



List of conditions for legal persons and organisations without legal personality

II. Deposit products

In effect: from 25 January 2012

I. HUF deposit products

1. Interest rate on the daily closing balance - as money at call - bank account used for cash transactions	annual interest rate	Standard Deposit Rate
	0.10%	0.10%

2. Interest rate on cash deposit managing bank account (for independent lawyers, law offices, notaries, independent court bailiffs, vehicle dealers)

2.1. Bank account functioning as collective account	0.10%	0.10%
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2.2. Account for the purpose of recording custody (Custody bank account)

Daily opening balance		
0 - 99 999 HUF	0.10%	0.10%
100 000 - 499 999 HUF	0.89%	0.75%
500 000 - 999 999 HUF	1.23%	1.00%
over 1 000 000 HUF	4.82%	3.00%*

The announced interest rates apply only to the amounts falling in the above brackets.

*The Standard Deposit Rate applies to a balance of 2 000 000 HUF.

3. The interest rate applying to the daily closing balance on a bank account of blocked items, as a sight credit balance	0,10%	0,10%
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4. MKB Bank is offering an exceptionally high interest rate on demand deposit accounts for Foundations. The interest rate equals that of the 1-week fixed deposits as set forth in clause 5.1 of the current List of Conditions.

5. Standard fixed deposits

5.1 Standard fixed deposits' interest rates

Amount bracket	500 000 HUF - 9 999 999 HUF		10 000 000 HUF - 49 999 999 HUF		50 000 000 HUF - 199 999 999 HUF*	
	annual interest rate	Standard Deposit Rate	annual interest rate	Standard Deposit Rate	annual interest rate	Standard Deposit Rate
1 week	1.97%	2.00%	2.37%	2.40%	2.47%	2.50%
2 weeks	2.22%	2.25%	2.61%	2.65%	2.71%	2.75%
3 weeks	2.47%	2.50%	2.86%	2.90%	2.96%	3.00%
1 month	4.44%	4.50%	4.83%	4.90%	4.93%	5.00%
2 months	4.54%	4.60%	4.93%	5.00%	5.03%	5.10%
3 months	4.64%	4.70%	5.03%	5.10%	5.13%	5.20%
6 months	4.73%	4.80%	5.13%	5.20%	5.23%	5.30%
9 months	4.83%	4.90%	5.23%	5.30%	5.33%	5.40%
12 months	4.93%	5.00%	5.33%	5.40%	5.42%	5.50%

*Individual pricing is applied above 200 million HUF.

5.2. Minimum amount that can be	500 000 HUF
5.3. Commission payable on cancellation by customer	0.80 % of the amount concerned with the termination maximum the time proportionate interest



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6. Corporate term deposit preferential offer						
Amount bracket	500 000 HUF - 9 999 999 HUF		10 000 000 HUF - 49 999 999 HUF		50 000 000 HUF - 199 999 999 HUF*	
Fixing period	annual interest rate	Standard Deposit Rate	annual interest rate	Standard Deposit Rate	annual interest rate	Standard Deposit Rate
6.1. Interest rates of 'Egymásra Épülő' preferential term deposits						
'Prémium' term deposit** (1 month)	6.16%	6.25%	6.56%	6.65%	6.66%	6.75%
'Top' term deposit** (1 month)	6.41%	6.50%	6.81%	6.90%	6.90%	7.00%
6.2. Interest rates of "Kapcsolat I." preferential term deposits						
1 month**	6.90%	7.00%	6.90%	7.00%	6.90%	7.00%

*Individual pricing is applied above 200 million HUF.

** The promotional terms and conditions are laid out in 'List of conditions for legal persons and for organisations without legal personality - General and special provisions (V7)'

II. Forex deposit products

1. Cash custody management bank account (for individual lawyers, law offices, vehicle dealers)			
1.1. Bank account functioning as collective account		annual interest rate	Standard Deposit Rate
EUR		0.1500%	0.15%
USD		0.0200%	0.02%
1.2. Account for the purpose of recording custody (Custody bank account)			
1.2.1. EUR Daily closing balance			
EUR 0 - 4 999		0.1500%	0.15%
EUR 5 000 - 19 999		0.6000%	0.50%
EUR 20 000 - 49 999		0.7000%	0.63%
over EUR 50 000		0.8000%	0.72%*
1.2.2. USD Daily closing balance			
USD 0 - 4 999		0.0200%	0.02%
USD 5 000 - 19 999		0.4000%	0.31%
USD 20 000 - 49 999		0.5000%	0.43%
over USD 50 000		0.6000%	0.52%**

The disclosed interest rates are only for the amounts belonging to the respective tiers.

*The value of AER is for a balance of EUR 100 000.

**The value of AER is for a balance of USD 100 000.

In the case of the following currencies the Bank pays a sight interest of a rate of 0.0000% (standard deposit interest rate: 0.00%): CZK. HRK. KWD. PLN. JPY.

2. Standard sight and fixed deposits' interest rates								
Annual interest rates on balance on forex based bank accounts as money at call and on deposits placed for the given fixing periods								
Fixing period	sight		1 month		2 months		3 months	
Denomination	annual interest rate	Standard Deposit Rate	annual interest rate	Standard Deposit Rate	annual interest rate	Standard Deposit Rate	annual interest rate	Standard Deposit Rate
USD	0.0200%	0.02%	0.1300%	0.13%	0.1500%	0.15%	0.1700%	0.17%
CHF	0.0100%	0.01%	0.0242%	0.02%	0.0242%	0.02%	0.0600%	0.06%
GBP	0.2500%	0.25%	0.2700%	0.27%	0.2900%	0.29%	0.3200%	0.32%
SEK	0.0100%	0.01%	0.2000%	0.20%	0.2500%	0.25%	0.3000%	0.30%
AUD	0.0100%	0.01%	0.7500%	0.76%	0.8500%	0.86%	1.0000%	1.01%
CAD	0.0100%	0.01%	0.1000%	0.10%	0.2000%	0.20%	0.3000%	0.30%
DKK	0.0100%	0.01%	0.5000%	0.51%	0.6000%	0.61%	0.7000%	0.71%
NOK	0.0100%	0.01%	0.4000%	0.41%	0.5000%	0.51%	0.6000%	0.61%
EUR	0.1500%	0.15%	0.1800%	0.18%	0.2200%	0.22%	0.4500%	0.46%
RON	0.0100%	0.01%	-	-	-	-	-	-
BGN	0.0100%	0.01%	-	-	-	-	-	-



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Fixing period	4 months		6 months		9 months		12 months	
	annual interest rate	Standard Deposit Rate	annual interest rate	Standard Deposit Rate	annual interest rate	Standard Deposit Rate	annual interest rate	Standard Deposit Rate
USD	-	-	0.2500%	0.25%	0.3700%	0.38%	0.4900%	0.50%
CHF	-	-	0.1400%	0.14%	0.1675%	0.17%	0.2300%	0.23%
GBP	-	-	0.4400%	0.44%	0.5600%	0.56%	0.6600%	0.66%
SEK	-	-	0.5000%	0.51%	0.6000%	0.61%	0.7500%	0.76%
AUD	-	-	1.1000%	1.12%	1.2000%	1.22%	1.3000%	1.32%
CAD	-	-	0.5000%	0.51%	0.6000%	0.61%	0.7500%	0.76%
DKK	-	-	0.8000%	0.81%	0.9000%	0.91%	1.1000%	1.12%
NOK	-	-	0.7000%	0.71%	0.8000%	0.81%	1.0000%	1.01%
EUR	0.4800%	0.49%	0.5000%	0.51%	0.5200%	0.53%	0.5800%	0.59%
RON	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-

2. Minimum amount that can be fixed	a foreign currency amount the equivalent of 500 000 HUF
3. Commission payable on cancellation by customer	0.80 % of the amount concerned with the termination maximum the time proportionate interest

After the amounts separated for the purpose of coverage certificate, at the time of issuing the certificate the Bank will pay the standard at-sight interest rate published for the given currency type.

Terms and conditions relating to this chapter of the List of Conditions that are not detailed herein are laid out in 'List of Conditions for legal entities and for organisations without legal personality - General and specific regulations (V7)'