

Valid and effective from **16<sup>th</sup> October, 2017** until withdrawal

Published on **16<sup>th</sup> October, 2017**

### FORINT DEPOSITS

"ACTIVE PLUS" DEPOSIT					
<b>Deposit amount</b>	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft				
<b>Term</b>	<b>3 year</b>				
<b>Conditions:</b>	<p><b>Active Plus deposit may only be opened if new funds are deposited.</b> New funds mean any deposit amount that is new in relation to the average of the total of the customer's balance payable on demand and his/her term deposits as in July, 2017. The average amount is calculated from the closing balances of each calendar day in July, 2017 by simple arithmetic average calculation. In the case of foreign exchange balances, the forint amount is calculated on the basis of the commercial foreign exchange buy rates valid on July 31st, 2017.</p> <p>The special interest only applies if both of the conditions below are fulfilled: <b>a). the payment of "pay as you like" account management fee other than "0" b.)Bankcard purchase transaction in the amount of minimum HUF 25,000 in total in each month during the term of the deposit.</b></p> <p>The fulfillment of the conditions is checked in respect of the <b>first interest payment period</b> of the term deposit and in relation to the <b>bank account from which the deposit amount has been transferred.</b> The fulfillment of the conditions is continuously monitored by the Bank and, therefore, the criteria must be met in each month of the interest payment period. As regards the fulfillment of the above conditions, the current month begins with the day when the deposit was opened. As long as the conditions are not met, the normal interest rate equivalent the central bank base rate in effect on the day when the deposit was opened. The bankcard transaction is successful if the bank account is debited with the transaction amount (the transaction is taken into account at the time of its debiting/booking).</p> <p>For the conditions that are not detailed here and apply to Active Plus deposit in the <b>first interest payment period of the deposit</b>, see the conditions of "STANDARD" deposit laid down in the General Terms and Conditions of deposits.</p> <p><b>Following the first interest payment period of the deposit</b>, the Active Plus deposit that is automatically tied up again will be the same – both in terms of interest and all other characteristics – as the <b>Mentor-Sphere Plus NetBank deposit valid on the day when the deposit is tied up again.</b></p> <p>The Deposit holder shall name the Borrower and the loan purpose as well as the annual interest rate in the <b>Deposit Contract when the Deposit is opened.</b> The above will, however, take effect when the deposit is automatically tied up again and, therefore, is converted into a Mentor-Sphere Plus NetBank deposit.</p>				
<b>Annual interest rate (APY)</b>	<table border="0"> <tr> <td><b>Special rate</b></td> <td><b>2.05% (2.05%)</b></td> </tr> <tr> <td><b>Normal rate:</b></td> <td>Central Bank base rate, currently <b>0.90% (0.90%)</b></td> </tr> </table>	<b>Special rate</b>	<b>2.05% (2.05%)</b>	<b>Normal rate:</b>	Central Bank base rate, currently <b>0.90% (0.90%)</b>
<b>Special rate</b>	<b>2.05% (2.05%)</b>				
<b>Normal rate:</b>	Central Bank base rate, currently <b>0.90% (0.90%)</b>				
<b>Interest Term</b>	<b>3 months</b>				
<b>Interest</b>	Fixed interest rate within the term of the interest term Flexible interest rate within the term				
<b>Early withdrawal penalty</b>	Within the term of the interest (annual): 0%.				
<b>Open in</b>	any MagNet branch or in the NetBank system				
<b>Deposit type</b>	- automatically revolving deposit, interest added to principal, automatically revolving deposit, interest not added to principal				

Community deposits <i>The deposit promotes community objectives.</i>		
	MENTOR PLUS DEPOSIT SPHERE PLUS DEPOSIT NETBANK	MENTOR PLUS DEPOSIT SPHERE PLUS DEPOSIT BRANCH
<b>Deposit amount</b>	Minimum deposit: 10,000 Ft Maximum deposit: 500,000,000 Ft	
<b>Term</b>	<b>3 year</b>	
<b>Annual interest rate (APY)</b>	Central bank base rate, currently <b>0.90%</b> (0.90%)	Central bank base rate- 0,15%, currently <b>0.75%</b> (0.75%)
<b>Interest Term</b>	<b>3 months</b>	
<b>Interest premium</b>	single <b>+0.15%</b> at the end of the two-year maturity	
<b>Interest</b>	Fixed interest rate within the term of the interest term Flexible interest rate within the term	
<b>Early withdrawal penalty</b>	Within the term of the interest (annual): 0%.	
<b>Open in</b>	the NetBank system	any MagNet branch
COMMUNITY LOAN INTEREST&FEE ALLOWANCE		
<b>for whom?/for what purpose?</b>	for the chosen <b>Mentor Borrower</b> for the chosen <b>Sphere loan purpose</b>	
<b>Community interest allowance offered by the Bank</b>	<b>0,25%</b>	

**Type of deposit:** automatically revolving deposit, interest either added or not added to principal

**The list of Mentor Borrowers and the Sphere loan purposes** are listed at the MagNet Bank homepage. The Bank uses the funds held in the above deposits to finance Mentor Borrowers and Sphere loan purposes. For details see the "General Terms and Conditions of Credit Operations" and the "General Terms and Conditions of Mentor-Sphere Plus Program".

"LOYALTY" deposit in forint		
<b>Deposit amount</b>	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft	
<b>Terms</b>	<b>2 years</b> Interest payment period: <b>3, 4 and 6 months</b>	
<b>Annual interest rate (APY)</b>	<b>Special interest rate</b> in the first interest payment period:	<b>Loyalty interest</b> in the second interest payment period:
<b>3 months</b>	<b>1.10%</b> (1.09%)	<b>0.75%</b> (0.75%)
<b>4 months</b>	<b>1.25%</b> (1.24%)	<b>1.00%</b> (1.0%)
<b>6 months</b>	<b>1.40%</b> (1.39%)	<b>1.25%</b> (1.25%)
<b>Interest premium</b>	single <b>+0.20%</b> at the end of the two-year maturity	
<b>Interest payment</b>	Fixed rate of interest within the interest payment period	
<b>Early withdrawal penalty</b>	0% within the interest payment period. The deposit can be withdrawn at the end of the interest payment period without loss of interest.	
<b>Open in</b>	any MagNet branch or in the NetBank system	

**Type of deposit:** automatically revolving deposit, interest either added or not added to principal

**Interest:** As long as the conditions are fulfilled, the special interest rate as shown in the chart above applies in the first interest payment period. At least one of the **criteria** listed below shall be met in each month of the first interest payment period so that the special interest rate can be applied.

- two direct debit transactions in each month
- successful bankcard purchase transaction in each month in the amount of HUF 25,000 in total
- the external crediting of minimum HUF 50,000 to the bank account from which the deposit amount was transferred

The fulfillment of the conditions is checked in respect of the first interest payment period of the term deposit. The fulfillment of the conditions is checked on the last day of the first interest payment period. As regards the fulfillment of the above conditions, the current month begins with the day when the deposit was opened. As long as the conditions are not met, the interest rate of Loyalty deposit will be applied in the first interest payment period. The bankcard transaction is successful if the bank account is debited with the transaction amount (the transaction is taken into account at the time of its debiting/booking).

External crediting shall mean any crediting when the amount is transferred from accounts to accounts that do not qualify as own accounts or crediting that are not the results of the payment of a MagNet deposit and/or deposit interest.

In the second interest payment period the Bank applies the interest rate of Loyalty deposit valid on the first day of the second interest payment period, as laid down in the general list of terms and conditions. From the beginning of the third interest payment period until maturity the interest rate of the deposit will be the same as that of the Standard deposit - the maturity of which is the same as the interest payment period - valid on the first day of each interest payment period as laid down in the current list of terms and conditions.

**Interest premium:** The interest premium will be paid in a lump sum at the end of the two-year maturity period and will be calculated on the basis of the initial deposit amount.

STANDARD DEPOSIT in forint	
<b>Deposit amount</b>	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft
<b>Terms</b>	1, 2, 3, 4, 6, 9 and 12 months
<b>Annual interest rate (APY)</b>	
1 month	0.40% (0.39%)
2 months	0.45% (0.44%)
3 months	0.45% (0.45%)
4 months	0.45% (0.45%)
6 months	0.45% (0.45%)
9 months	0.45% (0.45%)
12 months	0.45% (0.45%)
<b>Interest</b>	Fixed interest rate within the term of the deposit
<b>Early withdrawal penalty</b>	0.25% within the term of the deposit
<b>Open in</b>	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.

	FIXED TIME DEPOSIT	FIXED TIME DEPOSIT – NETBANK
<b>Deposit amount</b>	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft	
<b>Term</b>	Annual interest rate (APY) – no amount limit	
15-30 days	-	0.00% (0.00%)
31-60 days	0.00% (0.00%)	0.00% (0.00%)
61-90 days	0.10% (0.10%)	0.20% (0.20%)
91-180 days	0.20% (0.20%)	0.45% (0.45%)
181-270 days	0.45% (0.45%)	0.45% (0.45%)
271-365 days	0.45% (0.45%)	0.45% (0.45%)
<b>Interest</b>	Fixed interest rate within the term of the deposit	
<b>Early withdrawal penalty</b>	0% within the term of the deposit	
<b>Open in</b>	any MagNet branch	in the NetBank system

## FOREIGN EXCHANGE DEPOSITS

"LOYALTY" DEPOSIT in foreign exchange		
<b>Deposit amount</b>	Minimum/maximum: EUR: 200/2,000,000 USD: 300/2,000,000	
<b>Term</b>	Final maturity: <b>2 years</b> Interest payment period: <b>6 months</b>	
<b>Annual interest rate (APY)</b>	<b>Special interest rate (APY)</b> in the first interest payment period:	<b>Loyalty deposit (APY):</b> in the second interest payment period
<b>EUR 6 months</b>	<b>0.20%</b> (0.20%)	<b>0.15%</b> (0.15%)
<b>USD 6 months</b>	<b>0.25%</b> (0.25%)	<b>0.20%</b> (0.20%)
<b>Interest premium</b>	single <b>+0.20%</b> at the end of the two-year maturity	
<b>Interest</b>	Fixed interest rate within the term of the deposit	
<b>Early withdrawal penalty</b>	0% within the interest payment period. The deposit can be withdrawn at the end of the interest payment period without loss of interest.	
<b>Open in</b>	any MagNet branch or in the NetBank system	

**Type of deposit:** automatically revolving deposit, interest either added or not added to principal


**Interest:** In the first interest payment period the Bank applies the special interest rate listed in the chart above. In the second interest payment period the Bank applies the Loyalty interest rate, as listed in the current list of terms and conditions, valid on the first day of the second interest payment period. From the beginning of the third interest payment period until maturity the interest rate of the deposit will be the same as that of the Standard deposit - the maturity of which is the same as the interest payment period and is denominated in the same currency - valid on the first day of each interest payment period as laid down in the current list of terms and conditions.

**Interest premium:** The interest premium will be paid in a lump sum at the end of the two-year maturity period and will be calculated on the basis of the initial deposit amount

STANDARD DEPOSIT in foreign exchange			
<b>Amount</b>	Min./max. deposit amount: EUR: 200/2,000,000 USD: 300/2,000,000 CHF: 300/2,000,000		
<b>Annual interest rate (APY)</b>			
	<b>EUR:</b>	<b>USD:</b>	<b>CHF:</b>
1 month	0.05% (0.05%)	0.05% (0.05%)	0.10% (0.10%)
3 months	0.10% (0.10%)	0.10% (0.10%)	0.10% (0.10%)
6 months	0.10% (0.10%)	0.10% (0.10%)	0.10% (0.10%)
12 months	0.15% (0.15%)	0.10% (0.10%)	0.10% (0.10%)
<b>Interest</b>	Fixed interest rate within the term of the deposit		
<b>Early withdrawal penalty</b>	Within the term of the deposit: 0%.		
<b>Open in</b>	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.

## SAVINGS PROGRAMS

	Step by Step Savings Program	
	„Fix-saving”	„Change by card”
<b>Deposit amount</b>	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 15,000,000 Ft	Minimum deposit amount*: - Maximum deposit amount*: -
<b>Terms</b>	3-60 months	
<b>Annual interest rate (APY**)</b>	Central bank base rate-0,50%, but minimum 0,20% currently <b>0.40% (0.40%)</b>	
<b>Interest</b>	Central bank base rate linked deposit	
<b>Interest premium</b>	Single +0.20% at the end of the term, if the conditions have been fulfilled.	
<b>Interest rate</b>	The rate of interest is variable. Interest is calculated on the basis of the daily closing balances, paid monthly.	
<b>Open in</b>	NetBank	
<b>Deposit opening fee</b>	Special offer** 0 Ft, Normal price: first time deposit opening free of charge, after first time 150 Ft/deposit opening	
<b>Messaging fee ***</b>	free of charge	

\* The deposit amount is determined by the rounding (up to 10, 100 and 1000) based on the amount and the volume of the POS/VPOS card transactions made by the Client.

\*\*APY is calculated with a daily account closure of HUF 500 000, 24 months term, without interest premium, first time deposit opening.

\*\*Valid until recalled.

\*\*\*According to the clients choice at deposit opening.

**Interest Premium:** Interest Premium is paid once, at the end of the term, if the conditions have been fulfilled. The base of the calculation consist of the deposited amount plus the given interest.

### Fix-saving

- The starting amount (if one has been defined) has been paid within 5 bank days from the start of the deposit,
- The defined savings amount has been transferred to the Savings Program every month.

### Change by card

- At least one successful savings transaction per month in every month of the term except the following cases:
- The first month is not being examined if the deposit has been opened after the 16<sup>th</sup> of the month, the last month won't be examined.

**Deposit opening fee:** The fee is calculated per Account owner, not NetBank user. The fee will be charged until the end of the next bank day after the Deposit opening.

## FORINT SAVINGS ACCOUNTS

"LESS TAX" LONG-TERM SAVINGS ACCOUNT	
<b>Deposit amount</b>	Minimum deposit amount: HUF <b>50,000</b>
<b>Annual interest rate (APY)</b>	Central bank base rate – 0.50%, currently <b>0.40%</b> (0.40%)
<b>Interest</b>	The rate of interest is variable. Interest is calculated on the basis of the daily closing balances and paid on an annual basis on the first working day following the end of the current year or on the day of the termination of the deposit agreement. Funds held in the savings account may also be tied up in any of the forint deposits listed here (except for "Royal" savings account and fixed time deposit – NetBank) under the terms and conditions of the given deposit.
<b>Account keeping</b>	free of charge
<b>Account closing fee</b>	in the base year: 0.50% within the 3-year-interest period: 0.50% following the 3-year interest period: free of charge

**Deposits unavailable at "Less Tax" Log-Term Savings Account:** Mentor-Sphere Plus, Active Plus, Step by Step Savings Program.

"ROYAL" SAVINGS ACCOUNT	
Daily closing balance	Annual interest rate (APY)*
0-HUF 499,999	<b>0.20%</b> (0.20%)
HUF 500,000-HUF 2,000,000	<b>0.70%</b> (0.58%)
from HUF 2,000,000	<b>0.70%</b> (0.70%)

\* EBKM calculated between HUF 0-499.999 with HUF 499,999, between HUF 500,000- 2,000,000 Ft with 2,000,000 Ft and above HUF 2,000,000 Ft with 10,000,000 Ft daily closing balance.

**Interest:** The savings account bears different rates of interest in each range, interest rates are only applicable in the relevant interest rate range. Interest is calculated on the basis of the daily closing balances and is paid on a monthly basis.

## Interest payable on demand on private bank 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%)

## Withdrawn deposit types

### FORINT DEPOSITS

INTEREST-ROLL	
<b>Deposit amount</b>	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft
<b>Terms</b>	Term: <b>1, 2, 3, 4 and 6 months</b>
<b>Annual interest rate (APY) – without amount limit</b>	
<b>1 month</b>	<b>0.05%</b> (0.05%)
<b>2 months</b>	<b>0.15%</b> (0.15%)
<b>3 months</b>	<b>0.25%</b> (0.25%)
<b>4 months</b>	<b>0.35%</b> (0.35%)
<b>6 months</b>	<b>0.45%</b> (0.45%)
<b>Interest premium</b>	-
<b>Interest rate</b>	fixed rate of interest within the term of the deposit
<b>Early withdrawal penalty</b>	Within the term of the deposit: 0%. It can be withdrawn at the end of the interest payment period without loss of interest.
<b>Open in</b>	any MagNet branch

**Interest-Roll deposit:** automatically revolving deposit

## FOREIGN EXCHANGE DEPOSIT

"LOYALTY" DEPOSIT in foreign exchange		
<b>Deposit amount</b>	Minimum/maximum: EUR: 200/2,000,000 USD: 300/2,000,000	
<b>Term</b>	Final maturity: <b>2 years</b> Interest payment period: <b>3 months</b>	
<b>Annual interest rate (APY)</b>	<b>Special interest rate (APY)</b> in the first interest payment period:	<b>Loyalty deposit (APY):</b> in the second interest payment period
<b>EUR 3 months</b>	<b>0.25%</b> (0.25%)	<b>0.20%</b> (0.20%)
<b>USD 3 months</b>	<b>0.20%</b> (0.20%)	<b>0.15%</b> (0.15%)
<b>Interest premium</b>	single <b>+0.20%</b> at the end of the two-year maturity	
<b>Interest</b>	Fixed interest rate within the term of the deposit	
<b>Early withdrawal penalty</b>	0% within the interest payment period. The deposit can be withdrawn at the end of the interest payment period without loss of interest.	
<b>Open in</b>	any MagNet branch or in the NetBank system	

**Type of deposit:** automatically revolving deposit, interest either added or not added to principal

**Interest:** In the first interest payment period the Bank applies the special interest rate listed in the chart above. In the second interest payment period the Bank applies the Loyalty interest rate, as listed in the current list of terms and conditions, valid on the first day of the second interest payment period. . From the beginning of the third interest payment period until maturity the interest rate of the deposit will be the same as that of the Standard deposit - the maturity of which is the same as the interest payment period and is denominated in the same currency - valid on the first day of each interest payment period as laid down in the current list of terms and conditions.

**Interest premium:** The interest premium will be paid in a lump sum at the end of the two-year maturity period and will be calculated on the basis of the initial deposit amount

Further EUR deposits	INTEREST-ROLL EURO (Euro-Roll)
<b>Deposit amount</b>	Min./max. deposit amount: EUR 200/euro amount equivalent to HUF 500,000,000
<b>Term</b>	Term: <b>3, 4, 6 and 12 months</b>
<b>Annual interest rate (APY) – no amount limit</b>	
<b>3 months</b>	<b>0.30%</b> (0.30%)
<b>4 months</b>	<b>0.30%</b> (0.30%)
<b>6 months</b>	<b>0.30%</b> (0.30%)
<b>12 months</b>	<b>0.30%</b> (0.30%)
<b>Interest premium</b>	-
<b>Interest rate</b>	fixed rate of interest within the term of the deposit
<b>Early withdrawal penalty</b>	Within the term of the deposit: 0%. It can be withdrawn at the end of the interest payment period without loss of interest.
<b>Open</b>	in any MagNet branch

**Interest -Roll deposit in euro:** Renewal under the terms and conditions laid down in the current list of terms and conditions of deposits.

Further USD and CHF deposits	INTEREST-ROLL USD USD-ROLL	INTEREST-ROLL CHF CHF-ROLL
<b>Deposit amount</b>	Minimum/maximum deposit amount: USD 300 or EUR 200/amount equivalent to HUF 500,000,000	
<b>Term:</b> <b>Interest payment period:</b>	<b>3 and 6 months</b>	
<b>Annual interest rate (APY) – no amount limit</b>		
<b>3 months</b>	<b>0.20%</b> (0.20%)	<b>0.15%</b> (0.15%)
<b>6 months</b>	<b>0.20%</b> (0.20%)	-
<b>Interest premium</b>	-	
<b>Interest rate</b>	fixed rate of interest within the term of the deposit	
<b>Early withdrawal penalty</b>	Within the term of the deposit: 0%. It can be withdrawn at the end of the interest payment period without loss of interest.	
<b>Open</b>	in any MagNet branch	

**Interest -Roll deposit:** Renewal under the terms and conditions laid down in the current list of terms and conditions of deposits.

## 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](http://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.

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\*

Deposit opening – forint and foreign exchange	free of charge
Deposit renewal – forint and foreign exchange	free of charge
Early withdrawal – forint	free of charge
Early withdrawal – foreign exchange	
within 5 days from the opening of the deposit	3%
within 30 days from the opening of the deposit	1%
after 30 days following the opening of the deposit	free of charge
Forint technical deposit account related transactions	
cash withdrawal in a branch within 15 days from the opening of the deposit	0.34%+HUF 380
cash withdrawal in a branch after 15 days from the opening of the deposit	0.1%
internal forint transfer	free of charge
forint transfer to a non-MagNet account	0.27%+HUF 350
internal foreign exchange transfer	free of charge
foreign exchange transfer to a non-MagNet account	0.2%, min. EUR 8, max. EUR 250
Foreign exchange technical deposit account related transactions	
cash withdrawal in a branch	0.34%+EUR 2
internal foreign exchange transfer	free of charge
foreign exchange transfer to a non-MagNet account	0.2%, min. EUR 8, max. EUR 250

\*Applies only to funds deposited from a technical deposit account.

## Information on the changes that have taken place

Let us inform you about the changes that have taken place since the 16<sup>th</sup> of October, 2017 concerning the deposits to be opened after that date, including the automatic rollover of existing deposits as well.

From the 16<sup>th</sup> of October with regard to the fact that the Bank's Deposit Policy has changed:

### Forint Deposits:

Active Plus Deposit Special interest rate (3 years): 0.40% reduction, new interest rate 2.05%

Loyalty Deposit Special interest rate (3 month): 0.10% reduction, new interest rate 1.10%

Loyalty Deposit Special interest rate (4 month): 0.10% reduction, new interest rate 1.25%

Loyalty Deposit Special interest rate (6 month): 0.15% reduction, new interest rate 1.40%

### Foreign Exchange Deposits:

The EUR Loyalty Deposit (3 month) and the USD Loyalty Deposit (3 month) deposit and the Active deposits have been withdrawn and are no longer available from the 16<sup>th</sup> of October 2017.

EUR Loyalty Deposit Special interest rate (6 month): 0.10% reduction, new interest rate 0.20%

EUR Loyalty Deposit Loyalty interest rate (6 month): 0.05% reduction, new interest rate 0.15%

Standard EUR Deposit (3,6 month): 0.05% reduction, new interest rate 0.10%

16<sup>th</sup> October, 2017

**MagNet Bank Zrt.**

