



FOREIGN EXCHANGE ACCOUNT - ANNOUNCEMENT

Valid: 01. 03. 2012.

Fees and charges concerning account management	Conversion		Amount of non-conversion fee
	Applicable rate	Amount of fee	
Transfer between the client's own accounts	exchange buying/selling rate	free of charge	free of charge
Transfer to the client's own HUF account	exchange buying rate	free of charge	
Internal transfer between the exchange accounts of the bank's clients	exchange buying/selling rate	free of charge	free of charge
Internal transfer between the HUF accounts of the bank's clients	exchange buying	free of charge	
Reception of payment from a HUF account of another client of the bank	exchange selling rate	free of charge	
Transfer to a different bank	exchange buying/selling rate	0,4% min 10 EUR	0,25% min 10 EUR
	exchange buying/selling rate	0,25% min 5 EUR	0,1% min 3 EUR
Crediting incoming transfer from a different bank			
Debit of the exchange account (in HUF) due to funds by court order and orders to transfer funds and initiation of collection based on authorization letter	exchange buying rate	0,2 % min 3 EUR	
Cash deposit (banknotes)*	exchange buying/currency selling rate		free of charge
Cash deposit HUF	exchange selling rate		free of charge
Cash disbursement (banknotes)	exchange buying/currency selling rate		0,3%
Cash disbursement HUF	exchange buying		0,75%

*coins not accepted

	Retail account	Business account
Account opening fee	no*	no**
Account management fee	1 EUR/at sight account/month	15 EUR/ at sight account/month
Minimum amount to be kept on the account:	5 EUR	40 EUR

We release the account maintenance fee until the announcement is withdrawn.

The savings bank carries out exchange account management activity during the business hours.