

	FIXED TIME DEPOSIT	FIXED TIME DEPOSIT – NETBANK
Deposit amount	Minimum deposit: 50,000 Ft Maximum deposit: 500,000,000 Ft	
Term	Annual interest rate (APY) – no amount limit	
15-30 days	-	0,00% (0,00%)
31-60 days	0,10% (0,10%)	0,15% (0,15%)
61-90 days	0,10% (0,10%)	0,15% (0,15%)
91-180 days	0,10% (0,10%)	0,15% (0,15%)
181-270 days	0,10% (0,10%)	0,15% (0,15%)
271-365 days	0,10% (0,10%)	0,15% (0,15%)
Interest	Fixed interest rate within the term of the deposit	
Early withdrawal penalty	0% within the term of the deposit	
Open in	any MagNet branch	NetBank system

Interest payable on demand in business accounts

Interest payable on demand	
Foreign exchange	Interest payable on demand (APY) irrespective of the amount of deposit
HUF	0.00% (0.00%)
EUR	0.00% (0.00%)
USD	0.00% (0.00%)
CHF	0.00% (0.00%)

FOREIGN EXCHANGE DEPOSITS

“STANDARD” DEPOSIT in foreign exchange	
Amount	Min./max. deposit amount: EUR: 200/2,000,000 USD: 300/2,000,000
Terms	Annual interest rate (APY)
1 month	EUR: 0.05% (0.05%) EUR: 0.05% (0.05%)
3 months	0.10% (0.10%) 0.10% (0.10%)
Interest	Fixed interest rate within the term of the deposit
Early withdrawal penalty	Within the term of the deposit: 0%.
Open in	any MagNet branch or in the NetBank system
Type of deposit	- automatically revolving deposit, interest either added or not added to principal or the deposit may be tied up as a non-revolving deposit

General Terms and Conditions

The OBA logo seen on the first page of this list of terms and conditions informs our customers that the deposits listed here are protected by the National Deposit Insurance Fund (NDIF) according to the provisions of Act CCXXXVII of 2013. For further information on deposit insurance, see the General Contracting Terms and Conditions of Deposit Transactions and visit www.oba.hu.

The institutions of the National Deposit Insurance Fund (NDIF) are obliged to issue an annual report, in the form required by the National Deposit Insurance Fund, on the total of the balances of the savings held with the financial institution and the insurance funds available to deposit holders. MagNet Bank makes the above report available to any customer free of charge in any of its branches.

As regards deposit transactions, any customer who is not a private individual qualifies as a business customer.

The interest rates, costs, fees and commissions of running deposits opened prior to March 20th, 2013 are listed in the valid "List of interest rates, costs, fees and commissions of deposits offered to private individuals".

New deposits may only be opened if the customer holds or opens a MagNet account in the currency of the deposit to be opened.

Unless otherwise stipulated in the contract, the Bank pays interest from the working day following the opening of the deposit until the day preceding the payment of the deposit. The Bank deducts the interest tax and the health care contribution payable on the interest gained on the deposit according to the relevant legislation.

For further details on deposit, see the General Contracting Terms and Conditions of Deposits. As regards the costs, fees and commissions not listed here, see the current list of terms and conditions of payment services.

The Terms and Conditions have been executed in both Hungarian and English. This English version shall only be deemed a translation that serves only the purpose of providing information. Therefore, the Hungarian version shall prevail over the English one for all matters of interpretation and construction.

Costs, fees and commissions

Costs, fees and commissions

Deposit opening – forint and foreign exchange	free of charge
Renewal of deposit – forint and foreign exchange	free of charge
Early deposit withdrawal – forint and foreign exchange	free of charge

Information on the changes that have taken place since the publication of the previous list of terms and conditions

Let us inform you about the changes that have taken place on the 1st of February, 2018 concerning the deposits to be opened after that date, including the automatic rollover of existing deposits as well.

With regard to the Active Plus deposit meaning of the "New Fund" has been redefined.

From the 1st of February 2018 with regard to the fact that the Bank's Deposit Policy has changed:

- Standard deposit (1 month): 0,05% reduction, new interest rate 0,05%
- Standard deposit (2 months): 0,10% reduction, new interest rate 0,15%
- Standard deposit (3 months): 0,15% reduction, new interest rate 0,20%
- Standard deposit (4 months): 0,15% reduction, new interest rate 0,30%
- Standard deposit (6 months): 0,15% reduction, new interest rate 0,30%
- Standard deposit (9 months): 0,15% reduction, new interest rate 0,30%
- Standard deposit (12 months): 0,15% reduction, new interest rate 0,30%
- Fixed Time deposit (MagNet branch, 31-60 days): 0,05% reduction, new interest rate 0,10%
- Fixed Time deposit (MagNet branch, 61-90 days): 0,05% reduction, new interest rate 0,10%
- Fixed Time deposit (MagNet branch, 91-180 days): 0,05% reduction, new interest rate 0,10%
- Fixed Time deposit (MagNet branch, 181-270 days): 0,05% reduction, new interest rate 0,10%
- Fixed Time deposit (MagNet branch, 271-365 days): 0,05% reduction, new interest rate 0,10%
- Fixed Time deposit (Netbank, 31-60 days): 0,05% reduction, new interest rate 0,15%
- Fixed Time deposit (Netbank, 61-90 days): 0,05% reduction, new interest rate 0,15%
- Fixed Time deposit (Netbank, 91-180 days): 0,05% reduction, new interest rate 0,15%
- Fixed Time deposit (Netbank, 181-270 days): 0,05% reduction, new interest rate 0,15%
- Fixed Time deposit (Netbank, 271-365 days): 0,05% reduction, new interest rate 0,15%

1st February, 2018

MagNet Bank Zrt.

