ft/ 2,350 %</b>

#### **Detailed costs:**

Cost of investment services	Cost measure	Cost type
Commission	15.000 Ft/ 1 % 1 %, min. 2.000 Ft	One-off initial cost
Securities account management fee	5250 Ft/ 0,35 % 0,35 % p.a	Ongoing cost
Commission	15.000 Ft/ 1 % 1 %, min. 2.000 Ft	One-off exit cost
Cost of financial instrument	Cost measure	Cost type
-	-	-

#### **Impact of costs on return:**

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 35 250 / 2,350 percent.

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

## Treasury Terms and Conditions - Annex 2.

### London Stock Exchange - Purchase of equities and certificates – sample calculation

Purchase of shares issued in Ireland

Amount to be invested: 1.500.000 HUF / 3 174,40 GBP <sup>2</sup>

Currency: GBP

Assumed holding period: 1 year

Market: **XLON**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	30.000 HUF/ 2 %	5 250 Ft/ 0,350 %	15.000 HUF/ 1 %	50 250 Ft/ 3,350%
Cost of financial instrument	0 HUF/ 0 %	0 Ft/ 0 %	0 HUF/ 0 %	0 Ft/ 0 %
- thereof inducement	0 HUF/ 0 %	0 Ft/ 0 %	0 HUF/ 0 %	0 Ft/ 0 %
<b>Total costs</b>	<b>30.000 HUF/ 2 %</b>	<b>5 250 Ft/ 0,350 %</b>	<b>15.000 HUF/ 1 %</b>	<b>50 250 Ft/ 3,350%</b>

#### Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	15.000 Ft/ 1 % 1 %, min. 30 GBP	One-off initial cost
Stamp duty	15.000 Ft/ 1 %	One-off initial cost
Securities account management fee	5 250 Ft/ 0,35 % 0,35 % p.a	Ongoing cost
Commission	15.000 Ft/ 1 % 1%, min. 30 GBP	One-off exit cost

  

Cost of financial instrument	Cost measure	Cost type
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#### Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 50 250 / 3,35 percent.

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

<sup>2</sup> According to the benchmark MNB mid rate prevailing on 31/08/2022, GBP 1 = HUF 472,53

## Treasury Terms and Conditions - Annex 2.



### London Stock Exchange - Purchase of equities and certificates – sample calculation

Purchase of shares issued not in Ireland or in the United Kingdom

Amount to be invested: 1.500.000 HUF / 3 174,40 GBP <sup>3</sup>

Currency: GBP

Assumed holding period: 1 year

Market: **XLON**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	15.000 HUF/ 1 %	5 250 Ft/ 0,350 %	15.000 HUF/ 1 %	35 250 Ft/ 2,350%
Cost of financial instrument	0 HUF/ 0 %	0 Ft/ 0 %	0 HUF/ 0 %	0 Ft/ 0 %
- thereof inducement	0 HUF/ 0 %	0 Ft/ 0 %	0 HUF/ 0 %	0 Ft/ 0 %
<b>Total costs</b>	15.000 HUF/ 1 %	5 250 Ft/ 0,350 %	15.000 HUF/ 1 %	<b>35 250 Ft/ 2,350%</b>

#### Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	15.000 HUF/ 1 % 1%, min. 30 GBP	One-off initial cost
Securities account management fee	5 250 Ft/ 0,35 % 0,35 % p.a	Ongoing cost
Commission	15.000 HUF/ 1 % 1%, min. 30 GBP	One-off exit cost
Cost of financial instrument	Cost measure	Cost type

#### Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 35 250 / 2,35 percent.

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

<sup>3</sup> According to the benchmark MNB mid rate prevailing on 31/08/2022, GBP 1 = HUF 472,53

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### NASDAQ - Purchase of equities and certificates – sample calculation

Amount to be invested: 1.500.000 HUF / 3 695,67 USD<sup>4</sup>

Number of shares: 100

Currency: USD

Assumed holding period: 1 year

Market: **XNAS**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	16 641 Ft/ 1,109 %	5 250 Ft/ 0,35 %	16 641 Ft/ 1,109 %	38 532 Ft / 2,569 %
Cost of financial instrument	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %
- Fee received from a third party	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %
<b>Total costs</b>	<b>16 641 Ft/ 1,109 %</b>	<b>5 250 Ft/ 0,35 %</b>	<b>16 641 Ft/ 1,109 %</b>	<b>38 532 Ft / 2,569 %</b>

#### Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	16 235 Ft/ 1,082 % 0,95 %, min. 40 USD	One-off initial cost
Other fee	405,88 Ft / 0,027% 1 cent/share	One-off initial cost
Securities account management fee	5 250 Ft/ 0,35 % 0,35 % p.a	Ongoing cost
Commission	16 235 Ft/ 1,082 % 0,95 %, min. 40 USD	One-off exit cost
Other fee	405,88 Ft / 0,027% 1 cent/share	One-off exit cost
Cost of financial instrument	Cost measure	Cost type
-	-	-

#### Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 38 532 / 2,569 percent.

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

<sup>4</sup> According to the benchmark MNB mid rate prevailing on 31/08/2022, USD 1 = HUF 405,88

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### NYSE EURONEXT - EURONEXT PARIS - Purchase of equities and certificates – sample calculation

Amount to be invested: 1.500.000 HUF/ 3 702,7 EUR<sup>5</sup>

Currency: EUR

Assumed holding period: 1 year

Market: **XPAR**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	24 756 Ft/ 1,650 %	5 250 Ft/ 0,35 %	20 256 Ft/ 1,350 %	50 261 Ft/ 3,351 %
Cost of financial instrument	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %
- Fee received from a third party	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %
<b>Total costs</b>	<b>24 756 Ft/ 1,650 %</b>	<b>5 250 Ft/ 0,35 %</b>	<b>20 256 Ft/ 1,350 %</b>	<b>50 261 Ft/ 3,351 %</b>

#### Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	20 256 Ft*/ 1,35 % 1 % min. 50 EUR	One-off initial cost
Transaction tax	4.500 HUF/ 0,3 %	One-off initial cost
Securities account management fee	5 250 Ft/ 0,35 % 0,35 % p.a	Ongoing cost
Commission	20 256 Ft*/ 1,35 % 1 % min. 50 EUR	One-off exit cost
Cost of financial instrument	Cost measure	Cost type
-	-	-

\* the minimum fee of EUR 50 in HUF

#### Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 50 261 / 3,351 percent.

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

<sup>5</sup> According to the benchmark MNB mid rate prevailing on 31/08/2022, EUR 1 = HUF 405,11

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### NEW YORK STOCK EXCHANGE - Purchase of ETF – sample calculation

Amount to be invested: 1.500.000 HUF / 3 695,67 USD<sup>6</sup>

Number of shares: 100

Currency: USD

Assumed holding period: 1 year

Market: **ARCX**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	16 641 Ft/ 1,109 %	5 250 Ft/ 0,35 %	16 641 Ft/ 1,109 %	38 532 Ft / 2,569 %
Cost of financial instrument	0 Ft/ 0 %	14.250 Ft/ 0,95 %*	0 Ft/ 0 %	14.250 Ft/ 0,950 %*
- Fee received from a third party	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %
<b>Total costs</b>	<b>16 641 Ft/ 1,109 %</b>	<b>19 500 Ft/ 1,30 %</b>	<b>16 641 Ft/ 1,109 %</b>	<b>52 782 Ft / 3,519 %</b>

#### Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	16 235 Ft/ 1,082 % 0,95 %, min. 40 USD	One-off initial cost
Other fee	405,88 Ft / 0,027% 1 cent/ETF	One-off initial cost
Securities account management fee	5 250 Ft/ 0,35 % 0,35 % p.a	Ongoing cost
Commission	16 235 Ft/ 1,082 % 0,95 %, min. 40 USD	One-off exit cost
Other fee	405,88 Ft / 0,027% 1 cent/ETF	One-off exit cost
Cost of financial instrument	Cost measure	Cost type
Cost incurred by the issuer	14.250 HUF/ 0,95 %*	One-off initial cost

\* Please be informed that the ongoing costs may vary on investment fund basis, and further ad hoc fees may occur based on the Fund manager's decision.

Before your investment decision please always visit the Fund manager's website for further, detailed information.

#### Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 52 782 / 3,519 percent.

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

<sup>6</sup> According to the benchmark MNB mid rate prevailing on 31/08/2022, USD 1 = HUF 405,88

### Budapest Stock Exchange traded derivative transactions

#### BSE – Foreign Exchange Futures – sample calculation

Amount to be invested / Initial margin: 1.500.000 HUF

Currency pair: EUR/HUF

Number of contracts: 75

Contract value: 75.000 EUR

Assumed holding period: 1 year

Market: **XBUD**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	91 150 Ft/ 0,3 %	0 Ft/ 0 %	7 500 Ft/ 0,500 %	98 650 Ft/ 0,8 %
Cost of financial instrument	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %
- Fee received from a third party	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %
<b>Total costs</b>	<b>91 150 Ft/ 0,3 %</b>	<b>0 Ft/ 0 %</b>	<b>7 500 Ft/ 0,500 %</b>	<b>98 650 Ft/ 0,8 %</b>

#### Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	91 150 Ft/ 0,3 %	One-off initial cost
Commission	0,3 %, min. 2.000 HUF 100 HUF/contract	One-off exit cost
Cost of financial instrument	Cost measure	Cost type

#### Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 98 650 / 0,8 percent.

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

### Foreign Exchange traded derivative transactions

#### EUREX Exchange – Equity Index Future Transaction – sample calculation

Amount to be invested / Initial margin: 1.500.000 HUF / 3 702,7 EUR<sup>7</sup>

Currency: EUR

Number of contracts: 5

Contract value: 64.910 EUR

Assumed holding period: 1 year

Market: **XEUR**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	63 805 Ft/ 4,254 %	0 Ft/ 0 %	63 805 Ft/ 4,254 %	127 610 Ft / 8,507 %
Cost of financial instrument	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %
- Fee received from a third party	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %
<b>Total costs</b>	<b>63 805 Ft/ 4,254 %</b>	<b>0 Ft/ 0 %</b>	<b>63 805 Ft/ 4,254 %</b>	<b>127 610 Ft / 8,507 %</b>

#### Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	31,50 EUR / contract	One-off initial cost
Commission	31,50 EUR / contract	One-off exit cost
Cost of financial instrument	Cost measure	Cost type
-	-	-

#### Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 127 610 / 8,507 percent.

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

<sup>7</sup> According to the benchmark MNB mid rate prevailing on 31/08/2022, EUR 1 = HUF 405,11

### Commodity futures

#### Chicago Board of Trade – Commodity futures – sample calculation

Amount to be invested / Initial margin: 1.500.000 HUF / 3 695,67 USD<sup>8</sup>

Currency: USD

Number of contracts: 5

Contract value: 17.663 USD

Assumed holding period: 1 year

Market: **XCBT**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	114 661 Ft/ 7,644 %	0 Ft/ 0 %	114 661 Ft/ 7,644 %	229 322 Ft/ 15,288 %
Cost of financial instrument	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %
- Fee received from a third party	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %	0 Ft/ 0 %
<b>Total costs</b>	<b>114 661 Ft/ 7,644 %</b>	<b>0 Ft/ 0 %</b>	<b>114 661 Ft/ 7,644 %</b>	<b>229 322 Ft/ 15,288 %</b>

#### Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	56,5 USD / contract	One-off initial cost
Commission	56,5 USD / contract	One-off exit cost
Cost of financial instrument	Cost measure	Cost type

#### Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 229 322 / 15,288 percent.

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

<sup>8</sup> According to the benchmark MNB mid rate prevailing on 31/08/2022, USD 1 = HUF 405,88