

COST STATEMENT

The costs and fees for placing an order on a regulated market/stock exchange outside of Xetra (e.g. US market) and 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 Apple Inc. shares with the market value of USD 7,000.

Costs were calculated on the basis of the following estimates:

| | |
|-------------------------|-----------------------|
| Quantity: | 45 securities |
| Estimated strike price: | USD 155.56 |
| Net value: | USD 7,000.20 |
| Payment method: | debit to cash account |

Estimated cost of opening:

| | | |
|--------------------------------------|-----------|--------|
| Brokerage fee of the purchase order: | USD 63.00 | 0.90 % |
| Fixed fee of the purchase order: | USD 30.00 | 0.43 % |
| Total cost of opening: | USD 93.00 | 1.33 % |

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

| | | |
|----------------|----------|--------|
| Running costs: | USD 0.00 | 0.00 % |
|----------------|----------|--------|

Estimated cost of closing:

| | | |
|-------------------------------------|-----------|--------|
| Brokerage fee of the order to sell: | USD 63.00 | 0.90 % |
| Fixed fee of the order to sell: | USD 30.00 | 0.43 % |
| Total cost of closing: | 93.00 USD | 1.33 % |

Minimum fee of transactions entered into outside Extra (e.g. US market) is USD 60. For example, for an investment of USD 1,000, the amount payable is USD 1,060, with the result that the minimum fee is 6% of the market value of the order.

In the case of day trades outside Xetra (e.g. on the US market), the commission described in the example will be charged on the opening leg of the trade and 0.3% of the market value plus USD 30, with a minimum of USD 60 will be charged on the closing leg.

If currency conversion is needed for the investment, then the currency conversion related to the investment is free of charge.

The fee for compulsory liquidation is 1 % of the exchange rate value, with a minimum of USD 15.

The maximum account keeping fee may be:

For natural persons:

Base fee of the securities account:

fixed fee of HUF 350/month/account

In respect of Long-Term Investment Accounts (TBSZ)

fixed fee of HUF 350 /month / TBSZ

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 0.035%/month of the total EUR or CHF foreign currency (money) holdings in addition to the above
 Fee of futures and option positions: Free of charge

Legal entities (including private entrepreneurs):

Base fee of the securities account: fixed fee of HUF 1,250/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 0.035%/month of the total EUR or CHF foreign currency (money) holdings in addition to the above
 Fee of futures and option positions: Free of charge

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

| | Costs (USD/year) | Costs (%/year) |
|----------------------------|------------------|----------------|
| Sales at the end of year 1 | 186.00 | 2.66 |
| Sales at the end of year 3 | 62.00 | 0.89 |
| Sales at the end of year 5 | 37.20 | 0.53 |

The Costs (USD/year) column of the table shows the estimated costs of buying, holding and selling the securities for a holding period of 1, 3 and 5 year(s).
 In the table, the value of the costs incurred in connection with the purchase, holding and sale of the securities is expressed as a percentage of the opening market value.

Incentives:

Erste Befektetési Zrt. does not accept incentives from third parties in connection with transaction entered into on regulated markets / stock exchange outside Xetra (e.g. US market).