

## FOREIGN EXCHANGE ACCOUNT MANAGEMENT-CLIENT INFORMATION

The Szigetvári Takarékszövetkezet manages foreign exchange accounts for private persons and businesses, in accordance with the prevailing financial regulations, with the following conditions:

### *Account opening*

For private persons the condition of opening an account is that the Account Holder(s) presents a document fit for proving their identity (valid personal identity document/card, official address card or passport/new type driving license). In case of a foreign exchange business account, the conditions of opening an account are defined by the regulations concerning payment, and the Takarékszövetkezet requires the original of the documents defined by the regulations, needed for the investigation concerning the account opening.

Opening the account is free of charge, but the deposit of 100 EUR or the equivalent of that amount in other currency is necessary at the account opening. The management of the foreign exchange account is possible in the following currencies: EUR, USD, GBP and CHF.

### *The right of disposal over the account*

The foreign exchange account is **tied** and only holder and their authorized representatives have a right of disposal over it. The account holder informs the bank in writing about the persons authorized to have disposal over the account. Persons not named on the signature card do not have rights of disposal and are not entitled to receive spoken information about the account.

### *Turnover on the account*

Cash operations are possible at every branch office of the Takarékszövetkezet located in towns. The bank credits the paid-in cash on the account on the day of payment. The withdrawal of 3000EUR or its equivalent in different currency can only be carried out following the notification of the bank thereof three days in advance.

### *Interest on the account and fix term deposits*

The actual interests of the foreign exchange deposits are set out in the announcements. The non-fixed balance of the exchange account yields interest at sight and this interest is credited at the end of the year. However there is an opportunity for fixing on the account. The minimum amount to be fixed is the equivalent of 500 EUR per currency. The rate of the interest concerning the deposit is the interest rate valid on the date when the deposit is made, and it does not change during the duration (fixed interest). The duration of the deposit may be 1, 2, 3, 6 and 12 months. No interest is credited for the exchange deposit in case of termination of the duration of the deposit before maturation.

### *Fees and charges*

The Takarékszövetkezet charges fees for the services concerning the management of the exchange account, and charges a fee for any other services carried out at the request of the account holder. The Takarékszövetkezet charges the account with the amount of the fees and charges when those occur, in the currency of the account.

### *Information*

The Takarékszövetkezet informs the Account Holder of the completion of orders, the bank debits and credits subsequently in writing at the request of the Account Holder, by post – or in a different way in case of a separate agreement – in the form of a statement.

### *Insurance*

The balance of the deposits made on the exchange account, consolidated with other deposits payable to order, of the Account Holder managed by the Takarékszövetkezet are insured by the OBA, in accordance with the repeatedly modified Act CXII of the year 1996 concerning Credit Institution and financial enterprises, up to the amount defined by the act.

The interests and fees concerning the exchange account  
are set out in the prevailing Announcement

*Our branch offices await you  
with further information and offers.*

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