



BNP PARIBAS
CORPORATE & INSTITUTIONAL BANKING

CASH MANAGEMENT CONDITIONS

FOR
CORPORATE CLIENTS

BNP PARIBAS, HUNGARY BRANCH

Effective as of July 1st 2023



| 1. INTEREST CONDITIONS OF CURRENT ACCOUNTS (SIGHT DEPOSIT INTEREST RATE) | Interest rate (% p.a.) |
|---|-------------------------------|
| Credit interest rate on HUF current account | |
| HUF current account | 0% per annum (EBKM: 0,00%) |
| Credit interest rate on current accounts in foreign currency | |
| For all foreign currencies | 0% per annum (EBKM: 0,00%) |

| 2. OUTGOING DOMESTIC HUF TRANSFERS, COLLECTIONS | Fee / Commission In case of orders submitted electronically |
|---|--|
| Outgoing single HUF transfer via IG2 | 0.10%, min. HUF 300, max. HUF 8,000 / item |
| Outgoing instant HUF transfer via GiroInstant* | 0.10%, min. HUF 300, max. HUF 8,000 / item |
| HUF transfer between accounts kept by BNP Paribas, Hungary Branch | Free of charge |
| Multiple HUF transfer via Giro | 0.075% min. HUF 200, max. HUF 8,000 / item |
| HUF standing order via Giro | 0.10%, min. HUF 300, max. HUF 8,000 / item |
| Outgoing HUF transfer via Viber | HUF 11,000 / item |
| Official transfer / payment based on remittance summons | 0.10%, min. HUF 1,300, max. HUF 9,000 / item / transaction |
| Execution of payment based on authorization for direct debit / multiple collection | 0.10%, min. HUF 1,300, max. HUF 9,000 / item / transaction |
| *The submitted domestic HUF transfers are automatically, and obligatorily will be processed as Instant Payments, if the criteria detailed in the decree no. 35/2017. (XII. 14.) issued by the National Bank of Hungary or in the effective regulation defining the parameters, are met. | |

| 3. INCOMING DOMESTIC HUF TRANSFERS, COLLECTIONS | Fee / Commission |
|---|-----------------------------|
| Incoming HUF transfer via IG1/IG2 | Free of charge |
| Incoming instant HUF transfer via GiroInstant | Free of charge |
| Multiple collection order (initiation and crediting) | 0.075%, min. HUF 200 / item |
| Initiation of Collection based on authorization letter – electronic | HUF 500 / message |

| 4. INCOMING AND OUTGOING PAYMENTS IN FOREIGN CURRENCY | Fee / Commission In case of orders submitted electronically |
|--|--|
| Incoming SCT (Sepa Credit Transfer) | Free of charge |
| Incoming EUR transfer from EEA member state | Free of charge |
| Incoming cross-border transfer | 0.10%, min. HUF 2,000, max. HUF 30,000 / item |
| Outgoing Sepa Credit transfer (SCT), normal | 0.10%, min. HUF 300, max. HUF 8,000 / item |
| Outgoing Sepa Credit transfer (SCT), urgent | HUF 11,000 / item |
| Outgoing multiple (batch) Sepa Credit transfer (SCT) | 0.075% min. HUF 200, max. HUF 8,000 / item |
| Outgoing EUR transfer to a EEA member state, normal | 0.10%, min. HUF 2,000, max. HUF 30,000 / item |



| | |
|--|---|
| Outgoing EUR transfer to a EEA member state, urgent | HUF 11,000 / item |
| Outgoing cross-border transfer, normal | 0.15%, min. HUF 5,000 / item, max. HUF 50,000 / item |
| Outgoing cross-border transfer, urgent | 0.20%, min. HUF 12,500, max. HUF 57,500 |
| SWIFT fee | HUF 150 / item |
| Incoming transfer in foreign currency (Non SCT) | 0.10%, min. HUF 2,000, max. HUF 30,000 / item |
| <p>In case the ordering party undertakes to pay all fees that may occur during the execution of the transfer (charge option OUR), the fees charged by the beneficiary's bank will be debited on the account on the date when the transfer is debited. These fees are the following ones:</p> <ul style="list-style-type: none"> • USD transfer- • EUR transfer under EUR 50.000,- <p>In any other case the fees charged by the correspondent banks and/or the beneficiary's bank will be debited to the ordering party's account depending on when the foreign bank informs the Bank about the amount of the fee.</p> | <ul style="list-style-type: none"> • USD 15 / transaction • EUR 5 / transaction |
| <p>*Upon specific request of our clients, the Bank has the possibility to process urgent cross-border payments in foreign currency with same day (D) or D+1 settlement date beside the normal D+2 or D+1 settlement. However our Bank does not guarantee the execution of such urgent payments even if the instruction was properly submitted, the appropriate cover on the client's account is available and the client accepted to pay the additional fee. In order to ensure the safe and smooth processing of Client orders, the Bank has the right to refuse these requests. Additional fee is charged for processing urgent cross-border payments in foreign currency with same day (D) or D+1 settlement date instead of the normal T+2 value settlement.</p> | |

| 5. POSTAL PAYMENTS AND CHEQUES | Fee / Commission |
|--|---|
| Postal payment – electronic order | Fee charged by Hungarian Post + 200 HUF / package |
| Postal payment – paper-based order | Fee charged by Hungarian Post + 1,200 HUF / package |
| Handling fee of crediting postal cheque – electronic processing | Fee charged by Hungarian Post + 100 HUF/ item |
| Handling fee of crediting postal cheque – manual processing | Fee charged by Hungarian Post + 200 HUF/ item |
| Administration fee for arranging the postal order forms for the client | HUF 2,000 + printing cost (justified by an invoice) |

| 6. CASH TRANSACTIONS | Fee / Commission |
|----------------------|----------------------|
| Cash collection | Defined individually |
| Cash delivery | Defined individually |

| 7. ELECTRONIC BANKING SERVICES | Fee / Commission |
|--|---|
| Connexis (web-based) | |
| Connexis monthly fee (Reporting + Cash module) <ul style="list-style-type: none"> • Accounts kept at BNP Paribas • Third party bank accounts | HUF 15,000 / month / legal entity HUF 9,000 / month / account |
| Physical password generator (token)* | HUF 4,500 / token (one off) |
| Virtual password generator (token) | Free of Charge |
| Implementation / training | HUF 150,000 + VAT + travel expenses |
| Administration rights delegated to the bank | To be agreed individually depending on number of users and number of accounts |



| 8. BANK CARD – MASTERCARD SILVER CARD | HUF and EUR* based card Fee / Commission |
|--|---|
| Annual subscription fee per card (including insurance fee on travels abroad) | HUF 18,500 |
| Charge for blocking the card (in case the original was lost or stolen) | Free of charge |
| Replacement of Bankcard (card seized from the cardholder's possession, it is lost, stolen or used in an authorized or unapproved manner) | Actual costs directly arisen in relation to the card replacement |
| Cash Withdrawal at ATM <ul style="list-style-type: none"> within Hungary abroad | HUF 550 / transaction 1.00% + HUF 750 / transaction |
| Conversion fee (in case of purchase and withdrawal at ATM) | 0.16% |
| Confirmation of card transactions via SMS* (SMS can be required about a transaction, about a transaction and the available balance, about the available balance only, which will be sent daily until 12.00 am.) | HUF 200 / month / card + HUF 40 / SMS |
| SMS for two-factor authentication | HUF 500 / month / card (for cards registered for 3DS service) |
| Monthly detailed statement on card transactions | HUF 5,000 / month / client |
| New PIN code | HUF 1,000 |
| Standard limit for a day | with SMS service: HUF 200.000* without SMS service: HUF 100.000* |
| Maximum number of transactions for a day (as per standard set-up) <ul style="list-style-type: none"> At ATM At point of sale terminal | 5 transactions / day 10 transactions / day |
| *For the bank cards issued in EUR, the daily effective rate of NBH is valid | |
| **Please see Bank Card General Terms and Conditions . | |

| 9. ACCOUNT KEEPING | Fee / Commission |
|---------------------------------|---|
| Account opening and maintenance | |
| HUF account opening | Free of charge |
| FCY account opening | Free of charge |
| Monthly account maintenance fee | HUF 7,500 / month / client, for the Bank account contract signed before June 15, 2017 The monthly account maintenance fee is 120 EUR / month / account in case of the contracting day is following June 15, 2017 |
| Turnover fee | The rate and scope of the turnover fee will always equal to the FTT rate as being in force and defined by the Act CXVI of 2012 on Financial Transaction Duty (as amended or replaced) and therefore the rate and scope of the turnover fee automatically changes in accordance with the changes of the law without further notice. For your information, only the most recent rate is 0.3% max. HUF 10,000 / item for the payment transactions subject to Act CXVI of 2012 on Financial Transaction duty in force (except card payment, cash withdrawals and cash deliveries). For card payments, the rate is HUF 800 for normal cards and HUF 500 for NFC cards annually. For cash withdrawals and delivery, the rate is 0.6% without maximum / item. The turnover fee will be charged additionally to the other fees that may be applied to the payment transactions. Please note that from November 24, 2022, non-resident entity's accounts are exempt from the Financial Transaction Duty. |



| | |
|--|--|
| Booking fee | HUF 35 / item Booking fee is charged for the following transactions: incoming / outgoing / within the bank HUF transactions, bankcard transactions, cash transactions. |
| Blocking of account – (blocking originating from the fault of the client) | Monthly account maintenance fee + HUF 20,000 / account / month |
| Other services related to Instant payments – Fees and commissions related to Proxy ID | |
| Registration of Proxy ID | HUF 3,000 / Proxy ID registration |
| Deletion of Proxy ID | HUF 3,000 / Proxy ID deletion |
| Account keeping – Bank Account statement | |
| Daily account statement – on paper, first copy | Free of charge |
| Daily account statement – second copy, sent via e-mail, post | HUF 3,000 / month / account, or sub account |
| Daily account statement – SWIFT MT940 | HUF 5,000 / month / account |
| Account statement reprinting • within calendar year • previous years | HUF 500 / statement HUF 5,000 / statement |
| Confirmation, Bank information, Investigation | |
| Bank information | HUF 8,000 / request |
| Confirmation for audit purpose | HUF 20,000 / confirmation |
| Confirmation on payment of equity capital | HUF 5,000 / confirmation |
| Confirmation on performance of order, crediting, account balance, available provision, signatories over the account, for public procurement or for tenders | HUF 2,000 / confirmation |
| Documents (confirmations, bank information, etc.) in case of delivery via e-mail (additional charge) | HUF 100 / page |
| Detailed interest report on bank account | HUF 1,000 / month / account (Upon request of client, free of charge once a month for microenterprises) |
| Investigation of payments (at client's request) | HUF 5,000 / investigation |
| Other services in connection with execution of transfer orders and collections | |
| Additional charge for paper-based instructions • handed in on BNPP standard form • handed in on other than BNPP standard form | HUF 15,000 / item above the fees applicable for electronic orders as per the present document HUF 20,000 / item above the fees applicable for electronic orders as per the present document |
| Collection order based on letter of authorization / registration of letter of authorization on performance of multiple collection order | HUF 1,500 / authorization |
| Withdrawal of a collection based on authorization letter issued by the client | HUF 2,000 / order |
| Refusal of execution of transfer orders in lack of cover • HUF transfer order, collection order based on letter of authorization, multiple collection order, refusal of official transfer • Multiple transfer | HUF 1,000 / item HUF 2,000 / package |
| Blocking fee – official transfer / remittance summons | HUF 500 / blocking |
| Modification, recall and deletion of instruction upon client's request, repair of incomplete or erroneously submitted order | HUF 2,000 / item + conversion fee if there is any |
| Repair fee charged by the foreign bank / NBH – wrong format of the transfer, incorrect transfer details – fees charged by the correspondent banks / MNB and/or the beneficiary's bank will be debited to the ordering party's account depending on when the foreign bank / MNB informs the Bank about the amount of the fee. | Amount of the fee will be determined by the foreign bank |



| Other | |
|---|--------------------|
| Daily information on incoming items in excel format (upon client's request) | HUF 10,000 / month |
| Sending of Connexis audit logs | HUF 200 / item |

- Costs for postage, stamps, cable, telephone, e-mail, courier and similar charges will be debited to our customers' accounts in addition to any of the charges mentioned above.
- All the costs and charges occurring in Hungary or abroad while our customers' instructions are carried out, as well as the commissions of our correspondents involved in operations, further the costs and charges not reimbursed by them will be charged by us to our customers.
- The fees as mentioned above apply only to transactions that can be handled in a routine fashion. Therefore, we reserve the right to raise an additional fee when an extraordinary amount of work is required and/or unusual circumstances arise. In line with international practice, our bank reserves the right to consider the execution of payment orders at its own competence.
- When the amount of any obligation is stated to be "about" or "circa", the confirmation (or acceptance) commission (as the case may be) shall be calculated on the amount indicated, with the plus tolerance considered.
- The bank carries out only such instructions that are complete and professionally correct but refuses to bear any responsibility for any delays, errors or misinterpretations arising from unclear transactions
- In case of account and client relationship closing after taking over the instruction the bank will calculate all the interests and commissions in connection with the account. After the financial settlement, on the third working day following the hand-over of the account closing instruction the remaining balance will be transferred – according to the client's instruction

Entry into Force / Conditional Termination

This List of Conditions enters into force as of July 1, 2023 being the effective date and replaces at the same time the previous List of Conditions. The bank reserves the right for the revocation or changing this List of Conditions without individual notification.

Pursuant to the relevant legal provisions the amendments are deemed as agreed and accepted by clients, if prior to the effective date of the List of Conditions, the client did not notify the bank that it rejects the amendments. Moreover, the Clients are entitled to terminate their bank account agreement free of charge or costs with immediate effect prior to the effective date of the List of Conditions. The rejection of the amendments shall be deemed as termination of the their bank account agreement with immediate effect.

BNP Paribas Hungary Branch



I. GENERAL CONDITIONS AND RULES

Contact Details

- BNP PARIBAS, Hungary Branch
- Address: 1062 Budapest, Teréz körút 55-57.
- Postal address: 1395 Budapest, PO. box: 435.
- Opening hours: Monday to Friday, 8:00 a.m. to 5:00 p.m.
- Telephone number: +36 1 374 63 00
- E-mail: info.hu@bnpparibas.com
- Internet: www.bnpparibas.hu
- SWIFT: BNPAHUHX

CONTACT DETAILS OF THE BANK'S CUSTOMER SERVICE

Our Bank's Customer Service Department stays at our clients disposal for the following services during the Bank's opening hours

| | Phone number |
|---|----------------|
| <ul style="list-style-type: none"> • Cover confirmation • Bank information • Balance information • Daily account related issues (e.g. information about incoming / outgoing transfers) • Complaints • Notifications about changes in the company (e.g. signatory changes, address changes) • Electronic Banking / Connexis • Documentary business (letter of credit, collections, bank guarantees) • Loan administration | +36 1 374 6333 |

| Other availabilities | Phone number |
|--|--|
| E-mail | csd_hungary@bnpparibas.com |
| Out of opening hours (to receive complaints): every Wednesday between 5:00 p.m. to 8:00 p.m. | + 36 30 438 9001 |

DEFINITIONS

- **WORKING DAY:** the day when the bank is open with the aim of executing payment transactions. Currency holidays are not considered as banking days in regard of the transactions booked in the given currency. HUF, USD and EUR currency holidays are not considered as banking days in regard of other currencies either. Official information in connection with currency holidays can be reached on the Reuters website of the National Bank of Hungary. Appendix 3 of present List of conditions contains the forecasted currency holidays for preliminary information purposes only, it cannot be considered as full or official information. Exclusively for Instant HUF payment service, every day of the year is considered as working day
- **EEA STATES:** Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Ireland, Iceland, Poland, Latvia, Liechtenstein, Lithuania, Luxemburg, Hungary, Malta, Germany, Norway, Italy, Portugal, Romania, Spain, Sweden, Slovakia, Slovenia
- **CURRENCIES OF EEA STATES:** EUR, BGN, CZK, DKK, EEK, ISK, HRK, PLN, LVL, CHF, LTL, HUF, NOK, RON, SEK



- **PAYMENT OPERATION WITHIN THE EEA:** a payment transaction, where both the payer's and recipient's banks (or the bank, if there is only one bank involved in the operation) are providing their money circulation services in the EEA region

CURRENCY OF THE CURRENT ACCOUNT

The bank opens and keeps current accounts in the currencies below:

BGN, CAD, CHF, CNY, CZK, DKK, EUR, GBP, HUF, JPY, PLN, RON, RMB, RSD, SEK, USD

ORDER SUBMISSION

Instructions can be given to the bank electronically and on paper.

- Electronic orders in HUF and in foreign currency can be submitted to our bank anytime, via electronic banking systems supported by BNP Paribas or by BNP Paribas Fortis. Orders submitted via Swift and Swiftnet, are considered electronic orders. We draw your attention to the fact that multiple transfer and multiple collection orders and instant payment orders can only be given electronically. Electronic HUF and FCY payments can be submitted anytime (0-24).
- Paper-based orders are those given on paper personally, via post or –based on individual agreement - via email (attached the payment order in pdf format with qualified e-signature. Paper-based payment transfer orders can be submitted via post and personally during the opening hours of the Bank or via email anytime (0-24) considering the Cut Off Times detailed in Appendix 2.
- Please send the transfer orders in pdf format (with qualified e-signature) via email to hu.europe.pm@bnpparibas.com. (The transfer orders can only be submitted via e-mail by having the correspondent authorization.) The transfer orders submitted via other e-mail address will be rejected.
- Domestic HUF payment orders with the amount of HUF 10 billion or more can be initiated only as Viber payment.
- The starting time of the Bank Business Day is 7:00 while for services which require personal assistance the starting time is the opening time of the branch. The cut off times defined in Appendix 2 of the List of Conditions for the incoming and outgoing payments are closing times as well, except incoming EUR transactions (including incoming SEPA, non-SEPA credit transfers) and incoming cross-border HUF transactions without conversion for which the Cut Off Time is 17:00 while the closing time is 18:00. The starting time for Instant HUF payment execution is every calendar day at 0:00 and its closing time is 24:00.

Our bank accepts orders for execution on a given day within the cut-off time. Payment orders received after the Cut Off Times will be accepted for the execution earliest next banking day. Any payment order submitting for the execution on a given date but received after final submission time will be rejected.

Submitting a payment order for processing on a given day after the cut-off time is possible only on exceptional basis, in case of exceeding the cut-off time with a very limited period of time, based on a case-by-case agreement and against paying an extra fee. However, the execution is not guaranteed even if all the above conditions are met. Should you request we fulfil your instructions after the cut-off time, please contact our Customer Service Desk. We draw your attention to the fact that the Bank cannot guarantee the processing of the order on that given day if the order was given to the bank after the cut off time.

Our bank accepts both standing orders and payment orders with a future execution date. The payment orders with future execution date can be submitted in paper-based form or electronically. In case the requested execution date is a bank holiday, the order will be executed on the banking day following the requested execution date.

CONDITIONS OF PROCESSING OF ORDERS ON DAY D

- The order has been submitted to the Bank on day D before the cut-off time;
- The order has been duly approved and validated in accordance with the signature rights reported to the bank;
- The cover has been at disposal on the bank account to be debited the latest by the cut-off time;
- The order contains all the necessary details relevant for the fulfilment of order correctly as follows:
 - Name of beneficiary
 - Account number of beneficiary (in case of transfer within the EEA the IBAN format must be indicated)
 - Amount and currency to be transferred
 - SWIFT code of the beneficiary's bank (In case of transfers within the EEA, it is compulsory to indicate it)

We draw your attention to the fact that our Bank processes the payment order only if all the mandatory fields are filled in on the paper based or electronic order, and contains all the necessary details correctly in accordance with the rules and with the law.

The Bank charges the client's account with the expenses occurred due to missing or erroneously submitted details or costs related to the inquiring of missing information.



HANDLING OF UNFUNDED ORDERS

Paper-based or electronic domestic HUF, cross-border HUF and domestic and cross-border foreign currency transfers and the Sepa transfer orders without available cover on the client's account – in lack of a special agreement – are being automatically deleted, rejected on day D after 16h00 (in case of a value dated order on the given value date after 16h00). In case of multiple transfer orders, there is no partial settlement in absence of sufficient cover for the whole package the whole package will be deleted.

Uncovered HUF instant payment will be automatically rejected (there is no partial settlement).

In case of Sepa collection without fund, the unfunded items will be automatically deleted on day D at 06h00. The uncovered HUF instant payment will be rejected automatically (partial payment is not possible).

The Bank Client shall, by way of such, or by law, queue for a maximum period of thirty-five (35) days for the execution of orders for which the necessary collateral is not available in the Client's account at the time of the collateral investigation available.

A multiple collection order cannot be completed due to a lack of coverage, subject to a separate agreement, a maximum period of four (4) days from the debit day.

AMENDMENT, DELETION AND CANCELLATION OF ORDERS SUBMITTED TO THE BANK

Our bank performs the amendment and cancellation of both the electronic and the paper-based transfer orders appropriately provisioned only in possession of a written amendment/cancellation request containing all the necessary details in an unambiguous way, duly signed in accordance with the signature card reported to the bank.

| Type of order | Channel of submission of order | Final deadline of submission of order |
|---|---|---|
| Amendment or cancellation of simple or multiple domestic HUF transfer orders via Giro | <ul style="list-style-type: none"> • paper based • electronic | <ul style="list-style-type: none"> • Not possible • Not possible |
| Amendment or cancellation of instant domestic HUF transfer orders via GiroInstant | <ul style="list-style-type: none"> • electronic | <ul style="list-style-type: none"> • Not possible |
| Recall of domestic simple or multiple domestic HUF transfer orders via Giro* | <ul style="list-style-type: none"> • paper based • electronic | <ul style="list-style-type: none"> • Possible within D+30 days • Possible within D+30 days |
| Recall of instant domestic HUF transfer orders via GiroInstant** | <ul style="list-style-type: none"> • electronic | <ul style="list-style-type: none"> • Recall by client is possible until the last day of the 13th month from the original date of the transfer. |
| Amendment or cancellation of domestic HUF transfer orders via VIBER after processing | <ul style="list-style-type: none"> • paper based • electronic | <ul style="list-style-type: none"> • Not possible • Not possible |
| Amendment or cancellation of transfer orders in foreign currency | <ul style="list-style-type: none"> • paper based • electronic | <ul style="list-style-type: none"> • If the SWIFT message was already sent out, it is only possible with the permission of beneficiary/bank of beneficiary |
| SCT (Sepa Credit Transfer) amendment and cancellation | <ul style="list-style-type: none"> • electronic | <ul style="list-style-type: none"> • Not possible |
| Cancellation of package initiative of multiple collection orders based on letter of authority | <ul style="list-style-type: none"> • paper based • electronic | <ul style="list-style-type: none"> • day D, possible until 3.30 p.m. • day D, possible until 3.30 p.m. |

We draw your attention to the fact that our bank cannot guarantee the execution of amendment or cancellation orders even if the related request has been received in time and in accordance with the requirements. The bank debits the client's current account immediately with the expenses occurred relating to the amendment or cancellation of a transfer order. The recall of multiple transfer orders is possible until 17:00 pm one banking day before the debit day.

*** RECALL IN CASE OF OUTGOING HUF TRANSFER VIA IG2**

It is possible to recall mistaken simple and multiple transfer orders initiated via Giro (IG2). Recalling transfer orders is possible within 30 days as of the processing date. In case the transfer order has not been executed yet (has not been credited to the bank account of the beneficiary) the amount of the payment (possibly decreased by the fee charged by the beneficiary's bank) is expected to be credited already on the day of processing but the latest 30 days after initiating the recall on the account of the client.

If the transfer order is already executed at the time of the recall (the amount of the transfer is credited to the account of the beneficiary) the amount of the transfer can only be transferred back to the sender's account only with the prior approval of the beneficiary to be obtained within maximum 30 days as of the day when the recall was initiated.

**** RECALL IN CASE OF OUTGOING HUF TRANSFER VIA GIROINSTANT**

With the launch of the instant payment system, it is possible to recall a single HUF transfer order initiated wrongfully through the GiroInstant system. It is possible to recall a transfer within 13 months of the date of processing. The value of the transfer can only be transferred back to the payer's account, with the approval of the beneficiary, which is possible at most 30 days after the recall has been initiated.

APPLICABLE EXPENSE SHARING MODES IN CASE OF MONEY TRANSFERS

| Types of expense sharing | | Transfer into an EEA country | Transfer outside an EEA country |
|--------------------------|---|------------------------------|---------------------------------|
| SHA | Expenses occurred at the sender's bank are borne by the sender, any further expenses are borne by the beneficiary. | Applicable | Applicable |
| OUR | All expenses in connection with the transfer - including the beneficiary's bank's expenses - are borne by the sender. | Not applicable | Applicable |
| BEN | All expenses in connection with the transfer – including the sender's bank's expenses - are borne by the beneficiary. | Not applicable | Applicable |

Transfers to the United Kingdom can still only be initiated with SHA expense sharing mode.

FEES, COMMISSIONS

Charges and commissions incurred during a given month are debited on the first banking day of the month following the month in question, except for bankcard transactions, which are debited on the first working day of the second month following the month in question. In case of monthly fees each month started is considered as a full month (e.g. monthly account maintenance fees).

Fees of domestic HUF transfers and the monthly account maintenance fee are charged in one amount per type of payment. If you need a detailed statement referring to the fees and commissions, please contact our Customer Service Desk or your relationship manager.

Fees, charges or commissions are charged in the currency of the account. As long as fees and commissions are not quoted in the currency of the given account, our Bank will calculate the conversion with the exchange rate of the National Bank valid at the time of the booking of the transaction in the bank's booking system.

STARTING TIME OF IMMEDIATE CREDITING TO THE PAYEE'S PAYMENT ACCOUNT

In the case of any transaction denominated in foreign currency, which does not require conversion or requires conversion between the currencies of an EEA State, other than HUF, denominated in the currency of another EEA State, our Bank considers the availability of the amount received on its own account statement as evidence that the amount of the payment has been credited to its own account.



The Bank – in the lack of an individual agreement - accepts transfer orders only in the currencies quoted by the Bank.

- **Outgoing and incoming payments with conversion (in the lack of individual agreement on quotation)**
The foreign currency exchange rates are determined by the Bank based on the current international foreign exchange market at the relevant time. The Bank shall apply the foreign currency exchange rate effective at the time of conversion (live rates). The applicable foreign currency exchange rates will vary depending on the amount to be converted. Within the above framework, changes in the foreign currency exchange rates shall be applicable immediately and without notice. Indicative foreign exchange rates are being published electronically, on a public website: [Live currency rates - BNP Paribas Hungary](#). The indicative / interactive exchange rate is also available on the Connexis Cash platform, when initiating an international transfer, by clicking on the "FX rate" field, and/or on other platforms – which BNP Paribas can publish at a later date – where we will give forecasts to our clients about indicative FX rates, however during a transaction the currently applicable, live rates will be used.

- **Outgoing and incoming payments with conversion (with individual agreement on quotation)**
As far as the amount of the payment order exceeds EUR 50,000 (or equivalent) direct quotation (individual rate) is available with our Treasury department.

We draw your attention to the fact that in case of an incoming payment in an EEA currency into an account of an EEA currency, it is not possible to quote individual rates.

- **Bankcard transactions**
The settlement of the Bank with the Card Organisations is made in forint (HUF) for domestic transactions, in euro (EUR) and/or US dollar (USD) for international transactions.

Transactions executed in foreign currencies will be debited in the currency of the Bank Card account on the day of the booking of transaction on the bank account. Transactions for HUF denominated Bank Cards will be settled at official selling Bankcard exchange rate of the settlement currency as published by the Bank and valid on the day of the transaction (Bankcard rate is available on www.bnpparibas.hu).

- **Fees, commissions**
If fees or commissions are not specified in the currency of the given account, the Bank will calculate the conversion using the exchange rate of the National Bank of Hungary valid at the time of the booking of the transaction in the Bank's booking system.

HUF INSTANT PAYMENT ORDER

The Instant Payment System (IPS) was introduced on March 2, 2020

Outgoing HUF orders submitted are automatically processed and must be processed as an instant payment order if the domestic HUF transfer meet the criteria for an instant one as defined in the Regulation of the National Bank of Hungary No. 35/2017.(XII.14.) or other existing legislation replacing it, as

- the order was submitted electronically
- order is submitted in HUF
- the amount of the order does not exceed 10 Million HUF
- currency of the account
- t to be charged HUF
- the value date of the order is the day
- the order was not submitted in batch* to our bank

The domestic HUF transfer order in accordance with the above conditions is carried out by our bank through the instant payment system, in accordance with the legal requirements, even if the order has been submitted differently.

The legislation, which came into force on 1 September 2020, allows the bank to forward the batch payments to the Instant Payment System. The payments submitted in batch, but individually booked are routed to the Instant Payment Clearing System by BNP Paribas, Hungary Branch.

Proxy ID

An instant transfer order may be submitted as provided for in the Regulation no. 35/2017. (XII.14.) by indicating a secondary account identifier (Proxy) instead of the name and cash signal of the beneficiary.



- A proxy identifier can be recorded, queried or deleted by free text form with authorized signatory (original). The Bank reserves the right to request confirmation by telephone from the authorised person in the event of an above mentioned order.
- A mandate to record, delete and query a secondary identifier is received on bank working days between 8 AM and 3 PM, which will be forwarded to the "Central Database" operating organisation Giro Zrt. within one hour.
- More proxy identifiers can be assigned to a payment account, however, a specific proxy can only be assigned to one payment account.
- As a proxy identifier, you can enter a tax number, a tax ID, a mobile number, or e-mail address.
- The right to dispose of the proxy identifier as a unique identifier must be demonstrated in a credible manner as a prerequisite for registration.
- In addition, where personal data are provided, a written consent from the concerned individual is required, which also states that the data may be provided to Giro Zrt. as the organization operating the Central Database and the contracting payment service providers.
- The proxy ID shall be processed by the organization operating the Central Database within the frame of the provision of payment services, processing, settlement and execution of payment transactions and initiation requests with the aim of execution of payment orders and transmitting of requests to pay and can share these data for this purpose with those financial institutions and payment service providers, which participate in the processing, settlement and execution of the payment transactions.
- The Central Database Operator shall process personal data until the consent is withdrawn, or the regular annual data verification carried out by the payment service provider (annual renewal) is unsuccessful, or the proxy ID is deleted for any other reason.
- Proxy ID is valid for one year from receipt (24h00). Validity (if requested) must be renewed annually. We notify our customers of the expiring proxy ID in advance. If the data is not reconciled by 15h00 on the expiry date upon the notification, the validity of proxy ID will be lapsed and deleted from the Central Database.
- The customer is entitled to request the deletion of the proxy ID at any time, or if the payment account is terminated, the proxy ID will be also immediately deleted from the Central Database.
- For more information on the handling and processing of personal data by the bank, please visit the Data Protection Notice (<https://www.bnpparibas.hu/en/data-protection-notice/>) published on the Bank's official website.

**Batch order: "a batch payment order for immediate transfer purposes is a batch payment order for any transfer order where more than one payment order is received simultaneously with the payer's payment service provider or the payer approves more than one payment order at the same time."*

***Proxy ID: a unique identifier given by the authorized person to the central database by means of the payment service provider responsible for the account holder's payment account, which is to evidently identify your account.*



II. CUT-OFF TIMES AND CLOSING TIMES FOR HANDLING OUTGOING ORDERS WITHOUT CONVERSION

TRANSFER IN HUF – DEBIT

| Transfer type | Electronic order | Paper-based order |
|--|--------------------------------|-------------------------|
| Outgoing simple HUF transfer via Giro | Working day, 3:30 p.m. | Working day, 1:00 p.m. |
| Outgoing simple HUF transfer via GiroInstant | Every day of the year 12:00 am | - |
| Outgoing multiple HUF transfer via Giro | Working day, 3:30 p.m. | - |
| Outgoing standing transfer order in HUF via Giro | Working day, 3:30 p.m. | Working day, 1:00 p.m. |
| Outgoing HUF transfer via Viber | Working day, 2:00 p.m. | Working day, 12:30 p.m. |
| Cross-border HUF transfer | Working day, 12:00 p.m. | Working day, 9:30 a.m. |
| Within the bank HUF transfer | Working day, 3:30 p.m. | Working day, 1:00 p.m. |
| Within the bank HUF transfer via GiroInstant | Every day of the year 12:00 am | - |
| Within the bank multiple HUF transfer | Working day, 3:30 p.m. | - |
| Postal payment order | Working day, 11:00 a.m. | Working day, 10:00 a.m. |

INITIATING COLLECTION ORDERS IN HUF

| | Electronic order |
|---|------------------------|
| Initiation of collection order based on authorization letter, initiation of multiple collection order (only electronically) | Working day, 3:30 p.m. |

FCY NORMAL TRANSFER – DEBIT

| Transfer type | Electronic order | Paper-based order |
|--|-------------------------|-------------------------|
| Outgoing and within the bank EUR transfer (non-SCT) | Working day, 3:30 p.m. | Working day, 9:30 a.m. |
| Outgoing SCT (Sepa Credit Transfer) | Working day, 5:00 p.m. | Working day, 9:30 a.m.* |
| Outgoing SCT (Sepa Credit Transfer) payroll* | Working day, 5:00 p.m. | - |
| Outgoing and within the bank USD transfer | Working day, 3:30 p.m. | Working day, 9:30 a.m. |
| Outgoing and within the bank GBP transfer | Working day, 4:00 p.m. | Working day, 9:30 a.m. |
| Outgoing and within the bank RSD transfer | Working day, 3:30 p.m. | Working day, 9:30 a.m. |
| Outgoing and within the bank FCY transfer (in any other FCY) | Working day, 11:00 a.m. | Working day, 9:30 a.m. |

*from 2023 May 1st

**FCY URGENT TRANSFER* – DEBIT**

| Transfer type | Electronic order** | Paper-based order |
|---|--------------------------------|-------------------------------|
| Urgent Outgoing and within the bank urgent EUR transfer (non-SCT) | Working day, 2:00 p.m. D day | Working day, 9:30 a.m. D day |
| Urgent SCT transfer | Working day, 2:00 p.m. D day | Work day, 9:30 a.m. D day *** |
| Urgent SCT payroll (it can be initiated only electronically) | Working day, 2:00 p.m. D day | - |
| Urgent BGN transfer | Working day, 11:00 a.m. D day | - |
| Urgent CHF transfer | Working day, 11:00 a.m. D day | - |
| Urgent CNY transfer | Working day, 3:00 p.m. D-1 day | - |
| Urgent CZK transfer | Working day, 3:30 p.m. D-1 day | - |
| Urgent DKK transfer | Working day, 10:00 a.m. D day | - |
| Urgent GBP transfer | Working day, 4:00 p.m. D day | - |
| Urgent JPY transfer | Working day, 2:00 p.m. D-1 day | - |
| Urgent PLN transfer | Working day, 3:30 p.m. D-1 day | - |
| Urgent RON transfer | Working day, 12:30 p.m. D day | - |
| Urgent RSD transfer | Working day, 3:30 p.m. D-1 day | - |
| Urgent SEK transfer | Working day, 10:00 a.m. D day | - |
| Urgent USD transfer | Working day, 3:30 p.m. D day | - |

*Urgent transfers can be initiated after previous reconciliation with the Bank only.

**D or D-1 day: define the days when the client's bank account is debited - compared to the day when the beneficiary bank's nostro account is debited (D day) -, if the order has been submitted to the Bank before the cut-off time.

***from 2023 May 1st

TERM DEPOSITS

| | Electronic order | Paper-based order |
|------------------------|------------------|------------------------|
| HUF term deposit order | - | Working day, 2:00 p.m. |
| FCY term deposit order | - | Working day, 2:00 p.m. |

Starting day of HUF deposits: day D, starting day of deposits in foreign currency: D+2 day

Orders received after the above stated cut-off times – unless the client gives a different instruction – are executed by the bank on the following banking day.

CUT-OFF TIMES AND CLOSING TIMES FOR HANDLING INCOMING ORDERS WITHOUT CONVERSION**HUF TRANSFER – CREDIT**

| Transfer type | Cut off time |
|---|----------------------------------|
| Incoming simple HUF transfer Via Giro (IG2) | Working day, 12:00 a.m. |
| Incoming simple HUF transfer Via GiroInstant | Every day of the year 12:00 a.m. |
| Incoming multiple HUF transfer, official transfer, direct debit, multiple collection Via Giro (IG1) | Working day, 12:00 a.m. |



| | |
|---|----------------------------------|
| Incoming HUF transfer via Viber | Working day, 5:00 p.m. |
| Incoming instant HUF transfer within the bank | Every day of the year 12:00 a.m. |
| Incoming cross-border HUF transfer | Working day, 5:00 p.m. |
| Postal cash transfer order | Working day, 12:00 p.m. |

FCY TRANSFER – CREDIT

| Transfer type | Cut off time |
|---|------------------------|
| Incoming FCY transfer – EUR | Working day, 5:00 p.m. |
| Incoming FCY transfer – Other currencies | Working day, 4:00 p.m. |
| Incoming SCT (Sepa Credit transfer) | Working day, 5:00 p.m. |
| Crediting FCY transfer within the bank – EUR | Working day, 5:00 p.m. |
| Crediting FCY transfer within the bank – Other currencies | Working day, 4:00 p.m. |

CUT-OFF TIMES AND CLOSING TIMES FOR HANDLING OUTGOING ORDERS WITH CONVERSION**NORMAL, NON-URGENT HUF AND FOREIGN EXCHANGE TRANSFERS WITH CONVERSION (OUTGOING AND INHOUSE) – DEBIT**

| Transfer type | Electronic order | Paper-based order |
|---|------------------------------------|-----------------------------------|
| Normal, non-urgent HUF and foreign currency* transaction with conversion (inside the bank and outside the bank) | Working day, 10:30 a.m. D day | Working day, 9:30 a.m. D day |
| Urgent HUF and foreign currency transactions* with conversion (inside the bank and outside the bank) | Working day, 10:30 a.m. D day | Working day, 9:30 a.m. D day |
| Urgent RON transaction with conversion (inside the bank and outside the bank) | Working day, 10:30 a.m. D-1 day | Working day, 9:30 a.m. D-1 day |

*EUR, BGN, CHF, RMB, CZK, DKK, GBP, JPY, PLN, RON, RSD, SEK, USD. If you wish to initiate a payment in a different currency please contact to our Customer Service Desk.

CUT-OFF TIMES AND CLOSING TIMES FOR HANDLING INCOMING ORDERS WITH CONVERSION**HUF AND FCY TRANSFERS WITH CONVERSION – CREDIT**

| Transfer type | Cut off time |
|--|----------------------------------|
| Incoming HUF transfer via Giro with conversion | Working day, 4:00 p.m. |
| Incoming HUF transfer via GiroInstant with conversion | Every day of the year 12:00 a.m. |
| Incoming FCY transfer with conversion | Working day, 4:00 p.m. |
| Crediting HUF transfer with conversion within the bank | Working day, 4:00 p.m. |
| Crediting HUF instant transfer with conversion within the bank | Every day of the year 12:00 a.m. |
| Crediting FCY transfer with conversion within the bank | Working day, 4:00 p.m. |



III. PROCESSING OF PAYMENT ORDERS WITHOUT CONVERSION

Orders submitted within cut-off time – in accordance with the above described conditions - shall expectedly be processed as follows:

ELECTRONIC AND PAPER-BASED HUF TRANSFER – DEBIT

| Transfer type | Beneficiary bank's nostro account is credited (value date) |
|--|--|
| Outgoing simple HUF transfer via Giro | D day, within 4 hours as of receipt |
| Outgoing simple HUF instant transfer via GiroInstant (only electronic) | D day, in 5 seconds after the reception* |
| Outgoing simple HUF transfer via Viber | D day, within 2 hours |
| Outgoing multiple transfer via Giro (only electronic) | D day, within 4 hours as of receipt |
| Outgoing HUF standing order via Giro | D day, within 4 hours as of receipt |
| Official transfer / remittance summons via Giro | D+1 day |
| Payment based on multiple collection order | D+1 day |
| Cross-border HUF transfer | D day |
| Within the bank simple HUF transfer | D day, immediately |
| Within the bank simple HUF transfer via GiroInstant | D day, in 5 seconds after the reception* |
| Within the bank multiple HUF transfer | D day, immediately |
| Postal payment order | D+2 day (expected earliest delivery) |

*Note: In case of the HUF instant payment the 5 seconds time is meant from the reception and the authentication of the payment.

HUF TRANSFER – CREDIT

| Transfer type | Beneficiary's bank account is credited (value date) |
|---|---|
| Incoming HUF transfer via Giro (IG2) | D day, immediately |
| Incoming HUF instant transfer via GiroInstant | D day, immediately on every day of the year |
| Incoming HUF transfer via GiroInstant (within the bank) | D day, immediately on every day of the year |
| Incoming HUF transfer via Viber | D day, immediately |
| Incoming HUF transfer via SWIFT | D day, immediately |
| Postal cash transfer order* | D day, immediately |
| Incoming HUF transfer via SWIFT | D day, immediately |

*Incoming items will be credited to the account holder's bank account in one lump sum. Details transmitted to the Bank by the Hungarian Post (such as debtor identification code, amount) are forwarded to the Client – both in the case of the manually and of the electronically processed cheques – unless the Client requests otherwise – in electronic form.

**ELECTRONIC AND PAPER-BASED NORMAL TRANSFERS IN FOREIGN CURRENCY – DEBIT**

| Transfer type | Beneficiary bank's nostro account is credited (value date) |
|--|--|
| Outgoing EUR transfers without conversion | D+1 day |
| SCT (Sepa Credit transfer) | D+1 day |
| SCT (Sepa Credit Transfer) payroll (it can be initiated only electronically) | D+1 day |
| Outgoing foreign currency transfer (except EUR, SCT) | D+2 day |
| Within the bank foreign currency transfer | D day (crediting the beneficiary's account) |

ELECTRONIC AND PAPER-BASED URGENT TRANSFERS IN FOREIGN CURRENCY* – DEBIT

| Transfer type | Beneficiary bank's nostro account is credited (value date) |
|---|--|
| Outgoing urgent foreign currency transfers | D day |
| Urgent SCT (Sepa Credit transfer) | D day |
| Urgent SCT (Sepa Credit transfer) payroll (it can be initiated only electronically) | D day |

FOREIGN CURRENCY TRANSFER – CREDIT

| Transfer type | Beneficiary's bank account is credited (value date) |
|-------------------------------------|---|
| Incoming FCY transfer | D day, immediately |
| Incoming SCT (Sepa credit transfer) | D day, immediately |

PROCESSING OF PAYMENT ORDERS WITH CONVERSION**ELECTRONIC AND PAPER-BASED TRANSFERS HUF TRANSFERS, NORMAL, NON-URGENT WITH CONVERSION – DEBIT**

| Transfer type | Beneficiary bank's nostro account is credited (value date) |
|---|--|
| Outgoing HUF transfer with conversion via Giro EUR – HUF Other cases | D+1 day D+2 day |
| Outgoing HUF transfer with conversion via Viber EUR – HUF Other cases | D+1 day D+2 day |
| Outgoing HUF transfer with conversion via SWIFT EUR – HUF Other cases | D+1 day D+2 day |

**HUF TRANSFER WITH CONVERSION – CREDIT**

| Transfer type | Beneficiary's bank account is credited (value date) |
|--|---|
| Incoming HUF transfer to account in EEA currency | D day, immediately |
| Incoming HUF transfer via GiroInstant to account in EEA/non EEA currency | D day, immediately on every day of the year |
| Incoming HUF transfer to account in non-EEA currency | D day |

ELECTRONIC AND PAPER-BASED FOREIGN CURRENCY TRANSFER, NORMAL, NON-URGENT WITH CONVERSION – DEBIT

| Transfer type | Beneficiary's bank account / beneficiary bank's nostro account is credited (value date) |
|--|---|
| Outgoing foreign currency* transfer with conversion from HUF account | D+1 day |
| Outgoing foreign currency transfer* with conversion in other currencies | D+2 day |
| Within the bank foreign currency transfer* in EEA currency with conversion to / from account in EEA currency | D day, immediately |
| Within the bank foreign currency transfer* in EEA currency with conversion to / from account in non-EEA currency Other cases | D+2 day |
| Within the bank foreign currency transfer in non-EEA currency | D+2 day |

*EUR, BGN, CHF, RMB, CZK, DKK, GBP, JPY, PLN, RON, RSD, SEK, USD. If you wish to initiate a payment in a different currency please contact to our Customer Service Desk.

ELECTRONIC AND PAPER-BASED FOREIGN CURRENCY TRANSFER, URGENT WITH CONVERSION – DEBIT

| Transfer type | Beneficiary's bank account / beneficiary bank's nostro account is credited (value date) |
|--|---|
| Outgoing urgent HUF and foreign currency* transaction with conversion | D day |
| Within the bank urgent HUF and foreign currency* transaction with conversion | D day |

*EUR, BGN, CHF, RMB, CZK, DKK, GBP, JPY, PLN, RON, RSD, SEK, USD. If you wish to initiate a payment in a different currency please contact to our Customer Service Desk.

FOREIGN CURRENCY TRANSFER WITH CONVERSION – CREDIT

| Transfer type | Beneficiary's bank account is credited (value date) |
|--|---|
| Incoming foreign currency transfer in other currency | D day, immediately |



IV. DEPOSIT GENERAL TERMS AND CONDITIONS

- Deposit rates and standardized deposit rate ratios are calculated as follows:

$$\frac{\text{deposit} * \frac{\text{interest rate}(\%)}{100} * \text{number of deposit days}}{365}$$

- The deposit will be interest from the date of the credit to the date of termination (no longer calculated on the date of termination). Interest shall be settled on a monthly basis on the second bank day following the current month, unless otherwise agreed, except for fixed-term deposits, where this is due at maturity
- In the case of a term deposit, in the event of early termination, the Bank shall not pay interest for the elapsed term.



V. INTEREST FOR DEFAULT*

In lack of specific agreement with the Client, the Bank charges the interest on the negative balance of any accounts as determined here-below. The default interest determined here shall be applied to any debt – showed as negative account balance - owed to the Bank, irrespective of that if it originates from bank account relationship or other legal relationship.

| Currency | Reference interest | Margin |
|----------|---|---------|
| EUR | ESTR | +5,085% |
| GBP | SONIA | +5% |
| JPY | -TONAR | +5% |
| USD | EFF | +5% |
| CHF | SARON | +6% |
| HUF | Base rate of the National Bank of Hungary | +6% |
| CAD | CORRA | +8% |
| CZK | PRIBOR | +8% |
| DKK | -DKKT/N | +8% |
| PLN | WIBOR | +8% |
| SEK | STIBOR | +8% |
| RON | ROBOR O/N | +8% |
| BGN | LEONIA PLUS | +8% |
| CNH | CNH HIBOR O/N | +8% |
| RSD | BELIBOR T/N | +8% |

The annual rate of interest for default is the sum of the reference interest and margin for that currency.

The reference rate shall be updated every day.

*As from 1 November 2020, with regard to default interests only, this Appendix replaces the List of Conditions for Loan Service. In all documentation where reference is made to the List of Conditions for Loan Service for default interest, it shall be understood as contained in this Appendix 6.