

Fee Schedule
Appendices of Citibank Europe plc. Hungarian Branch Office Business Conditions
Regarding Investment Services
 Effective 5th August, 2009

1. BUSINESS HOURS OF THE BANK
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1. BUSINESS HOURS OF THE BANK

The Bank shall accept orders to mutual funds units for same day value during its business hours until 12:00. Orders given after 12:00 will be fulfilled the next business day.

The Bank shall accept other orders during its business hours:

The Bank's business hours for consumer customers: from Monday to Friday from 9.00 a.m. to 3.00 p.m.

The Bank's business hours for corporate customers: from Monday to Thursday from 9.00 a.m. to 4.30 p.m., on Fridays from 9.00 a.m. to 3.00 p.m.

2. LIST OF CONDITIONS

HUNGARIAN GOVERNMENT SECURITIES, FOREIGN BONDS, STRUCTURED NOTES

Hungarian government securities	
Minimum face value of secondary market transactions	HUF 2 000 000
Fees of secondary market transactions	
If face value < HUF 10 000 000	0.35% / face value
If face value ≥ HUF 10 000 000	0.25% / face value
If total balance ¹ ≥ HUF 100 000 000	0.15% / face value
Foreign bonds²	
Minimum face value of secondary market transactions ³	EUR / USD / GBP 2 000
Brokerage fees of secondary market transactions	
Customer purchase	Not available
Customer sale	
If face value < EUR / USD / GBP 50 000	2.00% / face value
If face value ≥ EUR / USD / GBP 50 000	1.50% / face value
Brokerage fees of purchase of structured notes	Depends on the offer, minimum 0.50%, maximum 2.00% / face value
Brokerage fees of redemption of structured notes ⁴	1.00% / face value
Transfer fees⁵	
Internal transfer	Free
Transfer to another bank	1.50% / face value
Transfer from another bank [*]	Free
Account management fee⁶	
Hungarian government securities	0.0375% / quarter / average balance of face value
Foreign bonds	0.0625% / quarter / average balance of face value
Structured notes	0.0625% / quarter / average balance of face value
Maximum of total account management fee / quarter	HUF 18 750

* In case of incoming transfers if the customer does not declare it otherwise within 5 working days, the bank takes 0 value as the purchase price and the transfer day as the purchase date.

In case of purchase of structures notes the effect of the purchase instruction is subject to the availability of the funds necessary for the execution of the given transaction, including the related fees due to the bank. In this case the bank blocks these funds as investment escrow amount between the date of the purchase instruction and the date of the settlement, in accordance with the General Terms and Conditions applicable for Investment Services and the Investment Services Frame Agreement. The investment escrow amount shall qualify as funds over which the customer is not entitled to freely dispose. The interest payment concerning the investment escrow amount is subject to terms and conditions set out in the List of Consumer Interest Rates and Charges.

¹ The calculation of total balance is defined as per the prevailing List of Interest Rates and Charges

² Fees are due in the currency of the respective security.

³ If specific contractual conditions apply to the security, the Bank may deviate from the minimum amount indicated here. In such cases, the Bank will inform customers of the particular conditions applicable before concluding the contract. Minimum amounts are due in the currency of the respective security.

⁴ If the structured note was within the customers property before 1. September 2006, the redemption is free of charge.

⁵ The transfer fee shall be debited in Hungarian forint. The Bank shall, with respect to the calculation of transfer fee, take the FX mid rate determined by the Bank itself on the value date into account.

⁶ The account management fee will be charged quarterly in a lump sum pursuant to List of Conditions subject to the maximum account management fee of HUF 18 750 / quarter. The account management fee shall be debited in Hungarian forint. The Bank shall, with respect to the calculation of the account management fees, take the FX mid rate determined by the Bank itself on the last working day of the quarter into account.

HUF MUTUAL FUNDS – PURCHASE COMMISSIONS (IN % OF AMOUNT TO BE INVESTED)⁷

Mutual Funds	Short name	Brackets (HUF) ⁸				
		0 – 4 999 999	5 000 000 – 9 999 999	10 000 000 – 49 999 999	50 000 000 – 99 999 999	100 000 000 -
FOREIGN EQUITY						
Aegon Foreign Equity Fund	ANEMR	2.00%	1.70%	1.40%	1.00%	0.65%
ING Global Equity Fund	INGGR	2.00%	1.70%	1.40%	1.00%	0.65%
DOMESTIC EQUITY						
Aegon Central European Equity Fund	ABELR	2.00%	1.70%	1.40%	1.00%	0.65%
Budapest Equity Growth Fund	BUDNR	2.00%	1.70%	1.40%	1.00%	0.65%
Futura Index Tracking Equity Fund	CSFUR	2.00%	1.70%	1.40%	1.00%	0.65%
ING Index Tracking Equity Fund	INGRV	2.00%	1.70%	1.40%	1.00%	0.65%
BOND						
Aegon Local Fixed Income Fund	ABELK	1.50%	1.30%	1.10%	0.75%	0.50%
Budapest (II.) Fixed Income Fund	BUDKV	1.50%	1.30%	1.10%	0.75%	0.50%
Credit Suisse Hungarian Gov. Bond Fund	CSAM1	1.50%	1.30%	1.10%	0.75%	0.50%
ING Bond Fund	INGKV	1.50%	1.30%	1.10%	0.75%	0.50%
REAL ESTATE						
Credit Suisse Real Estate Fund of Funds	CSREA	2.00%	1.70%	1.40%	1.00%	0.65%
MONEY MARKET						
Aegon Money Market Fund	APEPA	0.50%	0.50%	0.50%	0.50%	0.50%
Budapest (I.) Hungarian Gov. Bond Fund	BUDAP	0.50%	0.50%	0.50%	0.50%	0.50%
Budapest Bonitas Fund	BUDBO	0.50%	0.50%	0.50%	0.50%	0.50%
Futura Money Market Fund	CSFUP	0.50%	0.50%	0.50%	0.50%	0.50%
ING Money Market Fund	INGPP	0.50%	0.50%	0.50%	0.50%	0.50%
OTHER						
Aegon MoneyMaxx Expressz Befektetési Alap	AMEXX	1.50%	1.30%	1.10%	0.90%	0.75%
Aegon Foreign Fixed Income Fund	ANEMK	1.50%	1.30%	1.10%	0.90%	0.75%
Aegon Alfa Derivative Fund	ALPHA	1.50%	1.30%	1.10%	0.90%	0.75%
Aegon Ózon Capital Protected Derivative Fund	AGOZO	1.50%	1.30%	1.10%	0.90%	0.75%
Credit Suisse Conservative Fund of Funds	CSKON	1.30%	1.10%	1.00%	0.75%	0.50%
ING Balanced Fund of Funds	INGKI	1.50%	1.30%	1.10%	0.90%	0.75%

HUF MUTUAL FUNDS – OTHER CONDITIONS

Minimum purchase commission	
HUF denominated funds	HUF 5 000
Redemption commission	
Aegon Local Fixed Income Fund	2% ⁹
Aegon Alfa Derivative Fund	
Aegon Central European Equity Fund	
Aegon Foreign Fixed Income Fund	
Aegon Foreign Equity Fund	
Aegon Ózon Capital Protected Derivative Fund	Free
Otherwise	
Transfer commission	
Internal transfer	Free
Transfer to another bank	1,5%/ NAV value on the day of submitting the order, minimum HUF 5 000
Transfer from another bank*	Free
Other	
Minimum ticket size of single order ¹⁰	HUF 100 000

⁷ The Bank may trade in certain mutual funds under different terms and conditions. In these cases, the Bank will inform its customers of the specific terms and conditions prior to the conclusion of the relevant contract.

⁸ The brackets relate to the net asset value represented by the total balance of the mutual funds kept on the Customer's securities account with Citibank. When determining the brackets the bank shall apply the mid foreign exchange rate determined by itself. The amount of the commission is equal to the commission rate of the Customer's bracket of the product and the purchase price determined in the purchase order given by the Customer.

⁹ The commission is to be understood as the above-specified percentage of the value represented by the mutual fund units to be redeemed. The redemption commission is only charged in the event that the holder of the mutual fund units gives a redemption order within ten working days from the date of purchase order related to the same mutual fund units (T+10). The Fund shall be entitled to the commission.

¹⁰ If specific contractual conditions apply to the fund, the Bank may deviate from the minimum amount indicated here. In these cases, the Bank will inform its customers of the specific terms and conditions prior to the conclusion of the relevant contract.

EUR MUTUAL FUNDS – PURCHASE COMMISSIONS (IN % OF AMOUNT TO BE INVESTED)¹¹

Mutual Funds	Short name	Brackets (HUF) ¹²				
		0-4 999 999	5 000 000-9 999 999	10 000 000-49 999 999	50 000 000-99 999 999	100 000 000-
EQUITY						
Allianz RCM BRIC Equity	ALBEF	4.00%	3.50%	3.00%	2.50%	2.00%
Allianz RCM Euroland Equity Growth Fund	ALELE	4.00%	3.50%	3.00%	2.50%	2.00%
Allianz RCM Europe Equity Growth Fund	ALEUG	4.00%	3.50%	3.00%	2.50%	2.00%
Allianz RCM European Equity Dividend Fund	ALEDE	4.00%	3.50%	3.00%	2.50%	2.00%
Allianz RCM Global Emerging Markets Equity Fund	ALGEE	4.00%	3.50%	3.00%	2.50%	2.00%
Allianz RCM Global EcoTrends	ALGET	4.00%	3.50%	3.00%	2.50%	2.00%
Allianz RCM US Equity	ALUSE	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock European Fund	BREUF	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock Emerging Europe Fund	BREEF	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock US Flexible Hedged EUR	BUSEU	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock World Energy Hedged EUR	BRWEE	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock World Gold Hedged EUR	BRWGE	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock World Mining Hedged EUR	BRWME	4.00%	3.50%	3.00%	2.50%	2.00%
Credit Suisse Eastern Europe Aberdeen	CEAST	4.00%	3.50%	3.00%	2.50%	2.00%
Credit Suisse European Blue Chips Aberdeen	CSEUR	4.00%	3.50%	3.00%	2.50%	2.00%
Credit Suisse Future Energy Aberdeen	CSFEF	4.00%	3.50%	3.00%	2.50%	2.00%
Credit Suisse Global Prestige	CPRES	4.00%	3.50%	3.00%	2.50%	2.00%
Credit Suisse Infrastructure Aberdeen	CSINE	4.00%	3.50%	3.00%	2.50%	2.00%
Credit Suisse Japan Megatrend Aberdeen	CSJAP	4.00%	3.50%	3.00%	2.50%	2.00%
Credit Suisse Russia Explorer Aberdeen	CSREF	4.00%	3.50%	3.00%	2.50%	2.00%
ING Global High Dividend EUR	INGGE	4.00%	3.50%	3.00%	2.50%	2.00%
ING Europe High Dividend	INGEH	4.00%	3.50%	3.00%	2.50%	2.00%
ING Emerging Europe Fund	INGEE	4.00%	3.50%	3.00%	2.50%	2.00%
ING European Food and Beverages	INGFB	4.00%	3.50%	3.00%	2.50%	2.00%
ING European Telecom	INGET	4.00%	3.50%	3.00%	2.50%	2.00%
ING Global Growth	INGGG	4.00%	3.50%	3.00%	2.50%	2.00%
ING Industrials	INGIF	4.00%	3.50%	3.00%	2.50%	2.00%
ING Prestige and Luxe	INGPL	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF European Defensive	SEDEF	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF European Defensive 6 Monthly	SEDE6	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF European Equity Alpha	SEQAL	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Global Property Securities EUR Hedged	SGLPE	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Latin America Equity EUR	SLATE	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Middle East EUR	SMIEE	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Pacific EUR	SPACE	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF US Small & Mid-Cap EUR Hedged	SMIDE	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF World Defensive 3 Monthly	SWDEF	4.00%	3.50%	3.00%	2.50%	2.00%
Franklin Eastern European Equity Fund	TEEEF	3.00%	3.00%	3.00%	2.50%	2.00%
Franklin European Small-Mid Cap Growth Fund	TESMG	3.00%	3.00%	3.00%	2.50%	2.00%
Franklin India Fund EUR	TEIFE	3.00%	3.00%	3.00%	2.50%	2.00%
Franklin MENA Fund EUR	TEMNE	3.00%	3.00%	3.00%	2.50%	2.00%
Franklin Mutual European Fund	TEMUE	3.00%	3.00%	3.00%	2.50%	2.00%
Franklin Natural Resources Fund	TENAT	3.00%	3.00%	3.00%	2.50%	2.00%
Franklin Templeton Global REITs (Euro) Fund	TEREF	3.00%	3.00%	3.00%	2.50%	2.00%
Templeton Asian Growth Fund EUR	TEAGE	3.00%	3.00%	3.00%	2.50%	2.00%
Templeton BRIC Fund EUR	TEBRE	3.00%	3.00%	3.00%	2.50%	2.00%
Templeton Euroland Fund EUR	TEELF	3.00%	3.00%	3.00%	2.50%	2.00%
BOND						
Credit Suisse Bond Euro Aberdeen	CBEUR	2.00%	1.75%	1.50%	1.25%	1.00%
Credit Suisse Convert Europe Aberdeen	CSCOF	2.00%	1.75%	1.50%	1.25%	1.00%
Credit Suisse High Yield Euro Aberdeen	CSHYE	2.00%	1.75%	1.50%	1.25%	1.00%
Credit Suisse Inflation Linked	CINFE	2.00%	1.75%	1.50%	1.25%	1.00%

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¹² The brackets relate to the net asset value represented by the total balance of the mutual funds kept on the Customer's securities account with Citibank. When determining the brackets the bank shall apply the mid foreign exchange rate determined by itself. The amount of the commission is equal to the commission rate of the Customer's bracket of the product and the purchase price determined in the purchase order given by the Customer.

ING Eurocredit	INGEC	2.00%	1.75%	1.50%	1.25%	1.00%
ING Euromix	INGEX	2.00%	1.75%	1.50%	1.25%	1.00%
ING Emerging Markets Debt Hard Currency	INGED	2.00%	1.75%	1.50%	1.25%	1.00%
Schroder ISF Asian Bond EUR Hedged	SABOE	2.00%	1.75%	1.50%	1.25%	1.00%
Schroder ISF Emerging Markets Debt EUR Hedged	SEMDE	2.00%	1.75%	1.50%	1.25%	1.00%
Schroder ISF Euro Corporate Bond	SECBE	2.00%	1.75%	1.50%	1.25%	1.00%
Schroder ISF Global Convertible Bond EUR Hedged	SGCBE	2.00%	1.75%	1.50%	1.25%	1.00%
Franklin High Yield (Euro) Fund	TEHYE	2.00%	1.75%	1.50%	1.25%	1.00%
Templeton Global Bond (Euro) Fund	TEGEBE	2.00%	1.75%	1.50%	1.25%	1.00%
Templeton Global Total Return Fund EUR	TEGTE	2.00%	1.75%	1.50%	1.25%	1.00%
REAL ESTATE						
Credit Suisse Eur Real Estate Fund of Funds	CSERI	2.00%	1.70%	1.40%	1.00%	0.65%
MONEY MARKET						
Credit Suisse Money Market EUR Aberdeen	CSEMM	1.75%	1.50%	1.25%	1.00%	0.75%
OTHER						
Allianz PIMCO Euro Bond Total Return	ALTRE	2.00%	1.75%	1.50%	1.25%	1.00%
BlackRock Global Allocation EUR	BGAEU	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock Global Allocation Hedged EUR	BGAEH	4.00%	3.50%	3.00%	2.50%	2.00%

USD MUTUAL FUNDS – PURCHASE COMMISSIONS (IN % OF AMOUNT TO BE INVESTED)¹³

Mutual Funds	Short name	Brackets (HUF) ¹⁴				
		0 - 4 999 999	5 000 000 - 9 999 999	10 000 000 - 49 999 999	50 000 000 - 99 999 999	100 000 000 -
EQUITY						
Allianz RCM Global Emerging Markets Fund USD	ALGEU	4.00%	3.50%	3.00%	2.50%	2.00%
Allianz RCM US Equity Fund USD	ALUSU	4.00%	3.50%	3.00%	2.50%	2.00%
Credit Suisse USA	CSUSA	4.00%	3.50%	3.00%	2.50%	2.00%
Credit Suisse Small Cap USA	CSSCU	4.00%	3.50%	3.00%	2.50%	2.00%
Credit Suisse Global Prestige USD	CPREU	4.00%	3.50%	3.00%	2.50%	2.00%
Credit Suisse Global Biotech Aberdeen						
Credit Suisse Infrastructure Aberdeen USD	CSINU	4.00%	3.50%	3.00%	2.50%	2.00%
ING Biotechnology	INGBT	4.00%	3.50%	3.00%	2.50%	2.00%
ING Global High Dividend USD	INGGU	4.00%	3.50%	3.00%	2.50%	2.00%
ING US High Dividend	INGUH	4.00%	3.50%	3.00%	2.50%	2.00%
ING Emerging Markets	INGEM	4.00%	3.50%	3.00%	2.50%	2.00%
ING Latin America Fund	INGLA	4.00%	3.50%	3.00%	2.50%	2.00%
ING Materials	INGMA	4.00%	3.50%	3.00%	2.50%	2.00%
ING New Asia	INGNA	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock US Flexible Equity Fund	BUSFE	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock Latin America Fund	BLATF	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock World Mining Fund	BRWMF	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock World Gold Fund	BRWGF	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock New Energy Fund	BRNEF	4.00%	3.50%	3.00%	2.50%	2.00%
BlackRock World Energy Fund	BRWEF	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Asia Pacific Property Securities USD	SAPPU	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF China Opportunities USD	SCHIO	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Global Energy	SGLEN	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Global Property Securities USD	SGLPU	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Greater China USD	SGCHI	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Korean Equity USD	SKORE	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Latin America Equity USD	SLATU	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Middle East USD	SMIEU	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF Pacific USD	SPACU	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF US Small & Mid-Cap USD	SMIDU	4.00%	3.50%	3.00%	2.50%	2.00%
Schroder ISF US Small Companies USD	SSMAU	4.00%	3.50%	3.00%	2.50%	2.00%
Franklin India Fund	TEIFU	3.00%	3.00%	3.00%	2.50%	2.00%

¹³ The Bank may trade in certain mutual funds under different terms and conditions. In these cases, the Bank will inform its customers of the specific terms and conditions prior to the conclusion of the relevant contract.

¹⁴ The brackets relate to the net asset value represented by the total balance of the mutual funds kept on the Customer's securities account with Citibank. When determining the brackets the bank shall apply the mid foreign exchange rate determined by itself. The amount of the commission is equal to the commission rate of the Customer's bracket of the product and the purchase price determined in the purchase order given by the Customer.

Franklin MENA Fund USD	TEMNU	3.00%	3.00%	3.00%	2.50%	2.00%
Franklin Templeton Global REITs (USD) Fund	TERUF	3.00%	3.00%	3.00%	2.50%	2.00%
Templeton Asian Growth Fund USD	TEAGU	3.00%	3.00%	3.00%	2.50%	2.00%
Templeton BRIC Fund USD	TEBRU	3.00%	3.00%	3.00%	2.50%	2.00%
Templeton China Fund	TECHU	3.00%	3.00%	3.00%	2.50%	2.00%
Templeton Latin America	TELAF	3.00%	3.00%	3.00%	2.50%	2.00%
BOND						
Blackrock US Dollar High Yield Bond Fund	BRHYU	2.00%	1.75%	1.50%	1.25%	1.00%
Credit Suisse Bond USD	CBUSD	2.00%	1.75%	1.50%	1.25%	1.00%
Credit Suisse Inflation Linked USD	CINFU	2.00%	1.75%	1.50%	1.25%	1.00%
Schroder ISF Asian Bond USD	SABOU	2.00%	1.75%	1.50%	1.25%	1.00%
Schroder ISF Emerging Markets Debt	SEMDU	2.00%	1.75%	1.50%	1.25%	1.00%
Schroder ISF Global Convertible Bond	SGCBU	2.00%	1.75%	1.50%	1.25%	1.00%
Templeton Global Bond Fund	TEGBU	2.00%	1.75%	1.50%	1.25%	1.00%
Franklin High Yield Fund	TEHYU	2.00%	1.75%	1.50%	1.25%	1.00%
Franklin US Government Fund	TEUSB	2.00%	1.75%	1.50%	1.25%	1.00%
Templeton Global Total Return Fund USD	TEGTU	2.00%	1.75%	1.50%	1.25%	1.00%
MONEY MARKET						
Credit Suisse Money Market Fund USD	CSUMM	1.75%	1.50%	1.25%	1.00%	0.75%
OTHER						
BlackRock Global Allocation USD	BGAUS	4.00%	3.50%	3.00%	2.50%	2.00%

OFFSHORE MUTUAL FUNDS – OTHER CONDITIONS

Purchase commission	
Minimum purchase commission	EUR 20 / USD 30
Redemption commission	
	Free
Transfer commission	
Internal transfer	Free
Transfer to another bank	1,5% / NAV value on day of submitting the order, minimum EUR 20 / USD 30
Transfer from another bank*	Free
Other	
Minimum ticket size of single order ¹⁵	EUR 1000 / USD 1 000

* In case of incoming transfers if the customer does not declare it otherwise within 5 working days, the bank takes the net asset value of the transfer day as the purchase price and the day of the transfer day as the purchase date.

Payment of purchase and redemption commissions related to mutual funds trading is due on the day on which the transaction is commenced.

The Bank receives a so called trailer fee from the fund houses for the amount of funds distributed, the extent of this trailer fee varies from 35-60% of the management fee of the respective funds. The management fee for each funds are available to the public in the Prospectus of each fund.

There is no standard fee calculation in respect of certain services rendered by the Bank's Treasury Department and coming under the effect of the present Business Conditions, following from the nature of the transactions. These products will be priced by the Treasury Department on a case-to-case basis.

Investment product is not a bank deposit, is not government insured, is not an obligation of nor is it guaranteed by Citibank, N.A., / Citigroup Inc or other affiliates and is subject to investment risks, including possible loss of the principal amount invested. This product is not available to U.S. Persons.

The Business Conditions provide detailed information on the investments covered by the investor protection scheme. The value of the given investment instrument and the income derived there from may decrease in comparison with the initial date of the investment, and investments are therefore exposed to risks which may even include loss of the amounts of capital invested or a part thereof. In the case of the investment instruments of a non - Hungarian issuer, any fluctuation in the foreign exchange rates may also affect the value of the investment. The liquidity of certain investment instruments and the underlying assets may be limited, and their price fluctuations may be extreme. Any delay in the system responsible for the settlement of investment instruments may frustrate the execution of related transactions.

Citibank will accept no liability for any payment obligations arising from investment instruments issued by other issuers, including payment of the face value, interest, taxes and other public dues, or for any other acts related thereto (not including its obligations assumed in a contract). In respect of any investment instrument, Citibank only relies on the information stated in the offering prospectus or plan, and only the issuer of the investment instrument and the trader signing the offering prospectus or plan will be liable for the authenticity of the data stated therein, while in the case of bonds, the third party guaranteeing payment of the face value (plus the interest thereon) will also be liable for the above.

Fees of Other Services

The Bank and the Customer will agree separately, on a case-to-case basis, on the fees payable for underwriting, consultancy services related to capital structure issues, consultancy and other services in connection with the merger and de-merger of companies and the transformation of the structure of ownership, securities offerings, the organization of the acquisition of companies limited by shares and related services.

¹⁵ If specific contractual conditions apply to the fund, the Bank may deviate from the minimum amount indicated here. In these cases, the Bank will inform its customers of the specific terms and conditions prior to the conclusion of the relevant contract.

Appendices of Citibank Europe plc. Hungarian Branch Office Business Conditions Regarding Investment Services have been published in both Hungarian and English. Should there be any difference between the two versions, or any problems of interpretation, the Hungarian version is to be regarded as definitive.

3. FUTURE INVESTMENT PLAN TERMS

A) BASIC CONDITIONS OF THE FUTURE INVESTMENT PLAN

- Entire tenor of the Future Investment Plan: 10 years
- Selectable mutual funds (only one may be selected):
BUDAPEST (I.) GOVERNMENT BOND FUND or
CREDIT SUISSE CONSERVATIVE FUND OF FUNDS or
ING BALANCED FUND OF FUNDS
- A contract for a Future Investment Plan (hereinafter: contract) can only be concluded on banking days during the bank's business hours. If the Customer concludes a contract before the 16th of a given month, the effective date of the contract, and the first debiting day, falls within that month. If the Customer concludes the contract on or after the 16th of the given month, the effective date of the contract, and the first debiting day, falls within the following calendar month.
- Only the Customer's forint current account kept at Citibank can be designated as the account from which the monthly investment amount and monthly fee are to be debited. If the account designated and recorded as the account to be debited with the monthly investment amount is, despite this, an account of a different type, e.g. an Indexed Money Market Account, Citibank will immediately request that the Customer change the account designated for debiting, and will specify a deadline for doing so. If the Customer fails to respond appropriately, Citibank is entitled to cancel the contract with immediate effect.
- A Customer may only have one contract at any given time. If, despite this, the Customer concludes two (or more) contracts concurrently, then the contracts that were concluded after the first one was concluded are regarded as void, and any mutual fund units that may have already been purchased in the framework of these latter contracts are automatically transferred by Citibank from the portfolio sub-account to the Customer's securities account.
- The Bank may choose to distribute certain investment fund units at terms and conditions that are different from those set out herein. If it does so, the Bank must inform Customers about these differing terms and conditions before concluding the related contract.

B) SELECTABLE CONTRACTUAL AMOUNTS, TARGET AMOUNTS AND THE RELATED FEES

Contractual Amount: means the amount payable by the Customer to Citibank, which is debited in each calendar month, and which comprises the Investment Amount related to the given month and, in the first and second months of the tenor, also the Monthly Fee. For Contractual Amounts in excess of HUF 200,000, only multiples of HUF 20,000 can be chosen.

Target Amount: the product of the Contractual Amount times the number of months of the Future Investment Plan, with respect to the entire tenor.

Monthly Fee Indicator: Shows the combined amount of the Monthly Fees payable in the first and second months of the tenor, expressed as a percentage of the Target Amount. The Monthly Fee Indicator is 1.00% in the case of every Contractual Amount that is above HUF 200,000.

Investment Amount: The amount, pertaining to the relevant month of the Future Investment Plan, for which Citibank sells the selected mutual fund units to the Customer. The Investment Amount pertaining to the first and second months of the Future Investment Plan are calculated as follows:

$$\text{Investment Amount} = \frac{\text{Contractual Amount} \cdot \text{Target Amount} \cdot \text{Monthly Fee Indicator}}{2}$$

From the third month on, the Investment Amount = Contractual Amount.

Monthly Fee: the amount payable by the Customer to Citibank in connection with the Future Investment Plan. The Monthly Fee due in the first and second months of the Future Investment Plan is as follows:

$$\text{Monthly Fee} = \frac{\text{Target Amount} \cdot \text{Monthly Fee Indicator}}{2}$$

The Monthly Fee due from the third month on is a consistent HUF 50.

Contractual Amount	Target Amount	Monthly Fee Indicator	Investment Amount in the 1 st and 2 nd month	Monthly Fee in the 1 st and 2 nd month	Investment Amount from the 3 rd month	Monthly Fee from the 3 rd month
10 000	1 200 000	1.60%	400	9 600	10 000	50
15 000	1 800 000	1.60%	600	14 400	15 000	50
20 000	2 400 000	1.40%	3 200	16 800	20 000	50
25 000	3 000 000	1.40%	4 000	21 000	25 000	50
30 000	3 600 000	1.40%	4 800	25 200	30 000	50
35 000	4 200 000	1.40%	5 600	29 400	35 000	50
40 000	4 800 000	1.40%	6 400	33 600	40 000	50
45 000	5 400 000	1.40%	7 200	37 800	45 000	50
50 000	6 000 000	1.25%	12 500	37 500	50 000	50
55 000	6 600 000	1.25%	13 750	41 250	55 000	50
60 000	7 200 000	1.25%	15 000	45 000	60 000	50
65 000	7 800 000	1.25%	16 250	48 750	65 000	50
70 000	8 400 000	1.25%	17 500	52 500	70 000	50
75 000	9 000 000	1.25%	18 750	56 250	75 000	50
80 000	9 600 000	1.25%	20 000	60 000	80 000	50
85 000	10 200 000	1.25%	21 250	63 750	85 000	50
90 000	10 800 000	1.25%	22 500	67 500	90 000	50
95 000	11 400 000	1.25%	23 750	71 250	95 000	50

100 000	12 000 000	1.10%	34 000	66 000	100 000	50
110 000	13 200 000	1.10%	37 400	72 600	110 000	50
120 000	14 400 000	1.10%	40 800	79 200	120 000	50
130 000	15 600 000	1.10%	44 200	85 800	130 000	50
140 000	16 800 000	1.10%	47 600	92 400	140 000	50
150 000	18 000 000	1.00%	60 000	90 000	150 000	50
160 000	19 200 000	1.00%	64 000	96 000	160 000	50
170 000	20 400 000	1.00%	68 000	102 000	170 000	50
180 000	21 600 000	1.00%	72 000	108 000	180 000	50
190 000	22 800 000	1.00%	76 000	114 000	190 000	50
200 000	24 000 000	1.00%	80 000	120 000	200 000	50

C) OTHER CONDITIONS AND FEES:

1	Debiting days	20th of the given month		
2	Grace period	3 Months		
			via CitiPhone	At a Branch
3	Increasing the monthly Investment Amount ¹⁶	(New Monthly Amount - Old Monthly Amount)*1.5	(New Monthly Amount - Old Monthly Amount)*1.5+7 500 Ft	
4	Reducing the monthly Investment Amount ¹⁶		Free of charge	7 500 HUF
5	Changing the selected mutual fund ¹⁶		7 500 HUF	15 000 HUF
6	Change the debiting account ¹⁶		7 500 HUF	15 000 HUF
7	Minimum value of transfer from portfolio sub-account		500 000 HUF	500 000 HUF
8	Transfer order from portfolio sub-account			
	Within three full years from contract conclusion		3% min. 15 000 HUF	4% min. 22 500 HUF
	After three full years from contract conclusion		Free of charge	7 500 HUF
9	Cancellation fee			
	Within three full years from contract conclusion		3% min. 15 000 HUF	4% min. 22 500 HUF
	After three full years from contract conclusion		Free of charge	7 500 HUF

1. Debiting day: if this falls on a non-working day or bank holiday, the next working day is the debiting day.
2. Grace period: the validity of the grace period does not affect the first or second-month periods of the Future Investment Plan. If the Customer does not see to it that on the debiting day of either the first or the second month there are sufficient funds available on the debiting account to cover the entire Investment Amount and Monthly Fee, this shall be regarded as a cancellation of the contract by the Customer.
3. Increasing the Contractual Amount: based on the Customer's request to this effect, the Contractual Amount may be increased, with the proviso that the Contractual Amount may not be other than one of the Contractual Amounts specified in point b). The Contractual Amount may be increased on several occasions, if in accordance with the contents of this Term Sheet.
4. Reducing the Contractual Amount: based on the Customer's request to this effect, the Contractual Amount may be increased, with the proviso that the Contractual Amount may not be other than one of the Contractual Amounts specified in point b). The Contractual Amount may be increased on several occasions, as long as this is done in accordance with the contents of this Term Sheet.
5. The selected mutual fund may be changed, based on a request to this effect by the Customer, with the proviso that the selected mutual fund may not be other than one of the mutual funds specified in point A). Changing the mutual fund is only possible if the Customer has completed and signed a Risk Profile Form, and has made his or her choice by taking this into account. Changing the selected mutual fund does not affect the investments already implemented in the framework of the Future Investment Plan. The amounts invested earlier will remain in the mutual fund purchased originally. The selected mutual fund may be changed on several occasions, as long as this is done in accordance with the conditions of this Term Sheet.
6. The debiting account may also be changed on one or more occasions, provided it is done in accordance with the conditions of this Term Sheet. If Citibank Europe plc. Hungarian Branch Office requests that the designated account be changed, the change may be made free of charge via CitiPhone, within 8 days of the request.
7. If the value on the Customer's portfolio sub-account, calculated on the basis of the product of the number of investment units multiplied by the prevailing net asset value per investment unit, is less than the minimum value of a transfer order as specified in the above table, a transfer order may still be given, but exclusively with respect to all of the investment units. Only an internal transfer may be initiated from the portfolio sub-account. The transfer may only be initiated to the credit of the Customer's own securities account managed by Citibank.
8. The fee for a transfer order falls due on the day of the transfer, and is charged to the debiting account indicated in the contract. If the funds to cover this fee are not available on the Customer's debiting account on the day of the transfer, Citibank will regard the Customer's transfer order as invalid. The Bank calculates the fee for the transfer order based on the number of investment units to be transferred and the most recently available net asset value per unit.
9. The cancellation fee is due on the day of cancellation, on the debiting account indicated in the contract. If the value on the portfolio sub-account, calculated on the basis of the product of the number of investment units multiplied by the prevailing net asset value per investment unit, is less than the Contractual Amount valid at the time of the cancellation, the cancellation is free of charge. The cancellation fee is calculated by the Bank based on the number of investment units on the portfolio sub-account and the most recently available net asset value per unit. For the purpose of calculation of the cancellation fee, Citibank considers the time elapsed from the date of contract conclusion up to the date of cancellation. If the Customer orders the cancellation before the 16th of a given month, the Investment Amount and the Monthly Fee will not be debited on the debiting day of that month. If the Customer orders the cancellation on or after the 16th of a given month, the Investment Amount and the Monthly Fee will be debited for the last time on the debiting day of that month.

¹⁶ Reducing or raising the Contractual Amount, or changing the selected mutual fund or the account number to be debited, is only possible after the sixth calendar month following the conclusion of the contract, and only on banking days, during the Bank's business hours. If the Customer gives an instruction related to any of the above changes before the 16th of the given month, the change goes into effect in that same month. If the Customer gives an instruction related to any of the above changes on or after the 16th of the given month, the change goes into effect in the following calendar month. Provided the Customer submits a request to Citibank for modification that is fully in accordance with the contents of this Term Sheet, Citibank will, in return for the payment of the relevant fee, automatically carry out the request, without providing a separate written confirmation that it has done so to the Customer. The Customer may change several conditions at the same time. If he/she does so, the applicable fees are totaled. The fees related to modification are charged on the day of the modification. If the funds required to pay the modification fee(s) are not available on the Customer's debiting account, Citibank will regard the Customer's modification request as invalid. No conditions of the contract, other than those set out in this Term Sheet, may be subsequently modified at the Customer's initiative. Citibank will regard as invalid any request for modification on the part of the Customer that does not comply in full with this Term Sheet.

Parties Performing Outsourced Activities	Outsourced Activities
Citibank N.A. (London branch) (official seat: Citigroup Centre, Canada Square, Canary Wharf, London, E14 5LB, UK)	Production/maintenance support services in connection with the Bank's Citibank Derivative System and FOX
Citibank Canada (official seat: 123 Front Street West, Suite 1700 Toronto, Ontario M5J 2M3)	Pluto software applications Support and enhancement of SubGL system,
Citibank N.A. (official seat: 399 Park Avenue, New York, 10022, Amerikai Egyesült Államok)	Accounting engine of derivative products support, enhancement support and new development with respect to „eDealer”, web-based front and middle office treasury system for deal booking, MIS reporting and risk management; and „CitiTreasury Online Trading and Online Confirmations”, an electronic foreign exchange and money market trading tool
Citibank Canada (official seat: 123 Front Street West, Suite 1700 Toronto, Ontario M5J 2M3)	Provide automatic upload for derivative transactions from front-end systems into general ledger and all related system support
Bank Handlowy w Warszawie S.A. (official seat: 16, Senatorska Str., 00-923 Warsaw)	The Service covers the reconciliation of the market values of capital and money market transaction, price verification of revaluation rates utilized, as well as the reconciliation of the market values of trades, reconciliation of the derivatives transactions, positions and market values in the bank's front and back office systems, furthermore calculation of the difference in valuation due to the spread between bid and mid rates and registration of the same.

4. BRANCHES OF THE BANK ENTITLED TO RENDER INVESTMENT SERVICES

Budapest – 1054 Budapest, Báthory u. 12. Tel.: (36-1) 301-2700 • 1134 Budapest, Váci út 35. Tel.: (36-1) 288-2720 • 1036 Budapest, Lajos u. 76-80. Tel.: (36-1) 453-1010 • 1123 Budapest, Alkotás út 11. Tel.: (36-1) 224-7340 • 1016 Budapest, Hegyalja út 7-13. Tel.: (36-1) 489-7660 • 1052 Budapest, Vörösmarty tér 4. (Csak lakossági ügyek intézésére) Tel.: (36-1) 288-2351 • 1066 Budapest, Oktogon tér 1. Tel.: (36-1) 354-2400 • 1211 Budapest, Kossuth Lajos u. 91. Tel.: (36-1) 278-2080 • 1106 Budapest, Őrs vezér tere 24., Tel.: (36-1) 422-4560 • 1087 Budapest, Kerepesi út 9., Arena Plaza Tel.: (36-1) 456-1080 • 1024 Budapest, Lövház u. 2-6., Tel.: (36-1) 866-6600 • Békéscsaba – 5600 Békéscsaba, Munkácsy u. 3. Tel.: (36-66) 549-650 • Debrecen – 4025 Debrecen, Piac u. 37. Tel.: (36-52) 520-777 • Eger – 3300 Eger, Deák Ferenc u. 1. Tel.: (36-36) 511-500 • Gödöllő – 2100 Gödöllő, Dózsa György út 33. Tel.: (36-28) 526-640 • Győr – 9021 Győr, Király u. 14. Tel.: (36-96) 513-240 • Kaposvár – 7400 Kaposvár, Fő u. 7. Tel.: (36-82) 528-170 • Kecskemét – 6000 Kecskemét, Petőfi S. u. 1. Tel.: (36-76) 570-020 • Miskolc – 3527 Miskolc, Bajcsy-Zsilinszky u. 1-3. Tel.: (36-46) 501-230 • Nyíregyháza – 4400 Nyíregyháza, Bethlen Gábor u. 1. Tel.: (36-42) 508-840 • Pécs – 7621 Pécs, Jókai tér 2. Tel.: (36-72) 512-414 • Szeged – 6720 Szeged, Nagy Jenő u. 1. Tel.: (36-62) 554-770 • Székesfehérvár – 8000 Székesfehérvár, Liszt Ferenc u. 1. Tel.: (36-22) 511-640 • Szekszárd – 7100 Szekszárd, Bezerédj u. 2. Tel.: (36-74) 528-430 • Szolnok – 5000 Szolnok, Kossuth L. u. 7. Tel.: (36-56) 516-120 • Szombathely – 9700 Szombathely, Kossuth L. u. 10. Tel.: (36-94) 514-460 • Vác – 2600 Vác, Káptalan u. 6. Tel.: (36-27) 512-200 • Veszprém – 8200 Veszprém, Brusznai u. 6. Tel.: (36-88) 590-420 • Zalaegerszeg – 8900 Zalaegerszeg, Kossuth L. u. 25-27. Tel.: (36-92) 597-280

5. OUTSOURCED ACTIVITIES

The Bank hereby informs the Customers on the outsourced activities of the Bank as follows: