

COST STATEMENT

The fees and costs charged for the purchase of structured securities and bonds 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 cost of buying structured securities with a nominal value of EUR 10 000.

Costs were calculated on the basis of the following estimates:

Date of transaction:	today
Maturity date:	today + 3 years
Quantity:	10 securities
Price per security:	1,040.00 EUR
Nominal value per security:	1,000.00 EUR
Market value:	10,400.00 EUR
Payment method:	debit to cash account

Estimated cost of purchase:

Charged fee:	0.00 EUR	0.00 %
Cost built into the price:	450.00 EUR	4.50 %
Total cost of purchase:	450.00 EUR	4.50 %

Estimated holding costs (based on a holding period of 1 year)

Running costs:	0.00 EUR	0.00 %
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Estimated cost of sale¹:

Charged fee:	100.00 EUR	1.00 %
Cost built into the price:	0.00 EUR	0.00 %
Total cost of sale:	100.00 EUR	1.00 %

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

¹ For the sale of structured bonds and securities, the fee charged is 1.00% of the nominal value.

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 a EUR or CHF fee equivalent to 0.035%/month of the total EUR or CHF foreign currency (money) holdings
 Fee of futures and option positions: free of charge

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 a EUR or CHF fee equivalent to 0.035%/month of the total EUR or CHF foreign currency (money) holdings
 Fee of futures and option positions: free of charge

Cumulative impact of estimated costs/fees on returns:

	Costs (EUR/year)	Costs (%/year)
Sales at the end of year 1	550.00	5.50
If held for half of the remaining term	275.00	2.75
If the financial instrument is held until maturity	150.00	1.50

The first row in the Costs (EUR/year) column of the table shows the estimated costs of buying, selling and holding the financial instrument over a holding period of 1 year.
 The second row of the Costs (EUR/year) column in the table shows the estimated costs related to the buying, selling and holding of the financial instrument until mid-term.
 The third row of the Costs (EUR/year) column in the table shows the estimated costs related to the buying, selling and holding of the financial instrument until maturity.
 In the table, the value of all costs incurred in connection with the purchase and sale of the financial instrument is expressed as a percentage of the nominal value.

Incentives:

Erste Befektetési Zrt. does not accept incentives from third parties in connection with the distribution of structured securities and bonds.