

**TERMS AND CONDITIONS**  
of the rates and fees and commissions of  
loans provided to consumers

Effective as of May 1<sup>st</sup>, 2012

| Branches                                 | Phone number                                             | Opening hours  |
|------------------------------------------|----------------------------------------------------------|----------------|
| H-1016 Budapest, Mészáros u. 6.          | (06 1) 428-8819                                          | Mon-Fri 8-17 h |
| H-1032 Budapest, Bécsi út 195.           | (06 1) 428-8820                                          | Mon-Fri 8-17 h |
| H-1038 Budapest, Csobánka tér 1.         | (06 1) 428-8816                                          | Mon-Fri 8-17 h |
| H-1055 Budapest, Balassi B. u. 9-11.     | (06 1) 428-8808                                          | Mon-Fri 8-17 h |
| H-1062 Budapest, Andrásy út 98.          | (06 1) 428-8800                                          | Mon-Fri 8-17 h |
| H-1085 Budapest, József krt. 72.         | (06 1) 428-8821                                          | Mon-Fri 8-17 h |
| H-1102 Budapest, Körösi Csoma sétány 7.  | (06 1) 428-8817                                          | Mon-Fri 8-17 h |
| H-1111 Budapest, Bartók Béla út 34.      | (06 1) 428-8815                                          | Mon-Fri 8-17 h |
| H-1132 Budapest, Victor Hugo u. 41.      | (06 1) 428-8811                                          | Mon-Fri 8-17 h |
| H-1149 Budapest, Nagy Lajos kir. u. 214. | (06 1) 428-8812                                          | Mon-Fri 8-17 h |
| H-1181 Budapest, Üllői út 439.           | (06 1) 428-8814                                          | Mon-Fri 8-17 h |
| H-1203 Budapest, Kossuth Lajos u. 21-29. | (06 1) 428-8818                                          | Mon-Fri 8-17 h |
| H-2083 Solymár, Várhegy u.1.             | (06 1) 428-8813                                          | Mon-Fri 8-17 h |
| TeleBank                                 | 06-40-20-40-60                                           | Mon-Fri 8-17 h |
| NetBank                                  | <a href="http://www.magnetbank.hu">www.magnetbank.hu</a> | 0-24 h         |

## Loan types

### Forint-based mortgage loans

#### A) All purpose mortgage loans

|                  |                       |
|------------------|-----------------------|
| Name:            | <b>Pénzmag 2012/A</b> |
| Loan amount:     | HUF 3-20m             |
| Interest rate:   | 6-month BUBOR +7%     |
| Maturity period: | 6 months – 20 years   |

#### B) Mortgage loan

|                 |                          |
|-----------------|--------------------------|
| Name:           | <b>Lakáskulcs 2012/A</b> |
| Loan amount:    | HUF 3-30m                |
| Interest rate:  | 6-month BUBOR +5.75%     |
| Maturity period | 1-35 years               |

#### C) Diamond loan for holders of Diamond current account

|                  |                       |
|------------------|-----------------------|
| Name:            | <b>Diamond 2012/A</b> |
| Loan amount:     | HUF 100,000-3,000,000 |
| Interest rate:   | 6-month BUBOR + 3%    |
| Maturity period: | minimum 6 months      |

After January 1, 2012 MagNet Bank calculates the interest rate of consumer loans secured by a mortgage registered on real estate by reference to the 6-month BUBOR interest rate (as reference rate), which in **May** is **7.39%**.

MagNet Bank reviews the reference rate in every sixth month and adjusts the interest rate to the reference rate in effect as of two days prior to the last working day of the month preceding the record date.

#### D) Subsidized mortgage loan

|                                                                                                                                                       |                                                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| Name:                                                                                                                                                 | <b>Otthon 2010/B</b>                                                   |
| Loan amount:                                                                                                                                          | as laid down in the information packet                                 |
| Maturity period:                                                                                                                                      | 1 – 35 years (government subsidy is provided for a period of 20 years) |
| Pursuant to Government Decree 134/2009. (VI. 23.), Otthon 2010/B is a government-subsidized home loan provided for the purchase of newly built flats. |                                                                        |

### Other loans

#### E) Overdraft facility (secured by regular income)

|                  |                                                                                                  |
|------------------|--------------------------------------------------------------------------------------------------|
| Name:            | <b>FHL-2009</b>                                                                                  |
| Credit line:     | maximum twice as much as your salary/pension credited to your current account on a regular basis |
| Maturity period: | 1 year, which can be extended for a period of 1 more year 1 year after the disbursement day      |
| Cancellation:    | free of charge                                                                                   |

## F) Kincsesláda II (secured by deposit)

|                  |                                                                                    |
|------------------|------------------------------------------------------------------------------------|
| Name:            | <b>Kincsesláda II</b>                                                              |
| Loan amount:     | HUF 100,000 – HUF 100,000,000                                                      |
| Maturity period: | maximum 24 months, but maximum the final maturity of the deposit securing the loan |

## G) Pawn loans

|                |                                 |
|----------------|---------------------------------|
| Credit line:   | HUF 1,000 – HUF 500,000         |
| Name:          | <b>Pawn loan</b>                |
| Interest rate: | Pawn loan, currently 18.00% p/a |

## H) The fixing of the exchange rate of foreign exchange based loans

Pursuant to Act LXXV of 2011, the fixing of the exchange rate of foreign exchange based loans may be requested until December 31, 2012 by private individuals who have foreign exchange based loans.

For further information please visit our website or read our information displayed in the branches.

## I) Personal loan

Our personal loan may be requested by natural person customers who have loans and past due debts with MagNet Bank.

For further information please visit our website or read our information displayed in the branches: Information on Act LXXV of 2011 for private individual consumers with foreign exchange based loans (on the fixing of the exchange rate applied to the calculation of the instalments of foreign exchange based loans) and the related debt consolidation and debt relief schemes.

## Interest rates, handling fees, fees and commissions, APR<sup>1</sup>

### Interest rates

We establish our interest rates applied in the case of consumer loan contracts concluded before January 1, 2012 on the basis of the reference rates below:

- in the case of forint based loans by reference to the Hungarian National Bank base rate
- in the case of CHF-based loans by reference to the 3-month LIBOR CHF published by the Swiss National Bank
- in the case of EUR-based loans by reference to the 3-month EURIBOR published by THOMSON REUTERS

MagNet Bank reviews the reference rates on a monthly basis and establishes its interest rates on the basis of the reference rates effective – in the given currency – on the last but one working day of the month and applies such rates from the first day of the next month, for the first time in the case of loans already disbursed on the day when these terms and conditions take effect.

Interest rates of **forint based** loans:

| Hungarian National Bank base rate (%/yr) |             | Interest rates (%/yr) pegged to the Hungarian National Bank base rate in the case of loans provided with handling fee |                                                                      |              |                                |               |
|------------------------------------------|-------------|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------|--------------------------------|---------------|
| minimum                                  | maximum     | SZFH 2009/A<br>SZFH 2009/B<br>SZFH 2006/A<br>SZFH 2006/B<br>SZFH 2004<br>SZFH 2005/B                                  | VFH 2002<br>VFH 2009/A<br>VFH 2006/B<br>Otthon 2002<br>Otthon 2002/A | DKV 2008/10  | FHL 2009<br>overdraft facility | SZFH 2006/K   |
| 0.00                                     | 3.00        | 9.00%                                                                                                                 | 8.50%                                                                | 7.00%        | 24.25%                         | 17.00%        |
| 3.01                                     | 5.00        | 10.00%                                                                                                                | 9.50%                                                                | 8.00%        | 25.25%                         | 18.00%        |
| <b>5.01</b>                              | <b>7.00</b> | <b>10.75%</b>                                                                                                         | <b>10.25%</b>                                                        | <b>8.75%</b> | <b>26.00%</b>                  | <b>18.75%</b> |
| 7.01                                     | 9.00        | 13.00%                                                                                                                | 12.50%                                                               | 11.00%       | 28.25%                         | 21.00%        |
| 9.01                                     | 11.00       | 18.00%                                                                                                                | 17.50%                                                               | 16.00%       | 33.25%                         | 26.00%        |
| 11.01                                    | 14.00       | 23.00%                                                                                                                | 22.50%                                                               | 21.00%       | 38.25%                         | 31.00%        |

| Hungarian National Bank base | Interest rates (%/yr) pegged to the Hungarian National Bank base rate in the case of loans provided WITHOUT handling fee |
|------------------------------|--------------------------------------------------------------------------------------------------------------------------|
|------------------------------|--------------------------------------------------------------------------------------------------------------------------|

<sup>1</sup> APR (*THM* in Hungarian) is computed on the basis of Government Decree 83/2010 (III.25.) and includes all costs, fees and commissions payable in connection with the loan.

| rate (%/yr) |             |               |               |               |                |
|-------------|-------------|---------------|---------------|---------------|----------------|
| minimum     | maximum     | Pénzmag       | Lakáskulcs    | Kincsesláda   | Kincsesláda II |
| 0.00        | 3.00        | 10.00%        | 8.75%         | 6.00%         | 8.00%          |
| 3.01        | 5.00        | 11.00%        | 9.75%         | 8.00%         | 10.00%         |
| 5.01        | 6.00        | 12.00%        | 10.75%        | 9.00%         | 11.00%         |
| <b>6.01</b> | <b>7.00</b> | <b>13.00%</b> | <b>11.75%</b> | <b>10.00%</b> | <b>12.00%</b>  |
| 7.01        | 9.00        | 15.00%        | 13.75%        | 12.00%        | 14.00%         |
| 9.01        | 11.00       | 19.00%        | 17.75%        | 14.00%        | 16.00%         |
| 11.01       | 14.00       | 24.00%        | 22.75%        | 17.00%        | 19.00%         |
| 14.01       | ---         | 30.00%        | 28.75%        | 20.00%        | 23.00%         |

#### Diamond loan for holders of Diamond current account

Hungarian National Bank base rate + 0.5%

In the case of Lakáskulcs special offer, from January 1, 2012 interest will be calculated by reference to the current Lakáskulcs interest rate specified in the current list of Terms and Conditions.

Interest rate of **EUR-based** loans:

| 3-month EURIBOR (%/yr) |             | EUR interest rates (%/yr) pegged to EURIBOR     |                |               |
|------------------------|-------------|-------------------------------------------------|----------------|---------------|
| minimum                | maximum     | VFH 2009/1/E                                    | VFH 2009/5/E/E | SZFH 2009/2/E |
|                        |             | VFH 2009/1.1/E<br>VFH 2009/5/E<br>SZFH 2009/1/E |                |               |
| <b>0.00</b>            | <b>1.25</b> | <b>6.90%</b>                                    | <b>8.40%</b>   | <b>8.90%</b>  |
| 1.26                   | 1.75        | 7.50%                                           | 9.00%          | 9.50%         |
| 1.76                   | 2.50        | 8.15%                                           | 9.65%          | 10.15%        |
| 2.51                   | 4.00        | 10.50%                                          | 12.00%         | 12.50%        |
| 4.01                   | 5.50        | 12.50%                                          | 14.00%         | 14.50%        |
| 5.51                   | 7.00        | 15.00%                                          | 16.50%         | 17.00%        |
| 7.01                   | ---         | 19.50%                                          | 21.00%         | 21.50%        |

Interest rate of **CHF-based** loans:

| LIBOR CHF<br>SNB mid target range<br>(%/yr) |         | CHF interest rates (%/yr) pegged to the SNB LIBOR                |             |
|---------------------------------------------|---------|------------------------------------------------------------------|-------------|
| minimum                                     | maximum | SZFH 2008/D/1<br>SZFH 2007/D/11<br>SZFH 2007/D/10<br>SZFH 2006/D |             |
|                                             |         | <b>0.00</b>                                                      | <b>0.50</b> |
| 0.51                                        | 1.00    | 6.55%                                                            |             |
| 1.01                                        | 2.00    | 8.05%                                                            |             |
| 2.01                                        | 4.00    | 9.05%                                                            |             |
| 4.01                                        | 7.00    | 12.75%                                                           |             |
| 7.01                                        | ---     | 20.75%                                                           |             |

#### *Interest rate of supplementary subsidized loans provided for home building or purchase (%/yr):*

##### Otthon 2002/B

The interest rate of government-subsidized loans provided pursuant to Government Decree 12/2001 (I.31.) as amended on December 22, 2003 and of the loans provided pursuant to Government Decree 4/2005 (I.12.) on the detailed rules of the provision and enforcement of state guarantee attached to the home loans of young people:

| 1-year interest period <sup>2</sup> |                        | 7.00% |
|-------------------------------------|------------------------|-------|
| 5-year interest period              | loan disbursed in 2004 | 7.85% |
|                                     | loan disbursed in 2005 | 7.44% |
|                                     | loan disbursed in 2006 | 7.55% |
|                                     | loan disbursed in 2007 | 7.40% |
|                                     | loan disbursed in 2008 | 8.31% |
|                                     | loan disbursed in 2009 | 7.85% |
|                                     | loan disbursed in 2010 | 7.44% |
|                                     | loan disbursed in 2011 | 7.55% |

<sup>2</sup> In 2012 in the case of loans disbursed before December 31, 2011. Interest rate amended pursuant to Government Decree 12/2001 (I.31.).

**Otthon 2002/B**

Government-subsidized loans as per Government Decree 12/2001 (I.31), rates apply to loans disbursed under the terms and conditions in effect prior to December 22, 2003:

|                        |       |
|------------------------|-------|
| 1-year interest period | 6.00% |
| 5-year interest period | 6.00% |

**Otthon 2002/B**

Government-subsidized loans as per Government Decree 12/2001 (I.31), rates apply to loans disbursed under the terms and conditions of the amendment on December 22, 2003 and thereafter on the basis of a security deposit:

|                                     |                        |       |
|-------------------------------------|------------------------|-------|
| 1-year interest period <sup>3</sup> |                        | 6.50% |
| 5-year interest period              | loan disbursed in 2006 | 7.05% |
|                                     | loan disbursed in 2007 | 7.10% |
|                                     | loan disbursed in 2008 | 7.81% |
|                                     | loan disbursed in 2009 | 7.35% |

**Otthon 2010/B**

Government-subsidized loans as per Government Decree 134/2009 (VI.23.) for the purpose of purchasing a new home:

|                                         |                    | loans<br>disbursed<br>in 2009 | loans<br>disbursed<br>in 2010 | loans<br>disbursed<br>in 2011 |
|-----------------------------------------|--------------------|-------------------------------|-------------------------------|-------------------------------|
| Otthon 2010/B<br>1-year interest period | no child – 1 child | 6.59%                         |                               |                               |
|                                         | 2 children         | 6.48%                         |                               |                               |
|                                         | 3 children         | 6.30%                         |                               |                               |
|                                         | 4 children         | 6.06%                         |                               |                               |
|                                         | 5 children         | 5.76%                         |                               |                               |
|                                         | 6 or more children | 5.40%                         |                               |                               |
| Otthon 2010/B<br>5-year interest period | no child – 1 child | 7.62%                         | 7.13%                         | 7.25%                         |
|                                         | 2 children         | 7.47%                         | 6.99%                         | 7.11%                         |
|                                         | 3 children         | 7.24%                         | 6.79%                         | 6.90%                         |
|                                         | 4 children         | 6.93%                         | 6.51%                         | 6.62%                         |
|                                         | 5 children         | 6.55%                         | 6.17%                         | 6.26%                         |
|                                         | 6 or more children | 6.08%                         | 5.75%                         | 5.84%                         |

Government-subsidized loans as per Government Decree 134/2009 (VI.23.), rates apply in **May 2012** to loans provided for the purpose of purchasing a new home:

|                                         |                    |       |
|-----------------------------------------|--------------------|-------|
| Otthon 2010/B<br>1-year interest period | no child – 1 child | 7.81% |
|                                         | 2 children         | 7.65% |
|                                         | 3 children         | 7.41% |
|                                         | 4 children         | 7.09% |
|                                         | 5 children         | 6.69% |
|                                         | 6 or more children | 6.21% |
| Otthon 2010/B<br>5-year interest period | no child – 1 child | 8.22% |
|                                         | 2 children         | 8.05% |
|                                         | 3 children         | 7.78% |
|                                         | 4 children         | 7.44% |
|                                         | 5 children         | 7.00% |
|                                         | 6 or more children | 6.48% |

**Handling fees**

Handling fees of **forint based** all purpose and purchase loans:

| Type            | Handling fee/month % | Calculation based on      |
|-----------------|----------------------|---------------------------|
| SZFH 2009/A eek | 0.2                  | the disbursed loan amount |
| SZFH 2009/B ekk | 0.2                  |                           |
| SZFH 2006/B     | 0.2                  |                           |
| SZFH 2004       | 0.2                  |                           |
| SZFH 2005/B     | 0.2                  |                           |
| SZFH 2006/K     | 0.2                  |                           |
| VFH 2002        | 0.15                 |                           |
| VHF 2006        | 0.15                 |                           |
| VFH 2009/A ekk  | 0.15                 |                           |
| VFH 2009/A vkk  | 0.15                 |                           |

<sup>3</sup> In 2012 in the case of loans disbursed before December 31, 2011. Interest rate amended pursuant to Government Decree 12/2001 (I.31.).

|                                                             |      |  |
|-------------------------------------------------------------|------|--|
| VFH 2009/A/vkk, special offer from 17/12/2009 to 30/06/2011 | 0.00 |  |
| DKV 2008/10 -kk                                             | 0.00 |  |
| Diamond loan                                                | 0.00 |  |

Handling fees of **EUR- based** loans:

| Type                | Handling fee/month % | Calculation based on                                          |
|---------------------|----------------------|---------------------------------------------------------------|
| VFH 2009/1/E-v-kk   | 0.00                 | the principal amount outstanding at the beginning of the year |
| VFH 2009/1.1/E-v-kk | 0.00                 |                                                               |
| VFH 2009/5/E-vkk    | 0.00                 |                                                               |
| VFH 2009/5/E/E-vkk  | 0.10                 |                                                               |
| SZFH 2009/1/-ekkk   | 0.10                 |                                                               |
| SZFH 2009/2/E-ekkk  | 0.20                 |                                                               |

Handling fees of **CHF- based** loans:

| Type                | Handling fee/month % | Calculation based on                                          |
|---------------------|----------------------|---------------------------------------------------------------|
| SZFH 2008/D/1-v-kk  | 0.16                 | the principal amount outstanding at the beginning of the year |
| SZFH 2008/D/1-e-kk  | 0.16                 |                                                               |
| SZFH 2007/D/11-v-kk | 0.16                 |                                                               |
| SZFH 2007/D/11-e-kk | 0.16                 |                                                               |
| SZFH 2007/D/10-v-kk | 0.16                 |                                                               |
| SZFH 2007/D/10-e-kk | 0.16                 |                                                               |
| SZFH 2006/D         | 0.16                 |                                                               |

## APR

| Type                          |                                   | APR (%/year)       |      |
|-------------------------------|-----------------------------------|--------------------|------|
| Pénzmag 2012/A                |                                   | 16.47              |      |
| Lakáskulcs 2012/A             |                                   | 14.97              |      |
| Diamond 2012/A                |                                   | 11.76              |      |
| Otthon 2010/B<br>January 2012 | 1-year interest period            | no child – 1 child | 8.75 |
|                               |                                   | 2 children         | 8.57 |
|                               |                                   | 3 children         | 8.30 |
|                               |                                   | 4 children         | 7.95 |
|                               |                                   | 5 children         | 7.5  |
|                               | 5-year interest period            | 6 or more children | 6.97 |
|                               |                                   | no child – 1 child | 9.21 |
|                               |                                   | 2 children         | 9.02 |
|                               |                                   | 3 children         | 8.71 |
|                               |                                   | 4 children         | 8.33 |
|                               | 5 children                        | 7.85               |      |
|                               | 5 or more children                | 7.27               |      |
| "Kincsesláda II APR 1         | loan amount maximum HUF 1 million | 13.66              |      |
| "Kincsesláda II APR 2         | loan amount above HUF 1 million   | 13.37              |      |
| FHL 2009 overdraft facility   |                                   | 30.57              |      |

APR has been calculated by reference to the current terms and conditions and the effective legislation and, therefore, it may be amended if conditions change.

APR does not reflect the foreign exchange rate risk and the interest rate risk of the loan.

In the case of **home loans**, APR has been computed on the basis of the conditions of a HUF 5 million loan with a maturity of 20 years.

In the case of **overdraft facilities**, APR has been calculated by reference to a credit line of HUF 375,000 with a maturity of 1 year.

**Kincsesláda II APR 1:** the figure has been calculated on the basis of a HUF 500,000 loan in the case of loans up to HUF 1,000,000 with a maturity of 3 years.

**Kincsesláda II APR 2:** the figure has been calculated on the basis of a HUF 3 000,000 loan in the case of loans above HUF 1,000,000 with a maturity of 5 years.

## Commitment fee

| Type                                       | Rate    | Calculation based on                                                               |
|--------------------------------------------|---------|------------------------------------------------------------------------------------|
| Lakáskulcs and Lakáskulcs II special offer | 3%/year | the time period between the conclusion of the contract and the day of disbursement |
| Overdraft facility FHL 2009                |         | the undrawn amount                                                                 |

## Lump sum payments payable upon loan disbursement

| Type                                                 | Name              | Amount/rate                          | Calculation based on      |
|------------------------------------------------------|-------------------|--------------------------------------|---------------------------|
| All purpose mortgage loan, forint based, SZFH 2009/A | disbursement fee  | 2%                                   | the disbursed loan amount |
| Pénzmag all purpose mortgage loan                    |                   |                                      |                           |
| Lakáskulcs and Lakáskulcs II special offer           |                   |                                      |                           |
| Otthon 2010/B                                        | documentary check | 1.5%                                 |                           |
| Kincsesláda                                          | disbursement fee  | 1% (min. HUF 5,000, max. HUF 50,000) |                           |
| Diamond loan                                         | disbursement fee  | 2%                                   |                           |
| Overdraft facility FHL - 2009                        |                   | HUF 2,000                            | fixed fee                 |

## Early repayment and contract amendment fees

| Type                                                                 | Repayment of part of the loan amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Repayment of the total loan amount | Contract amendment                                                                                                                                                                                                                                                      |                |
|----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| All forint based all purpose mortgage loans                          | as per the General Terms and Conditions of Lending Operations <ul style="list-style-type: none"> <li>➤ maximum 1.00% of the amount to be repaid</li> <li>➤ free of charge as long as the repayment is made on the basis of a insurance contract entered into as a security</li> <li>➤ free of charge as long as the consumer's outstanding debt does not exceed HUF 1,000,000 and no early repayments have been made for the last 12 months</li> <li>➤ free of charge in the case of the first early repayment of part or the total of the outstanding loan amount within 24 months following the day when the contract took effect, save that such early repayment of part or the total of the loan amount is made from a loan provided by another financial institution or the repaid amount exceeds half of the loan amount laid down in the Loan Agreement</li> </ul> |                                    | <ul style="list-style-type: none"> <li>➤ 1.00% of the outstanding principal, but minimum HUF 50,000</li> <li>➤ free of charge in the case of the extension of the maturity period as long as the maturity period has not been extended for the last 5 years.</li> </ul> |                |
| All forint based loans provided for purchase, building or renovation |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                    |                                                                                                                                                                                                                                                                         |                |
| EUR-based all purpose loan                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                    |                                                                                                                                                                                                                                                                         |                |
| EUR-based home purchase loan                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                    |                                                                                                                                                                                                                                                                         |                |
| CHF-based all purpose loan                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                    |                                                                                                                                                                                                                                                                         |                |
| CHF-based home purchase loan                                         | free of charge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                    | <ul style="list-style-type: none"> <li>➤ HUF 30,000</li> <li>➤ free of charge in the case of the extension of the maturity period as long as the maturity period has not been extended for the last 5 years.</li> </ul>                                                 |                |
| Otthon 2010/B, Otthon 2002/B                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                    |                                                                                                                                                                                                                                                                         |                |
| Overdraft facility                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                    |                                                                                                                                                                                                                                                                         | HUF 2,000      |
| Diamond loan                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                    |                                                                                                                                                                                                                                                                         | free of charge |
| Kincsesláda, Kincsesláda II                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | HUF 10,000                         |                                                                                                                                                                                                                                                                         |                |

## Other fees and commissions

|                                       |                                                                                                              |
|---------------------------------------|--------------------------------------------------------------------------------------------------------------|
| Termination fee                       | 2% of the loan amount <sup>4</sup>                                                                           |
| Title Deed                            | retrieved from Takarnet: HUF 3,600/pc<br>provided by the Land Registry: HUF 6,250/pc                         |
| Land Registry administration          | Budapest: HUF 4,000; Pest County (except Ráckeve): HUF 6,500;<br>outside Budapest and in Ráckeve: HUF 12,000 |
| Registration/cancellation of mortgage | registration: HUF 12,600/property; cancellation: HUF 6,600/ property                                         |
| Appraisal fee                         | HUF 35,000 - HUF 90,000                                                                                      |
| Notary fees                           | HUF 25,000 - HUF 130,000                                                                                     |
| Origination fee                       | HUF 20,000                                                                                                   |
| Travel costs                          | Maximum HUF 10,000                                                                                           |
| Notification Letter                   | HUF 2,000                                                                                                    |
| Special bank information              | HUF 2,000                                                                                                    |

In the case of foreign exchange based loans, we offer you the opportunity to pay your regular monthly instalments in the currency in which the loan has been taken out. See the details in the information pack.

As regards foreign exchange based loans provided to consumers, MagNet Bank applies the payment services foreign exchange mid-rate for conversions, which is available in our branches and on [www.magnetbank.hu](http://www.magnetbank.hu).

**For our general fees and commissions please see our terms and conditions for fees and commissions.**

MagNet Bank

*These General Terms and Conditions have been executed in both Hungarian and English. The Hungarian version shall be deemed the original and the English version shall only be deemed a translation thereof. Therefore, the Hungarian version shall prevail over the English one for all matters of interpretation and construction.*

<sup>4</sup> Charged in the case of forint based all purpose and purchase loans.

**TERMS AND CONDITIONS**  
of the rates and fees and commissions of loans provided to consumers

**Annex I**

**PAWN SHOP**

**ADDRESS**

|                                  |                                                |
|----------------------------------|------------------------------------------------|
| ADAMAS KISPEST                   | H-1191 Bp. Kispesti Piac Üzletház              |
| ADAMAS ÚJPEST                    | H-1046 Budapest, Kemény G. u. 6.fsz.2.         |
| ARANYÜZLET Bartók B.             | H-1113 Budapest, Bartók Béla út 78.            |
| BOGNÁR Esztergom                 | H-2500 Esztergom, Arany J. u. 6.               |
| CZETŐ Vásárosnamény              | H-4800 Vásárosnamény, Szabadság tér 5-7.       |
| CZETŐ Mátészalka                 | H-4700 Mátészalka, Szalkai út 9.               |
| EKRONOM Békéscsaba               | H-5600 Békéscsaba, Andrássy út 37-43.          |
| EKRONOM Zalaegerszeg             | H-8900 Zalaegerszeg, Ady E. u. 13.             |
| ÉGZÁL Ferenc krt.                | H-1095 Budapest, Ferenc krt. 27.               |
| ÉRTÉK BUDAÖRS                    | H-2040 Budaörs, Szabadság u. 25-27.            |
| ÉRTÉK KIRÁLY                     | H-1068 Budapest, Király u. 90.                 |
| ÉRTÉK ÉRD                        | H-2030 Érd, Kálvin tér 1.                      |
| FINANCIAL                        | H-Kaposvár 7400 Kaposvár, Teleki u. 16-18.     |
| GOLD COVER                       | H-Erzsébet 1203 Budapest, Kossuth L. u. 21-29. |
| GOLD-STYL DKESZI                 | H-2120 Dunakeszi, Fő út 105.                   |
| GOLD-STYL VECSÉS                 | H-2220 Vecsés, Károly u. 4.                    |
| GOLD-STYL KISTARCSA              | H-2143 Kistarcsa, Hunyadi u. 7.                |
| Új Zálogház (Hanza-Golden)       | H-1083 Budapest, Baross tér 3.                 |
| Expressz Zálogház (Hanza-Golden) | H-6000 Kecskemét, Bocskai u. 1.                |
| Hanza-Golden Szeged              | H-6720 Szeged, Dugonics tér 11.                |
| Hanza-Golden Kossuth             | H-6720 Szeged, Kossuth L. sgt. 5.              |
| Dr. Zacy Zálogház (Hanza-Golden) | H-1084 Budapest, Nagyfuvaros u. 3/a.           |
| IGAZGYÖNGY Szekszárd             | H-7100 Szekszárd, Találka tér 7/B.             |
| ORIG'ORO Budakeszi               | H-2092 Budakeszi, Fő tér 6.                    |
| PLATINUM Lőrinc                  | H-1184 Budapest, Kubinyi u. 1.                 |
| T & T GOLD TAPOLCA               | H-8300 Tapolca, Deák F. u. 6.                  |
| ZEMEF BAJA                       | H-6500 Baja, Szarvas G. u. 8.                  |
| ZEMEF KALOCSA                    | H-6300 Kalocsa, Hunyadi J. u. 78.              |
| ZEMEF KISKUNHALAS                | H-6400 Kiskunhalas, Táncsics u. 2.             |
| ZEMEF KISKÖRÖS                   | H-6200 Kiskőrös, Petőfi S. u. 11.              |
| ZEMEF MOHÁCS                     | H-7700 Mohács, Eötvös u. 15.                   |
| ZÉÓ Dorog                        | H-2510 Dorog, Bécsi út 42.                     |