

## COST STATEMENT

The fees and costs of the investment units, as well as the fees for the services incurred in connection with the financial instrument, are illustrated by the following example.

Please note that the example has been prepared with the use of estimates regardless of your fee package and the typical maximum fees and charges associated with them, and therefore the sum of the costs in this example may not be the same as the costs under your fee package.

The example shows the costs of buying **real estate fund** with the market value of HUF 1,000,000. The actual value of costs may be different if the parameters of the given order are different from the data of the example.

### **Costs were calculated on the basis of the following estimates:**

Quantity:	692.137.00
Price per security:	1.4448 HUF
Value of the transaction:	1,000,000.00 HUF
Payment method:	debit to cash account

### **Estimated cost of purchase:**

Commission payable by the customer:	5,000.00 HUF	0.50 %
Additional costs in the event of purchase:	0.00 HUF	0.00 %
Total cost of purchase:	5,000.00 HUF	0.50 %

### **Estimated holding costs (based on a holding period of 1 year)<sup>1</sup>:**

Running costs - built into price:	20,000.00 HUF	0.20 %
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### **Estimated cost of redemption/sale:**

Commission payable by the customer:	5,000.00 HUF	0.50 %
Additional costs that may arise in the event of redemption <sup>2</sup> :	30,000.00 HUF	0.30 %
Total cost of redemption / sale:	35,000.00 HUF	0.81 %

You can find out the exact purchase and redemption costs for each fund in our effective fee schedule.

### **The maximum account keeping fee may be:**

#### **For natural persons:**

Base fee of the securities account:	fixed fee of 350 HUF / month / account
In respect of Long-Term Investment Accounts (TBSZ)	fixed fee of 350 HUF / month / TBSZ

<sup>1</sup> Pre-estimated costs deducted by the Fund Manager.

<sup>2</sup> Additional cost charged in the event of redemption within the holding period specified in the fee schedule.

Average monthly cash and securities portfolio with a market value up to HUF 50 million	0.01% / month
Holdings above HUF 50 million monthly average market value	free of charge
In respect of EUR and CHF foreign currency (cash) holdings, if the monthly average holdings are above EUR or CHF 5,000, then in addition to the above the EUR or CHF fee equivalent to	0.035%/month of the total EUR or CHF foreign currency (cash) holdings

**Legal entities (including private entrepreneurs):**

Base fee of the securities account: fixed fee of 1,250 HUF / month / account

Average monthly cash and securities portfolio with a market value up to HUF 50 million	a portfolio fee of 0.01% / month
Holdings above HUF 50 million monthly average market value	free of charge
In respect of EUR and CHF foreign currency (cash) holdings, if the monthly average holdings are above EUR or CHF 5,000, then in addition to the above the EUR or CHF fee equivalent to	0.035%/month of the total EUR or CHF foreign currency (cash) holdings

**Cumulative impact of estimated costs/fees on returns for a holding period of 1, 3 and 5 year(s):**

	Gross yield reducing costs (HUF/year) <sup>3</sup>	Costs reducing gross yield (%/year)	Total costs (HUF/year) <sup>4</sup>	Total costs (%/year)
<b>Sales at the end of year 1</b>	40,000.00	4.00	60,000.00	6.00
<b>Sales at the end of year 3</b>	3,333.00	0.33	23,333.00	2.33
<b>Sales at the end of year 5</b>	2,000.00	0.20	22,000.00	2.20

The first row of the table also shows the possible additional cost for the redemption in the example above.

The second row of the table shows the estimated annualised costs associated with the purchase, sale and holding of units over a 3-year holding period.

The third row of the table shows the estimated annualised costs associated with the purchase, sale and holding of units over a 5-year holding period.

In the table, the value of the costs incurred in connection with the purchase, holding and sale of the unit is expressed as a percentage of the estimated purchase price.

**Incentives estimated for a holding period of 1 year:**

Erste Befektetési Zrt. will accept an incentive from the investment fund manager in respect of the investment funds sold.

<b>One-time incentives (on purchase and sale):</b>	0.00 HUF	0.00 %
<b>Continuous incentives:</b>	8,200.00 HUF	0.82 %

Tax conditions can only be assessed on the basis of the investor's individual circumstances. Tax laws and their interpretation may change and Erste Befektetési Zrt. cannot be held liable for the consequences thereof.

<sup>3</sup> Expenses deducted by the fund manager, which do not further reduce the gross return, are not included in the expenses reducing the gross return.

<sup>4</sup> Investment fund total costs include commissions deducted by Erste Befektetési Zrt. and costs already deducted by the fund manager (running costs built into the price), which do not further reduce the gross yield.