

## Fee Schedule of Erste Befektetési Zrt. in effect from 12 August 2024

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<b>I. Fees related to account keeping</b>	
<b>1) Account keeping fee <sup>1</sup></b>	
<b>A) Account opening</b>	
Account opening	<b>Free of charge</b>
<b>B) Private individuals</b>	
<b>Fixed fees</b>	
Base fee of the securities account	<b>HUF 350 / month</b>
In respect of Long-Term Investment Accounts (TBSZ)	<b>HUF 350 /month/Long-Term Investment Account</b>
In respect of Pension Savings Accounts (NYESZ)	<b>HUF 350 / month</b>
If the average monthly market value of the holdings in the Pension Savings Account is less than HUF 600,000	<b>fixed fee of HUF 167 / month</b>
Each individual Long-Term Investment Account is considered a separate account. No fixed fee is charged for the collection year in respect of Long-Term Investment Accounts. For the purpose of calculating the portfolio fee(s), the holdings of the Long-Term Investment Account(s) and the standard account(s) are taken into account in aggregate. In the case of an opened Long-Term Investment or Pension Savings Account, the fixed fee (base fee) of standard securities accounts will be charged in any case, irrespective of their balance. The Company charges a fixed fee for up to four accounts. No fixed fee will be charged for accounts opened in excess of this limit.	
Base fee for additional securities accounts	<b>fixed fee of HUF 350 /month</b>
<b>Portfolio fees</b>	
Average monthly cash and securities portfolio with a market value up to HUF 50 million	<b>0.015% / month</b>
Holdings above HUF 50 million monthly average market value	<b>Free of charge</b>
Fee of futures and option positions	<b>Free of charge</b>
In respect of Pension Savings Accounts (NYESZ)	
Average monthly cash and securities portfolio with a market value up to HUF 50 million <sup>2</sup>	<b>portfolio fee of 0.015% /month</b>
above HUF 50 million monthly average market value <sup>2</sup>	<b>Free of charge</b>
<b>C) Legal entities (including private entrepreneurs)</b>	
In respect of securities account and further securities account	<b>fixed fee of HUF 1250/month/account and</b>
Average monthly cash and securities portfolio with a market value up to HUF 50 million	<b>portfolio fee of 0.015% /month</b>
Holdings above HUF 50 million monthly average market value	<b>Free of charge</b>
Fee of futures and option positions	<b>Free of charge</b>
Account keeping fees for futures sub-accounts with direct and indirect settlement	<b>EUR 100/month/account</b>
<b>D) Custody and safekeeping fees of physical securities<sup>3</sup> based on the nominal value</b>	<b>3% p.a., minimum HUF 5,000/month</b>
<b>E) Fee for the safekeeping of dematerialised securities</b>	<b>Rates corresponding to the account keeping fees set out in I/1) A) and B)</b>
<b>F) Fee for sending an account statement and a balance notice</b>	<b>Free of charge</b>
save if posted	<b>HUF 500 / mail</b>
Fee for sending an Individual Performance Certificate and an End-of-Day Consolidated Transaction Performance Certificate	<b>Free of charge</b>
save if posted	<b>HUF 6,000 / month</b>
<b>Opening fee of depository sub-account with KELER Zrt.</b> Per securities and sub-account	<b>HUF 2,000</b>
G) The condition for the crediting of shares of a private limited company (Zrt.), investment funds and/or other securities with a nominal value exceeding HUF 300.000.000 i.e. three hundred million forints (or its equivalent in another currency) to the securities account is the conclusion of a separate individual fee agreement with the Company. After crediting of shares of a public limited company (Nyrt.), investment funds and/or other securities with a market value exceeding the same HUF amount (or its equivalent in another currency) to the securities account, the Company based on its own decision anytime can obligate a conclusion of a separate individual fee agreement with the Company. Regarding to this the Company entitled to unilaterally determine the unique fees reckon with the Company's related costs.	

<sup>1</sup> These fees also apply to the cash account, the securities account and the securities custody account for securities accepted by KELER or other recognised clearing houses.

<sup>2</sup> The portfolio in the Pension Savings Account (NYESZ) is separate from the combined portfolio of the Standard and Long-Term Investment Account (TBSZ)

<sup>3</sup> These fees apply to securities not held in collective safe custody.

2) Account keeping discounts
<b>A) For private individuals</b>
<b>Promotional conditions for customers opening new accounts:</b> - Customers who open a securities account with our Company between 1 July 2024 and 30 September 2024 - and who have not had a securities account in the six months preceding the account opening - do not have to pay 100% of the fixed and portfolio fee according to the Fee Schedule for 2 years after the account opening, for any of the securities accounts in the months in which a transfer of at least HUF 20,000 is received to a standard, Long-Term Investment or Pension Savings account for the purchase of any regular investment package. The discount only applies to months in which at least HUF 20,000 is received in compliance with the conditions. Additional condition for the discount is the selection of the e-mail notification channel for the securities account.
<b>Promotional conditions for existing customers:</b> - Customers who start a new Erste Future Investment Program between 1 July 2024 and 30 September 2024 - and who have not had an active Erste Future Investment Program in the six months preceding the start of this program - do not have to pay 100% of the fixed and portfolio fee according to the Fee Schedule for 2 years after the start of the program, for any of the securities accounts in the months in which a transfer of at least HUF 20,000 is received to a standard, Long-Term Investment or Pension Savings account for the purchase of any regular investment package. The discount only applies to months in which at least HUF 20,000 is received in compliance with the conditions. Additional condition for the discount is the selection of the e-mail notification channel for the securities account. - Customers who open a new Pension Savings account and start a new Erste Future Investment Program on this account between 1 July 2024 and 30 September 2024 - do not have to pay 100% of the fixed and portfolio fee according to the Fee Schedule for 2 years after the opening of the account, for any of the securities accounts in the months in which a transfer of at least HUF 10,000 is received to a Pension Savings account and additionally a transfer of at least HUF 10,000 is received to the standard or Long-Term Investment <b>Error! Bookmark not defined.</b> account for the purchase of any regular investment package. The discount only applies to months in which at least HUF 20,000 is received in compliance with the conditions. Additional condition for the discount is the selection of the e-mail notification channel for the securities account. - Customers who has an active Erste Future Investment Program and open a new securities account to his/her underage child between 1 July 2024 and 30 September 2024 - and start a new Erste Future Junior Investment Program on this account - do not have to pay 100% of the fixed and portfolio fee according to the Fee Schedule for 2 years after the open of the account, for any of the securities accounts in the months in which a transfer of at least HUF 20,000 is received to the parent's standard, Long-Term Investment <b>Error! Bookmark not defined.</b> or Pension Savings account and a transfer of at least HUF 10,000 is received to the child's account for the purchase of any regular investment package. The discount only applies to months in which at least HUF 30,000 is received in compliance with the conditions. Additional condition for the discount is the selection of the e-mail notification channel for the securities account.
<b>For minor children</b> , no fixed fees and portfolio fees have to be paid for any of the securities accounts. No Pension Savings Account can be opened for minor children.

In case of inheritance transmission, **every newly opened securities account for the heirs** at the Company, the heirs do not have to pay the fixed and portfolio fee according to the Fee Schedule for 2 years after the account opening.

The account management fee is calculated on the basis of the market price of the securities, which is the last known closing price for domestic and foreign listed shares, bonds and mortgage bonds; for Hungarian government securities, the last known net asset value calculated according to the Government Debt Management Agency's reference yield; for investment units, the last known net asset value. If the market price is not known, cannot be determined or is more than one year old, the nominal value of the securities concerned shall be the basis for calculating the fee. In the case of foreign currency instruments and foreign exchange, the holdings are converted at the current official MNB exchange rate and the account keeping fee is always charged in HUF.

The Company does not charge a fixed fee/portfolio fee in the event that there is no balance of securities, other financial instruments or cash in any of the accounts or the aggregate balance of these assets is negative. Account keeping fees and postal charges are due on the last calendar day of the month. The fixed and portfolio fees calculated on the holding(s) of the Long-Term Investment Account are debited from the standard customer account.

<b>3) Other fees related to account keeping</b>	
<b>A) Certificate of deposit</b>	<b>HUF 500</b>
<b>B) Blocking fee</b>	
Collateral certificate with blocking	<b>HUF 2,000</b>
Release from blocking	<b>HUF 2,000</b>
Joint and beneficiary blocking	<b>HUF 15,000</b>
<b>C) Extraordinary information, notification, contract amendment fees</b>	
Extraordinary information, notification per instance and per document	<b>HUF 1,500</b>
Information on requesting a document from the archives	<b>HUF 10,000</b>
Information on requesting a document from the archives urgently	<b>HUF 20,000</b>
Amendment to an executed Brokerage Agreement / agreement on own account transactions in the case of an investment unit transaction	<b>HUF 1,000 / transaction</b>
In the case of any other instrument	<b>HUF 5,000 / month</b>
Extraordinary issue of tax certificate related documents per tax year	<b>HUF 1,500 / document</b>
<b>D) Fee for instructions in respect of the account</b>	
In the case of account closure initiated by the customer, if the total market value of the account holdings does not exceed HUF 100, EUR 1, USD 1, CHF 1 or GBP 1, depending on the denomination of the asset	<b>HUF 100, EUR 1, USD 1, GBP 1, CHF 1 - calculated pro rata depending on the holdings in the account, up to a maximum of the total holdings in the account</b>
<b>E) Fees for the physical receipt and issue of securities</b>	

Receipt: the nominal value of the security	<b>0.3%, but minimum HUF 15,000</b>
Issuance:	<b>0.3% of the nominal value of the security + the costs incurred (production and delivery charges), but minimum HUF 50,000</b>

<b>II. Fees related to stock exchange and OTC trading</b>			
<b>1) BSE brokerage fee - spot transactions (including BÉTa and Xtend market)</b>			
In the event that an order is placed for the sale and purchase of securities listed and traded on the Budapest Stock Exchange, based on the market value of the order <sup>4</sup>			
Type of order		<b>In person, by fax, by telephone</b>	<b>on NetBroker</b>
Fee for the order		0.75%	0.45%
Minimum fee	HUF	HUF 3,000	HUF 390
	EUR	EUR 10	EUR 2
	USD	USD 12	USD 2
<b>Modification of orders</b>			<b>Free of charge</b>
<b>Fee for compulsory liquidation</b>			
in the event of market value below HUF 1 million			<b>1% minimum HUF 3,000</b>
in the event of market value above HUF 1 million			<b>0.7% + HUF 3,000</b>

<sup>4</sup> In the case of intra-day BSE transactions (day-trading), the BSE brokerage fees are indicated in the Trading System and in the records and other documents of Erste Befektetési Zrt. when the Customer submits its offers. After the stock exchange closing, if the Customer had orders for the same product in the same sub-account, in opposite directions, for the same quantity, which were executed on the same BSE trading day, the fees shall be determined as follows:  
If the executed volume (quantities) on the buy side and the sell side are exactly the same (taking into account partial execution within a given order), Erste Befektetési Zrt. shall credit **75% of the commission on the sell side** to the cash account. In the event that there are different quantities of purchases and sales of a given product (taking into account partial execution within a given order), **75% of the brokerage fee of the side with the smaller quantity** (or 75% of the aggregate amount of brokerage fees in the case of multiple executions) **shall be credited**.

2) OTC brokerage, broker's fee		
Type of order	In person, by fax, by telephone	on NetBroker <sup>5</sup>
Based on the market value of the order in the case of orders placed on Xetra Frankfurt <sup>6</sup>	0.75%	0.45%
Minimum fee	EUR	EUR 20
	USD	USD 28
	GBP	GBP 20
Based on the market value of the order in the case of orders placed on Xetra Wien <sup>8</sup>	0.75%, minimum EUR 20	0.45%, minimum EUR 9
In the event of day-trade in the Xetra system, the afore-mentioned fee will be charged on the opening leg and on the closing leg:	0.3%, minimum EUR 20	0.45%, minimum EUR 7
In the event of the market value of the order placed on a US regulated market/exchange <sup>7</sup>	0.9% + USD 30, minimum USD 60	0.45%, minimum USD 7
In the event of day-trades placed on a US regulated market/exchange, the afore-mentioned fee shall be charged on the opening leg of the transaction, on the closing leg	0.3% + USD 30, minimum USD 60	0.45%, minimum USD 7
In the case of orders placed on other markets/exchanges not indicated, based on the market value of the order (except Romanian and Bulgarian stock exchanges)	0.9% + USD 30, minimum USD 60	NA
Purchase of foreign options	USD 15 or EUR 15 / contract, but minimum USD 75 or EUR 75	NA
In the event of an order placed on the Romanian and Bulgarian exchange, based on the market value of the order ( <b>may only be given in person, by fax or by telephone</b> ).	For orders to sell and buy traded securities For orders below HUF 12.000.000 <b>1.5% of the market value, minimum HUF 20,000, plus a custodian fee of HUF 7,000</b>	
	For orders above HUF 12.000.000 <b>1% of the market value plus a custodian fee of HUF 7,000</b>	
<b>Modification of orders</b>		<b>Free of charge</b>
<b>Fee for compulsory liquidation</b>		
In respect of products traded in EUR		<b>1%, minimum EUR 12</b>
In respect of products traded in USD		<b>1%, minimum USD 15</b>
The broker's fees and charges shown do not include taxes and other charges payable, such as the extra transaction tax payable on securities issued in certain countries.		

3) Brokerage fee of the standardised futures and options on the BSE		
Type of order	In person, by fax, by telephone	on NetBroker
In the event of BUX opening and closing positions	HUF 350 / contract, minimum HUF 3500	HUF 250 / contract
<b>Fee for compulsory liquidation</b>		HUF 350 / contract, HUF 3,500
Opening and closing positions in the event of option and individual shares		HUF 1500 / contract, minimum HUF 3000

<sup>5</sup> In the case of XETRA or USA intra-day transactions (day-trade) placed in the online trading system, the XETRA or USA brokerage fees will be indicated in the Trading System and in the records and other documents of Erste Befektetési Zrt. when the Customer submits its offers. After the stock exchange closing, if the Customer had orders for the same product in the same sub-account, in opposite directions, for the same quantity, which were executed on the same trading day, the fees shall be determined as follows:

If the executed volume (quantities) on the buy side and the sell side are exactly the same (taking into account partial execution within a given order), Erste Befektetési Zrt. shall credit **75% of the commission on the sell side** to the cash account. In the event that there are different quantities of purchases and sales of a given product (taking into account the partial execution within a given order), **the 75% of the brokerage fee of the side with the smaller quantity** (or 75% of the aggregate amount of brokerage fees in the case of multiple executions) **shall be credited**.

<sup>6</sup> In the event that the Company does not charge a fee for transactions entered into the NetBroker system according to this Fee Schedule, the above rules shall apply to transactions entered into the NetBroker system, unless the relevant fee schedule explicitly provides for fees for transactions entered into on NetBroker.

<sup>7</sup> For foreign securities, these fees apply only above USD 8 per share, below which an individual agreement is required. The Company reserves the right not to accept orders by fax.

In the event of opening and closing the position on the BSE	HUF 350 / contract, minimum HUF 3500
Opening and closing in the event of foreign currency option on the BSE	HUF 350 / contract, minimum HUF 3500
Merging futures positions	HUF 350 / pair



4) Investment loan and deferred payment	
<b>Interest on the loan amount<sup>8</sup></b>	
In respect of HUF	Central bank (MNB) base rate + 9% p.a.
In respect of euro	Central bank (ECB) base rate + 9% p.a.
In respect of US dollar	Central bank (FED) base rate <sup>9</sup> + 7.4% p.a.
In respect of British pounds and Swiss francs	Central bank base rate for the British or Swiss central bank + 9% p.a.
in respect of any other currency	Central bank base rate valid in the country of the relevant currency + 18% p.a.
Disbursement	Free of charge
Max. term specified by ERSTE	1 months
Prolongation of the investment loan	1.4%
Prolongation in the event of an investment loan utilised in NetBroker	Free of charge

5) Fees and charges of OTC market transactions	
<b>A) Fees of OTC market foreign currency futures</b>	
based on the market value at position opening and closing	0.1%
<b>B) Fees for OTC market foreign currency options</b>	
For a maximum term of 4 months	0.1% of the market value upon position opening
For a term longer than 4, but not more than 12 months,	0.2% of the market value upon position opening
<b>C) Fees for any other OTC market transactions</b>	
At position opening and closing for products traded in HUF,	1% of the the market value, minimum HUF 3,000
At the opening and closing of the position for products traded in Euro	1% of the market value, minimum EUR 10
At position opening and closing for products traded in USD,	1% of the market value, minimum USD 12
<b>D) In the case of OTC market foreign currency futures, a premium may be applied in accordance with point 3.7 of Chapter 4 of Part II, Section II, Part A (Special Provisions) of the General Terms and Conditions of Business</b>	
Based on the market value	maximum 1%
<b>E) Premiums applicable to OTC market foreign currency options</b>	
Based on the market value	maximum 1%

6) Subscription to BSE real-time data					
<b>Subscription to BSE real-time data for private individuals</b>					
Subscriber's trading of BSE shares for the current month	Delayed	Best price		Top 5 best prices' level	Top 10 best prices' level
		Reduced fee <sup>10</sup>	Normal fee		
up to HUF 10 million	HUF 0	HUF 0	HUF 900	HUF 2,400	HUF 3,000
between HUF 10 and 20 million	HUF 0	HUF 0	HUF 495	HUF 1,320	HUF 1,650
from HUF 20 million	HUF 0	HUF 0	HUF 0	HUF 0	HUF 0
<b>Subscription to BSE real-time data for legal entities</b>					
Subscriber's trading of BSE shares for the current month	Delayed	Best price level		Top 5 best prices	Top 10 best prices' level
Irrespective of trading	HUF 0	HUF 3,900 + VAT		HUF 5,900 + VAT	HUF 7,900 + VAT

<sup>8</sup> If a given central bank reference rate is negative, the value of the reference rate is taken as 0% in calculations.

<sup>9</sup> In respect of the FED, the upper limit of the specified range of reference interest rate.

<sup>10</sup> The real time data fee won't be charged in a month, in which at least 1 transaction on BSE is executed via Erste's trading system.

7) Subscription to Xetra Frankfurt and Nasdaq Basic real-time data for private individuals				
<b>Xetra Frankfurt</b>				
Subscriber's trading of Xetra Frankfurt shares for the current month	Delayed	Best price		Top 5 best prices' level
		Reduced fee <sup>11</sup>	Normal fee	
up to EUR 50,000	EUR 0	EUR 0	EUR 17	EUR 22
from EUR 50,000	EUR 0	EUR 0	EUR 0	EUR 0
<b>Nasdaq Basic</b>				
Subscriber's trading of USA shares for the current month	Delayed	Best price		
		Reduced fee <sup>12</sup>	Normal fee	
Independent from volume	USD 0	USD 0	USD 7	

8) Licence fee of Markers graph design tool	
Private individuals	HUF 1990 / month
Legal entity	HUF 1592 + VAT / month

9) Administration fee for dividends payment (as an ancillary service)	
For shares traded in the BSE Spot Section	Free of charge
in other cases <sup>13</sup>	Free of charge

10) Fees for transactions involved in the transfer of securities traded on a stock exchange from a standard account to a Long-Term Investment Account	
Sale of securities in a standard securities account	According to the Offline (In person, by fax, by telephone) fee in the fee schedule
Transfer of countervalue to a Long-Term Investment Account	Free of charge
Purchase of securities in the Long-Term Investment Account	Free of charge

11) Other
<p>Dividends, yields, interest and other benefits paid in cash on foreign securities are paid to the Customer, as a rule, on a net basis, in accordance with the relevant Rules of KELER Zrt. For the calculation of the net amount, the foreign account manager uses the highest tax rate according to the general current practice, thus the amount less the tax calculated according to this tax rate is paid to the Customer. The Company shall have no duty or responsibility to deduct and reclaim the excess tax. Please note that foreign custodians do not take Hungarian tax rules into account, therefore it may happen that tax is deducted in excess of the tax rate prescribed by Hungarian law, or that dividend tax is charged on securities deposited in a Long-Term Investment Accounts. Only the customer may initiate a claim for the refund of tax in excess of the tax rate provided for under Hungarian law with the issuer or the tax office of the country where the tax deduction was made. Erste Befektetési Zrt. is not entitled to reclaim the tax and therefore cannot provide any assistance in this regard. In such cases, please contact a tax advisor.</p> <p>In addition, please note that dividends income from shares that are not listed on a stock exchange in any EEA Member State is subject to additional Social Welfare Contribution Tax.</p> <p>If a separate fee or transaction tax is charged by the relevant stock exchange in the context of the brokerage transaction (e.g.: the exchange fee charged by the LSE for orders executed on the London Stock Exchange), this charged fee or transaction tax will also be debited from the relevant account of the customer with Erste Befektetési Zrt.</p> <p>In the case of certificates and warrants concluded on a foreign stock exchange, the fee charged by the custodian in connection with the termination of the securities will be debited from the relevant account of the customer with Erste Befektetési Zrt.</p>

<sup>11</sup> The real time data fee won't be charged in a month, in which at least 1 transaction on Xetra Frankfurt market is executed via Erste's trading system.

<sup>12</sup> The real time data fee won't be charged in a month, in which at least 1 transaction on US market is executed via Erste's trading system.

<sup>13</sup> The relevant fee should be understood per account type

### III. Transaction fees and settlement dates of investment funds

The funds per transaction minimum buy amounts are the following: HUF 500 / EUR 5 / USD 5. If the fund's prospectus declare a higher minimum buy amount, in that case, that amount will be applicable.

#### 1) Erste and ESPA<sup>14</sup> investment funds by main asset classes

##### Real estate funds:

Names of funds	Currency	Buy Branch	Buy Online	Execute-Buy	Redeem/Sell Branch	Redeem Online (Netbroker/Netbank)	Execute-Redeem/Sell	Cut-off
Erste Ingatlan Alap	HUF	2.50% min. HUF 500	2.50% min. HUF 500	Trading day T+2 Day T price	0.5 % min. HUF 500, max. HUF 5000. In the case of redemption/sale within one year, an additional 2% cost on top of the above*		Trading day T+3 Day T price	16:30
Erste Ingatlan Alap T180	HUF	1.00 %, min. HUF 500	1.00 %, min. HUF 500	Trading day T+2 Day T price	0.5 % min. HUF 500, max. HUF 5000. In the case of the placement of an order for redemption/sale within six months, an additional 2% cost on top of the above*		Trading day T+131 Day T+129 price	16:30
Erste EURO Ingatlan Alap T	EUR	2.50% min. EUR 4	2.50% min. EUR 4	Trading day T+2 Day T price	In the event of market value above 4,000 euros, 20 euros, up to EUR 4,000 market value 0.5% min. 2 euros In the case of redemption/sale within one year, an additional 2% cost on top of the above*		Trading day T+3 Day T price	16:30
Erste EURO Ingatlan Alap T180	EUR	1.00 %, min. EUR 2	1.00 %, min. EUR 2	Trading day T+2 Day T price	In the event of market value above 4,000 euros, 20 euros, up to EUR 4,000 market value 0.5% min. 2 euros In the case of the placement of an order for redemption/sale within six months, an additional 2% cost on top of the above*		Trading day T+131 Day T+129 price	16:30

##### Mixed funds:

Names of funds	Foreign currency	Purchase Branch	Buy Online	Execution-buy	Redeem/Sell Branch	Redeem Online (Netbroker/Netbank)	Execute-Redeem/Sell	Cut-off
Erste Duett Alapok Alapja	HUF	0.50% min. HUF 500	0.50% min. HUF 500	Trading day T+2 Day T price	Free of charge, in the case of redemption/sale within 30 days, an additional 2% cost on top of the above*		Trading day T+2 Day T price	16:30
Erste Dollár Duett Alapok Alapja	USD	0.50%	0.50%	Trading day T+2 Day T price	In the event of market value above USD 4,000, USD 20, up to USD 4,000 market value 0.5% min. USD 2. In the case of redemption within one year, an additional 2% cost on top of the above*		Trading day T+4 Day T price	16:30
Erste Megtakarítási Alapok Alapja	HUF	0.50% min. HUF 500	0.50% min. HUF 500	Trading day T+2 Day T price	Free of charge		Trading day T+5 Day T price	16:30
Erste Real Assets Alapok Alapja	HUF	2.00%	1.50%	Trading day T+2 Day T price	Free of charge		Trading day T+5 Day T price	16:30
Erste Multi Asset Growth Alapok Alapja	HUF	2.00%	1.50%	Trading day T+2 Day T price	Free of charge		Trading day T+5 Day T price	16:30
Erste Multi Asset Balanced Alapok Alapja	HUF	2.00%	1.50%	Trading day T+2 Day T price	Free of charge		Trading day T+5 Day T price	16:30
Erste Multi Asset Diversified Alapok Alapja	HUF	2.00%	1.50%	Trading day T+2 Day T price	Free of charge		Trading day T+5 Day T price	16:30
Erste Real Assets USD Alapok Alapja	USD	2.00%	1.50%	Trading day T+2 Day T price	Free of charge		Trading day T+5 Day T price	16:30

\* Per net asset value of investment units redeemed / sold.

Names of funds	Currency	Buy Branch	Buy Online	Execute-Buy	Redeem/Sell Branch	Redeem Online (Netbroker/Netbank)	Execute-Redeem/Sell	Cut-off
Erste Multi Asset Base Alapok Alapja	HUF	2.00%	1.50%	Trading day T+2 Day T price		Free of charge	Trading day T+5 Day T price	16:30
Erste Multi Asset ESG Active Alapok Alapja	HUF/EUR	2.00%	1.50%	Trading day T+2 Day T price		Free of charge	Trading day T+5 Day T price	16:30
Erste Real Assets EUR Alapok Alapja	EUR	2.00%	1.50%	Trading day T+3 Day T price		Free of charge	Trading day T+5 Day T price	16:30
Erste Green Invest Mix R01	EUR	2.00%	1.50%	Trading day T+3 Day T+1 price		Free of charge	Trading day T+3 Day T+1 price	14:00
Erste Opportunities Mix EUR R01	EUR	2,00%	1,50%	Trading day T+4 Day T+2 price		Free of charge	Trading day T+4 Day T+2 price	14:00
Erste Opportunities Mix HUF R01	HUF	2,00%	1,50%	Trading day T+4 Day T+2 price		Free of charge	Trading day T+4 Day T+2 price	14:00

#### Equity funds

Names of funds	Currency	Buy Branch	Buy Online	Execute-Buy	Redeem/Sell Branch	Redeem Online (Netbroker/Netbank)	Execute-Redeem/Sell	Cut-off
Erste Fair Invest R01	HUF/EUR	3.00%	2.50%	Trading day T+3 Day T+1 price		Free of charge	Trading day T+3 Day T+1 price	14:00
Erste Stock Value R01	HUF/EUR	3.00%	2.50%	Trading day T+3 Day T+1 price		Free of charge	Trading day T+3 Day T+1 price	14:00
Erste WWF Stock Environment R01	HUF/EUR	NA	NA	Trading day T+3 Day T+1 price		Free of charge	Trading day T+3 Day T+1 price	14:00
Erste Stock Environment R01	HUF/EUR	3.00%	2.50%	Trading day T+3 Day T+1 price		Free of charge	Trading day T+3 Day T+1 price	10:30
ERSTE Green Invest R01	HUF/EUR	3.00%	2.50%	Trading day T+3 Day T+1 price		Free of charge	Trading day T+3 Day T+1 price	14:00
ERSTE Stock Global R01	HUF/EUR /USD	3.00%	2.50%	Trading day T+3 Day T+1 price		Free of charge	Trading day T+3 Day T+1 price	14:00
ERSTE Stock Techno R01	HUF/EUR	3.00%	2.50%	Trading day T+3 Day T+1 price		Free of charge	Trading day T+3 Day T+1 price	14:00
Erste Future Invest R01	HUF/EUR	3.00%	2.50%	Trading day T+4 Day T+2 price		Free of charge	Trading day T+4 Day T+2 price	14:00
Erste Responsible Stock America R01	HUF/USD	3.00%	2.50%	Trading day T+3 Day T+1 price		Free of charge	Trading day T+3 Day T+1 price	14:00
Erste Stock Cost Averaging USD 2 Alapok Alapja	USD	3.00%	2.50%	Trading day T+2 Day T price		Free of charge	Trading day T+5 Day T price	16:30
Erste Stock Cost Averaging EUR 2 Alapok Alapja	EUR	3.00%	2.50%	Trading day T+2 Day T price		Free of charge	Trading day T+5 Day T price	16:30
Erste Megatrend Cost Averaging Alapok Alapja	HUF	3.00%	2.50%	Trading day T+2 Day T price		Free of charge	Trading day T+5 Day T price	16:30
Erste ESG Stock Cost Averaging 2 Alapok Alapja	EUR/USD	3.00%	2.50%	Trading day T+2 Day T price		Free of charge	Trading day T+5 Day T price	16:30
Erste Emerging Markets Stock Cost Averaging Alapok Alapja	HUF	3,00%	2,50%	Trading day T+2 Day T price		Free of charge	Trading day T+5 Day T price	16:30

ERSTE Stock EM Global R01	HUF/EUR	3.00%	2.50%	Trading day T+4 Day T+2 price	Free of charge	Trading day T+4 Day T+2 price	14:00
Erste Feltörekvő Európa Részvény Alapok Alapja	HUF	3.00%	2.50%	Trading day T+3 Day T price	Free of charge	Trading day T+5 Day T price	16:30
Erste Stock Global HUF Alapok Alapja	HUF	3.00%	2.50%	Trading day T+3 Day T price	Free of charge	Trading day T+5 Day T price	16:30
Erste Stock Hungary Indexkövető Részvény Befektetési Alap	HUF	2.00%	1.50%	Trading day T+2 Day T price	Free of charge	Trading day T+3 Day T price	14:30
ERSTE Stock Commodities R01	HUF/EUR	3.00%	2.50%	Trading day T+3 Day T+1 price	Free of charge	Trading day T+3 Day T+1 price	14:00
ERSTE Responsible Stock Europe R01	HUF/EUR	3.00%	2.50%	Trading day T+3 Day T+1 price	Free of charge	Trading day T+3 Day T+1 price	14:00
ERSTE Stock Europe Emerging R01, ERSTE Stock Biotech R01	HUF/EUR	3.00%	2.50%	Trading day T+3 Day T+1 price	Free of charge	Trading day T+3 Day T+1 price	14:00
ERSTE Stock Istanbul R01, ERSTE Responsible Stock Japan R01	HUF/EUR	3.00%	2.50%	Trading day T+4 Day T+2 price	Free of charge	Trading day T+4 Day T+2 price	14:00
ERSTE RESPONSIBLE STOCK GLOBAL EUR R01, ERSTE RESPONSIBLE STOCK DIVIDEND EUR R01	HUF/EUR	3.00%	2.50%	Trading day T+3 Day T+1 price	Free of charge	Trading day T+3 Day T+1 price	14:00
ERSTE STOCK REAL ESTATE	HUF/EUR	3,00%	2,50%	Trading day T+3 Day T+1 price	Free of charge	Trading day T+3 Day T+1 price	14:00
ERSTE FONDSKONZEPT 24-1 EUR R01	EUR	3,00%	2.50%	Trading day T+4 Day T+2 price	Free of charge	Trading day T+4 Day T+2 price	14:00
Erste ESG Stock Cost Averaging 6 Alapok Alapja	HUF	3.00%	2.50%	Trading day T+2 Day T price	Free of charge	Trading day T+5 Day T price	16:30

#### Money market & bond funds:

Names of funds	Currency	Buy Branch	Buy Online	Execute-Buy	Redeem/Sell Branch	Redeem Online (Netbroker/Netbank)	Execute-Redeem/Sell	Cut-off
Erste Bázis Befektetési Alap	HUF	0.25% min. 600 HUF, max 25,000 HUF	0.15%, min. 300 HUF, max 25,000 HUF	Trading day T Day T price	HUF 600	HUF 300	trading day T Day T price	16:30
Erste Dollár Bázis Befektetési Alap	USD	0.15% (min. 4 USD, max. 100 USD)	0.15% (min. 4 USD, max. 100 USD)	trading day T Day T price	USD 2	USD 1	trading day T Day T price	16:30
Erste Euro Bázis Befektetési Alap	EUR	0.15% (min. 4 EUR, max. 100 EUR)	0.15% (min. 4 EUR, max. 100 EUR)	trading day T Day T price	EUR 2	EUR 1	trading day T Day T price	16:30
Erste Kamatoptimum Alap	HUF	1.00%	1.00%	Trading day T+2 Day T price	Free of charge		Trading day T+2 Day T price	16:30
ERSTE Reserve Euro R01	EUR	0,15% (min. 4 EUR, max. 100 EUR)	0,15% (min. 4 EUR, max. 100 EUR)	Trading day T+3 Day T+1 price	EUR 2	EUR 1	Trading day T+3 Day T+1 price	14:00

ERSTE Reserve Euro Plus EUR R01	EUR	0,15% (min. 4 EUR, max. 100 EUR)	0,15% (min. 4 EUR, max. 100 EUR)	Trading day T+3 Day T+1 price	EUR 2	EUR 1	Trading day T+3 Day T+1 price	14:00
ERSTE Reserve Dollar R01	USD	0,15% (min. 4 USD, max. 100 USD)	0,15% (min. 4 USD, max. 100 USD)	Trading day T+3 Day T+1 price	USD 2	USD 1	Trading day T+3 Day T+1 price	14:00
Erste Dollár Abszolút Hozamú Kötvény Alap	USD	1.00%	1.00%	Trading day T+2 Day T price	Free of charge		Trading day T+3 Day T price	14:30
Erste XL Kötvény Alap	HUF	1.50%	1.25%	Trading day T+2 Day T price	Free of charge		Trading day T+2 Day T price	14:30
Erste Magyar Kötvény Alap	HUF	1,50%	1,50%	Trading day T+2 Day T price	Free of charge		Trading day T+2 Day T price	14:30
Erste Abszolút Hozamú Kötvény Alap	HUF	1.50%	1.50%	Trading day T+2 Day T price	Free of charge		Trading day T+3 Day T price	14:30
Erste Euró Abszolút Hozamú Kötvény Alap	EUR	1.00%	1.00%	Trading day T+2 Day T price	Free of charge		Trading day T+3 Day T price	14:30
ERSTE Reserve Corporate R01	HUF/EUR	0.75%	0.75%	Trading day T+3 Day T+1 price	Free of charge		Trading day T+3 Day T+1 price	14:00
ERSTE Bond International R01	HUF/EUR	1.50%	1.25%	Trading day T+3 Day T+1 price	Free of charge		Trading day T+3 Day T+1 price	14:00
Erste Bond Danubia EUR R01	EUR	1.50%	1.25%	Trading day T+3 Day T+1 price	Free of charge		Trading day T+3 Day T+1 price	14:00
ERSTE Bond Dollar R01	USD	1.50%	1.25%	Trading day T+3 Day T+1 price	Free of charge		Trading day T+3 Day T+1 price	14:00
ERSTE Bond Euro-Corporate R01, ERSTE Bond Europe R01	EUR	1.50%	1.25%	Trading day T+3 Day T+1 price	Free of charge		Trading day T+3 Day T+1 price	14:00
ERSTE Bond Dollar-Corporate R01	USD	1.50%	1.25%	Trading day T+3 Day T+1 price	Free of charge		Trading day T+3 Day T+1 price	14:00
ERSTE Bond Europe High Yield R01, ERSTE Bond USA Corporate R01, ERSTE Bond Usa-High Yield R01	EUR	1.50%	1.25%	Trading day T+3 Day T+1 price	Free of charge		Trading day T+3 Day T+1 price	14:00
Erste Bond EM Corporate R01	EUR	1.50%	1.25%	Trading day T+4 Day T+2 price	Free of charge		Trading day T+4 Day T+2 price	14:00
Erste Responsible Reserve EUR R01 VTIA	EUR	0.75%	0.75%	Trading day T+3 Day T+1 price	Free of charge		Trading day T+3 Day T+1 price	14:00
ERSTE Portfolio Bond Europe R01	EUR	NA	NA	Trading day T+3 Day T+1 price	Free of charge		Trading day T+3 Day T+1 price	14:00

Names of funds	Currency	Buy Branch	Buy Online	Execute-Buy	Redeem/Sell Branch	Redeem Online (Netbroker/Netbank)	Execute-Redeem/Sell	Cut-off
ERSTE Mortgage R01, ERSTE Bond Inflation Linked Eur R01	EUR	1.50%	1.25%	Trading day T+3 Day T+1 price	Free of charge		Trading day T+3 Day T+1 price	14:00
Erste Bond EM Government R01	HUF/EUR	1.50%	1.25%	Trading day T+4 Day T+2 price	Free of charge		Trading day T+4 Day T+2 price	14:00
Erste Bond EM Corporate IG R01	USD	1.50%	1.25%	Trading day T+4 Day T+2 price	Free of charge		Trading day T+4 Day T+2 price	14:00

**Commodity market funds:**

Names of funds	Currency	Buy Branch	Buy Online	Execute-Buy	Redeem/Sell Branch	Redeem Online (Netbroker/Netbank)	Execute-Redeem/Sell	Cut-off
Erste Arany Alapok Alapja HUF	HUF	3.00%	2.50%	Trading day T+2 Day T price	Free of charge		Trading day T+4 Day T price	16:30
Erste Arany Alapok Alapja USD	USD	3.00%	2.50%	Trading day T+2 Day T price	Free of charge		Trading day T+4 Day T price	16:30

**2) Partner investment funds for premium customers**

Names of funds	Currency	Buy Branch	Buy Online	Execute-Buy	Redeem Branch	Redeem Online (Netbroker/Netbank)	Execute-Redeem/Sell	Cut-off
VIG Alfa Abszolút Hozamú Alap A HUF	HUF	2.00%	1.50%	Trading day T+3 Day T price	Free of charge, in the case of redemption/sale within 10 days, an additional 2.00 % on top of the above*		Trading day T+3 Day T price	15:20
VIG Alfa Abszolút Hozamú Alap E EUR	EUR	2.00%	1.50%	Trading day T+3 Day T price	Free of charge, in the case of redemption/sale within 10 days, an additional 2.00 % on top of the above*		Trading day T+4 Day T price	15:20
VIG Alfa Abszolút Hozamú Alap U USD	USD	2.00%	1.50%	Trading day T+3 Day T price	Free of charge, in the case of redemption/sale within 10 days, an additional 2.00 % on top of the above*		Trading day T+4 Day T price	15:20
VIG Maraton ESG Multi Asset Alap HUF	HUF	2.00%	1.50%	Trading day T+3 Day T price	Free of charge, in the case of redemption/sale within 10 days, an additional 2.00 % on top of the above*		Trading day T+4 Day T price	15:20
VIG Maraton ESG Multi Asset Alap EUR	EUR	2.00%	1.50%	Trading day T+3 Day T price	Free of charge, in the case of redemption/sale within 10 days, an additional 2.00 % on top of the above*		Trading day T+4 Day T price	15:20
VIG Maraton ESG Multi Asset Alap USD	USD	2.00%	1.50%	Trading day T+3 Day T price	Free of charge, in the case of redemption/sale within 10 days, an additional 2.00 % on top of the above*		Trading day T+4 Day T price	15:20
VIG Panoráma Total Return Befektetési Alap HUF	HUF	2.00%	1.50%	Trading day T+3 Day T price	Free of charge, in the case of redemption/sale within 10 days, an additional 2.00 % on top of the above*		Trading day T+3 Day T price	15:20
VIG Panoráma Total Return Befektetési Alap EUR	EUR	2.00%	1.50%	Trading day T+3 Day T price	Free of charge, in the case of redemption/sale within 10 days, an additional 2.00 % on top of the above*		Trading day T+4 Day T price	15:20
VIG Panoráma Total Return Befektetési Alap USD	USD	2.00%	1.50%	Trading day T+3 Day T price	Free of charge, in the case of redemption/sale within 10 days, an additional 2.00 % on top of the above*		Trading day T+4 Day T price	15:20
FF - Global Multi Asset Income Fund D-ACC-EUR	EUR	2.00%	1.50%	Trading day T+3 Day T price	Free of charge		Trading day T+3 Day T price	14:00
Allianz Dynamic Multi Asset Strategy SRI 50 CT EUR	EUR	2.00%	1.50%	Trading day T+3 Day T+2 price	Free of charge		Trading day T+3 Day T+2 price	16:30

**3) Fees for transactions involved in the transfer of investment funds from a standard account to a Long-Term Investment Account**

Sale of investment fund in a standard securities account	<b>Free of charge</b>
Transfer of countervalue to a Long-Term Investment Account	<b>Free of charge</b>
Purchase of an investment fund in the Long-Term Investment Account	<b>50% of the fee in the fee schedule</b>

<b>IV. Fees related to government securities and other securities</b>		
<b>1) Subscription of retail government securities</b>		
Type of order	<b>In person</b>	<b>on NetBroker</b>
Fee for the order	Free of charge	Free of charge
<b>2) Bidding fee for a government securities auction</b>		
Based on the market value	<b>0.1% multiplied by the number of quarters to maturity, but at least HUF 1,000</b>	
<b>3) Fee charged on the primary placement and subsequent sale of government securities</b>		<b>1% of the nominal value</b>
<b>4) Sale of structured bonds and securities, corporate bonds issued by Erste Group, bonds issued by Erste Bank Hungary Zrt.<sup>15</sup></b>		<b>1,0 % of the current market value</b>
<b>5) Fees for transactions involved in the transfer of structured bonds and securities, corporate bonds issued by Erste Group, bonds issued by Erste Bank Hungary Zrt from a standard account to a Long-Term Investment Account</b>		
Sale of securities in a standard securities account	<b>50% of the fee in the fee schedule</b>	
Transfer of countervalue to a Long-Term Investment Account	<b>Free of charge</b>	
Purchase of securities in the Long-Term Investment Account	<b>Free of charge</b>	
<b>V. Costs</b>		
<b>1) Cost of transfer<sup>16</sup></b>		
	<b>Private individuals</b>	<b>Legal entity</b>
Between the customer's own accounts to an account kept with ERSTE BEFEKTETÉSI ZRT.	<b>Free of charge</b>	<b>Free of charge</b>
HUF and FCY transfer to an account kept with ERSTE BEFEKTETÉSI ZRT.	<b>Free of charge</b>	<b>Free of charge</b>
HUF and FCY transfer to an account not kept with ERSTE BEFEKTETÉSI ZRT.	<b>0.45% minimum HUF 500, maximum HUF 15,000</b>	<b>0.175% minimum HUF 640, maximum HUF 50,000</b>
HUF transfer in VIBER to an account not kept with ERSTE BEFEKTETÉSI ZRT.	<b>HUF 15,000</b>	<b>0.70% minimum HUF 10,295, maximum HUF 106,000</b>
FCY transfer to an account not kept with ERSTE BEFEKTETÉSI ZRT.	<b>0.45% minimum HUF 2,710, maximum HUF 66,000 + fee charged by the third party provider participating in the transfer</b>	<b>0.175% minimum HUF 5,390, maximum HUF 50,000 + fee charged by the third party provider participating in the transfer</b>
<b>2) Cost of cash withdrawal</b>		
In respect of HUF	<b>1,25% + 800 Ft</b>	
In respect of EUR	<b>1,25% + 2 EUR</b>	
In respect of USD	<b>1,25% + 2 USD</b>	
In respect of GBP	<b>1,25% + 2 GBP</b>	

<sup>15</sup> Erste Befektetési Zrt. as distributor may repurchase the bonds at the request of the investor depending on the market situation, but is not obliged to do so.

<sup>16</sup> Pursuant to Section 15 (2) of Government Decree 284/2001 (XII.26.), transfers from the cash account may only be made to another cash account kept in the name of the account holder or to a payment account held with a credit institution.



In respect of CHF	<b>1,25% + 2 CHF</b>
Spot cash withdrawal in HUF or equivalent foreign currency over HUF 2 million without giving notice on the previous day	<b>1.65% + 800 Ft</b>
Failure of announced cash withdrawal	<b>0,30%, min. 7.500 Ft</b>

<b>3) Default Interest, penalty</b>	
HUF amount paid late	<b>25% p.a.</b>
FCY amount paid late	<b>15% /p.a.</b>
In the case of delay in meeting the obligation to deliver securities the market value of the security delivered late	<b>25% p.a.</b>

<b>4) Securities transfer fee</b>	
Internal transfer between the customer's own accounts	<b>Free of charge</b>
Internal transfer	<b>HUF 250 / securities</b>
Transfer to a securities account held by another securities distributor or credit institution	<b>HUF 5,000 / securities</b> + fee charged by the third party provider involved in the securities transfer
The sale of a share on a market other than the market on which it is purchased is also considered a transfer of securities.	
The fee for this is	<b>EUR 85</b> or its equivalent in any other currency
Receipt of transfer	<b>Free of charge</b>

<b>5) EMIR</b>	
EMIR reporting obligations (if instructed to that effect)	<b>HUF 0</b>
Obtaining LEI identifier (if instructed to that effect)	<b>EUR 120<sup>17</sup>+VAT each time</b>
Annual maintenance fee	<b>EUR 100<sup>20</sup> + VAT each time</b>

<b>6) Securities lending</b>	
The lending fee for securities held by the investment service provider or in the portfolio managed by the investment service provider is the pro-rated market value of the securities	<b>12% p.a.</b>
The investment service provider may borrow securities deposited by the customer with the investment service provider or registered in a securities account for the customer, at a fee that is the pro-rated market value of the securities borrowed	<b>1.5% p.a.</b>
The investment service provider may participate as a broker in the lending between customers of securities deposited by the customer with the investment service provider or registered in a securities account for the customer, at a fee that is the pro-rated market value of the securities borrowed	<b>6% p.a.</b>

<b>7) Securities account kept for under-age children</b>	
Additional transaction fee (not charged in addition to the purchase fees for the investment packages in the Erste Future Investment Programme)	<b>HUF 10,000 / transaction</b>

<sup>17</sup> Debited in HUF, converted at the official MNB exchange rate on the last banking day of the month.

**8) Other costs**

If a third party provider is involved in the provision of the service (e.g. dividends, interest paid on foreign securities, KELER fees), the fee charged by this third party provider will also be debited from the Customer's relevant account (whether terminated or closed) with Erste Befektetési Zrt.

The parties may, by mutual agreement, agree on fees and charges other than the above in their individual agreement.

**The investment service is provided by Erste Befektetési Zrt.**  
Company registration number: 01-10-041-373  
Activity licence no.: III/75.005-19/2002 and E-III/324/2008, stock exchange  
BSE - stock exchange member

**Budapest, 9 August 2024**

**Erste Befektetési Zrt.**

This English announcement is for information purposes exclusively, in the case of any discrepancies between the Hungarian and the English announcements, the Hungarian version shall be applicable.