



Terms and Conditions on the Interest Rates, Costs, Fees and Commissions of Deposits offered to Private Individuals

BRANCHES	Phone	Opening hours
H-1055 Budapest, Balassi B. u. 9-11. H-1085 Budapest, József krt. 72.	(06 1) 428-8808 (06 1) 428-8821	M - W: 8-17h F: 8-16h
H-1062 Budapest, Andrássy út 98.	(06 1) 428-8800	M, Tue, W, F: 8 ³⁰ -16h Thu: 8 ³⁰ -18h
H-1111 Budapest, Bartók Béla út 34. H-1149 Budapest, Nagy Lajos kir. u. 214. H-1032 Budapest, Bécsi út 195.	(06 1) 428-8815 (06 1) 428-8812 (06 1) 428-8820	M: 8-17h Tue - Thu: 8-16h F: 8-15h
H-1191 Budapest, Kossuth tér 5. H-2083 Solymár, Várhegy u. 1.	(06 1) 428-8814 (06 1) 428-8813	M - Thu: 8-17h F: 8-15h
H-1088 Budapest, Rákóczi út 1-3.	(06 1) 428-8822	M: 8 ³⁰ -18h Tue - F: 8 ³⁰ -16h
H-1203 Budapest, Kossuth L. u. 21-29.	(06 1) 428-8818	M, Tue, Thu: 8-16h W: 8-17h F: 8-15h
H-2120 Dunakeszi, Fő út 41.	(06 1) 428-8823	M: 8-18h Tue - Thu: 8-16h F: 8-15h
TeleBank	06-40/20 40 60	24/7
NetBank	www.magnetbank.hu	24/7

Valid and effective from 10th October, 2016 until withdrawal
Published on 26th September, 2016

FORINT DEPOSITS

"ACTIVE" DEPOSIT	
Deposit amount	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft
Term	3 months
Conditions:	<p>Active deposit may only be opened if new funds are deposited. 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 June, 2016. The average amount is calculated from the closing balances of each calendar day in June, 2016 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 June 30th, 2016.</p> <p>The special interest only applies if both of the conditions below are fulfilled: 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.</p> <p>The fulfillment of the conditions is checked in respect of the first interest payment period of the term deposit and in relation to the bank account from which the deposit amount has been transferred. 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 to 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 deposit in the first term of the deposit, see the conditions of "STANDARD" deposit laid down in the General Terms and Conditions of deposits.</p> <p>Following the first term of the deposit, the Active deposit that is automatically tied up again will be the same – both in terms of interest and all other characteristics – as the Mentor/Sphere deposit valid on the day when the deposit is tied up again.</p> <p>The Deposit holder shall name the Borrower and the loan purpose as well as the annual interest rate in the Deposit Contract when the Deposit is opened. The above will, however, take effect when the deposit is automatically tied up again and, therefore, is converted into a Mentor/Sphere deposit.</p>
Annual interest rate (APY)	<p>Special rate 2.45% (2.45%) Normal rate: Central Bank base rate, currently 0.90% (0.90%)</p>
Interest	Fixed interest rate within the term of the deposit
Early withdrawal penalty	Within the term of the deposit (annual): 0%.
Open in	any MagNet branch or in the NetBank system
Deposit type	- 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 DEPOSIT	SPHERE DEPOSIT
Deposit amount	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft	
Term	3 months	
Annual interest rate (APY)	<p>Upper interest rate = central bank base rate, currently 0.90% (0.90%) Lowest interest rate: 0.50% (0.50%) Annual interest rate: optional between the lower and the upper interest rate</p>	
Interest	fixed rate of interest within the term of the deposit	
Early withdrawal penalty	Within the term of the deposit (annual): 0%.	
Open in	any MagNet branch or in the NetBank system	
COMMUNITY LOAN INTEREST ALLOWANCE		
for whom?/ for what purpose?	for the chosen Mentor Borrower	for the chosen Sphere loan purpose
Community interest allowance offered by the Bank	0.50%	0.25%
Interest rate of deposit as chosen by the Customer	The difference between the upper interest rate and the chosen annual interest rate	

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 in the "List of Mentor Borrowers and Sphere Purposes". 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".

"LOYALTY" deposit in forint		
Deposit amount	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft	
Terms	2 years Interest payment period: 3, 4 and 6 months	
Annual interest rate (APY)	<p>Special interest rate in the first interest payment period:</p> <p>3 months 1.30% (1.29%) 4 months 1.55% (1.54%) 6 months 1.80% (1.79%)</p>	<p>Loyalty interest in the second interest payment period:</p> <p>0.75% (0.75%) 1.00% (1.0%) 1.25% (1.25%)</p>
Interest premium	single +0.20% at the end of the two-year maturity	
Interest payment	Fixed rate of interest within the interest payment period	
Early withdrawal penalty	0% within the interest payment period. The deposit can be withdrawn at the end of the interest payment period without loss of interest.	
Open in	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	
Deposit amount	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft
Terms	1, 2, 3, 4, 6, 9 and 12 months
Annual interest rate (APY)	
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%)
Interest	Fixed interest rate within the term of the deposit
Early withdrawal penalty	0.25% within the term of the deposit
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.

	FIXED TIME DEPOSIT	FIXED TIME DEPOSIT – NETBANK
Deposit amount	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft	
Term	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%)
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	in the NetBank system

FOREIGN EXCHANGE DEPOSITS

"LOYALTY" DEPOSIT in foreign exchange		
Deposit amount	Minimum/maximum: EUR: 200/2,000,000 USD: 300/2,000,000	
Term	Final maturity: 2 years Interest payment period: 3, 6 months	
Annual interest rate (APY)	Special interest rate (APY) in the first interest payment period:	Loyalty deposit (APY): in the second interest payment period
EUR		
3 months	0.40% (0.40%)	0.35% (0.35%)
6 months	0.55% (0.55%)	0.40% (0.40%)
USD		
3 months	0.40% (0.40%)	0.20% (0.20%)
6 months	0.50% (0.50%)	0.30% (0.30%)
Interest premium	single +0.20% at the end of the two-year maturity	
Interest	Fixed interest rate within the term of the deposit	
Early withdrawal penalty	0% within the interest payment period. The deposit can be withdrawn at the end of the interest payment period without loss of interest.	
Open in	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			
Amount	Min./max. deposit amount: EUR: 200/2,000,000 USD: 300/2,000,000 CHF: 300/2,000,000		
Annual interest rate (APY)			
	EUR:	USD:	CHF:
1 month	0.10% (0.10%)	0.05% (0.05%)	0.10% (0.10%)
3 months	0.20% (0.20%)	0.15% (0.15%)	0.10% (0.10%)
6 months	0.20% (0.20%)	0.15% (0.15%)	0.20% (0.20%)
12 months	0.20% (0.20%)	0.15% (0.15%)	0.20% (0.20%)
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.

FORINT SAVINGS ACCOUNTS

"LESS TAX" LONG-TERM SAVINGS ACCOUNT	
Deposit amount	Minimum deposit amount: HUF 50,000
Annual interest rate (APY)	Central bank base rate – 0.50%, currently 0.40% (0.40%)
Interest	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.
Account keeping	free of charge
Account closing fee	in the base year: 0.50% within the 3-year-interest period: 0.50% following the 3-year interest period: free of charge

"ROYAL" SAVINGS ACCOUNT	
Daily closing balance	Annual interest rate (APY)*
0-HUF 499,999	0.20% (0.20%)
HUF 500,000-HUF 2,000,000	0.70% (0.58%)
from HUF 2,000,000	0.70% (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	
Deposit amount	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft
Terms	Term: 1, 2, 3, 4 and 6 months
Annual interest rate (APY) – without amount limit	
1 month	0.05% (0.05%)
2 months	0.15% (0.15%)
3 months	0.25% (0.25%)
4 months	0.35% (0.35%)
6 months	0.45% (0.45%)
Interest premium	-
Interest rate	fixed rate of interest within the term of the deposit
Early withdrawal penalty	Within the term of the deposit: 0%. It can be withdrawn at the end of the interest payment period without loss of interest.
Open in	any MagNet branch

Interest-Roll deposit: automatically revolving deposit

MagNet premium deposit: the deposit may only be opened if the customer holds a bank card attached to the bank account.

"TRIPLET" DEPOSIT in forint			
Deposit amount	Minimum deposit amount: 50,000 Ft Maximum deposit amount: 500,000,000 Ft		
Term	3 years; interest payment period: 12, 24 and 36 months		
Annual interest rate (APY)	1 st interest payment period (0-12 months):	2 nd interest payment period (13-24 months):	3 rd interest payment period (25-36 months):
	2.00% (1.99%)	4.00% (4.00%)	6.00% (6.00%)
Average interest rate for the full term: 4.00% APY for the full term: 4.09%			
Interest rate	Fixed rate of interest within the term and the interest payment period. The rate of interest is the same as the rate listed in the current list of terms and conditions valid at the time of the opening of the deposit.		
Early withdrawal penalty	Fixed rate within the interest payment period: 1%.		
Open in	any MagNet branch or in the NetBank system		

Type: automatically revolving deposit with both the principal and interest on the last day of the first and the second interest payment period

„JUBILEE” 2 DEPOSIT	
Deposit amount	Minimum amount: 50,000 Ft Maximum amount: 500,000,000 Ft
Term	3 months
Terms and conditions:	<p>Jubilee 2 deposit may only be opened if new funds are deposited. 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 September, 2015. The average amount is calculated from the closing balances of each calendar day in September, 2015 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 September 30th, 2015.</p> <p>For the conditions that are not detailed here and apply to Jubilee 2 deposit in the first term of the deposit, see the conditions of "STANDARD" deposit laid down in the General Terms and Conditions of deposits.</p> <p>Following the first term of the deposit, the Jubilee 2 deposit that is automatically tied up again will be the same – both in terms of interest and all other characteristics – as the Mentor/Sphere deposit valid on the day when the deposit is tied up again.</p> <p>The Deposit holder shall name the Borrower and the loan purpose as well as the annual interest rate in the Deposit Contract when the Deposit is opened. The above will, however, take effect when the deposit is automatically tied up again and, therefore, is converted into a Mentor/Sphere deposit.</p>
Annual interest rate (APY)	2.50% (2.52%) The deposit will be tied up again under the terms and conditions of Mentor/Sphere deposits that are in effect on the first day of the automatic renewal of the deposit.
Interest	Fixed interest rate within the term of the deposit
Early withdrawal penalty	Within the term of the deposit (annual): 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

„JUBILEE PLUS” DEPOSIT	
Deposit amount	Minimum amount: 50,000 Ft Maximum amount: 500,000,000 Ft
Term	3 months
Terms and Conditions:	<p>Jubilee Plus deposit may only be opened if new funds are deposited. 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 September, 2015. The average amount is calculated from the closing balances of each calendar day in September, 2015 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 September 30th, 2015.</p> <p>The special interest only applies each of the conditions below are fulfilled at the same time:</p> <p>a) the conclusion of Csillag or Diamond forint bank account contract after 1st November, 2015, b) the payment of "pay as you like" account management fee other than "0" in the case of the bank account packages listed in section a) c) the conclusion of a new bankcard contract after November 1st, 2015 in relation to the bank account packages listed in section a)</p> <p>The funds to be deposited in Jubilee Plus deposit may only be transferred from the bank account referred to in section a).</p> <p>For the conditions that are not detailed here and apply to Jubilee Plus deposit in the first term of the deposit, see the conditions of "STANDARD" deposit laid down in the General Terms and Conditions of deposits.</p> <p>Following the first term of the deposit, the Jubilee 2 deposit that is automatically tied up again will be the same – both in terms of interest and all other characteristics – as the Mentor/Sphere deposit valid on the day when the deposit is tied up again.</p> <p>The Deposit holder shall name the Borrower and the loan purpose as well as the annual interest rate in the Deposit Contract when the Deposit is opened. The above will, however, take effect when the deposit is automatically tied up again and, therefore, is converted into a Mentor/Sphere deposit.</p>
Annual interest rate (APY)	2.70% (2.73%) The deposit will be tied up again under the terms and conditions of Mentor/Sphere deposits that are in effect on the first day of the automatic renewal of the deposit.
Interest	Fixed interest rate within the term of the deposit
Early withdrawal penalty	Within the term of the deposit (annual): 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

FOREIGN EXCHANGE DEPOSIT

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

Interest -Roll Premium deposit in euro: The interest due on the last day of each interest payment period is added to the deposit/bank account. Interest is paid when the deposit is paid.

SPECIAL OFFER Interest -Roll Premium EUR deposit opened by the application of special conversion rate: As regards SPECIAL OFFER Interest -Roll Premium EUR deposits opened earlier by the application of special conversion rate, the interest rates of „Interest-Roll Premium Euro” deposits are applied. As long as a special HUF-EUR conversion rate is applied and the Deposit holder withdraws the deposit prior to its final maturity, the right to the application of the special conversion rate will be lost, and, therefore, the discount must be paid back to the Bank. If on the day when the deposit is withdrawn the foreign exchange sell rate applied to deposit transactions is higher than the special conversion rate applied upon the opening of the deposit, the Bank will add the difference calculated in euro to the deposit amount payable to the Deposit holder.

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

Interest -Roll Premium deposit: The interest due on the last day of each interest payment period is added to the deposit/bank account. Interest is paid when the deposit is paid.

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.

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 within 30 days from the opening of the deposit after 30 days following the opening of the deposit	3% 1% 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 10th of October, 2016 concerning the deposits to be opened after that date, including the automatic rollover of existing deposits as well.

With regard to the fact that the central bank base rate has recently been reduced, MagNet Bank has lowered the interest rate of its deposits with effect from the 10th of October, 2016 as follows:

HUF deposits

- Loyalty deposit (3,4,6 months): 0.05% reduction
- Standard deposit (1,2,3,4,6,9,12 months): 0.05% reduction
- Fixed time deposit (61-90, 91-180,181-270, 271-365 days): 0.05% reduction
- Fixed time deposit - NetBank (61-90, 91-180,181-270, 271-365 days): 0.05% reduction
- „Royal” savings account: 0.05% reduction
- Kamat-Roll (1,2,3,4,6 months): 0.05% reduction
- „Active” deposit special interest rate: 0,15% reduction.

Foreign exchange deposits

- Loyalty deposit EUR (3,6 months): 0,20% reduction
- Loyalty deposit USD (3,6 months): 0,10% reduction
- Standard deposit EUR (1,3,6,12 months): 0,30% reduction
- Standard deposit USD (1,3,6,12 months): 0,10% reduction
- Interest-Roll EUR (3,4,6, 12 months): 0,35% reduction
- Interest-Roll USD (3,6 months): 0,20% reduction
- Interest-Roll CHF (3 months): 0,10% reduction

The following deposits have been recalled:

- Interest-Roll Premium EUR (3,6 months)
- Interest-Roll Premium USD (3,6 months)
- Interest-Roll Premium (1,2,3,4,6 months)
- MagNet Premium (2,3,4,6 months)

26th September, 2016

MagNet Bank Zrt.

