

List of Interest Rates and Charges

II. Consumer Interest Rates

Effective: 1st April, 2012

This document contains the interest rates and additional general fee terms for deposit-fixing services and other related services defined in this section on Retail Interest Rates, provided to all retail customers who are natural persons in the CitiBlue and Citigold general customer segment. These terms are generally applicable to all retail Customers who are natural persons, regardless of which customer segment (CitiBlue or Citigold) they belong to, and regardless of which account package the particular Customer is using. These terms must be interpreted and applied (i) in the case of CitiBlue customers, together with part I/A or I/B (Special Fee Terms), and part I (General Fee Terms), (ii) in the case of Citigold customers, together with the List of Interest Rates and Charges for Citigold customers.

General Conditions

- a) The First and Last Day of Interest Calculation (Interest Period), Credit of Interest
 - aa) *Accounts (HUF and FCY c/a, MMIA, Savings Account)*
The interest period shall last from the first day of the calendar month until the last day of the same calendar month. Interest is calculated on a daily basis, considering the positive closing balance of the account on the given calendar day (in case of public and banking holidays the Bank considers the closing balance on the last working day before such holidays). These daily interests shall be added and the total interest amount shall be credited on the account on the last working day of the calendar month with the same value date. If the last day of the given calendar month is not a working day then the credit of interest shall take place on the last working day of this month with the same value date in such a way that the credited total interest amount shall also contain the daily interests calculated regarding the public/banking holidays following the last working day of this calendar month.
 - ab) *Time Deposits (HUF and FCY)*
The bank calculates the interest from the banking day on which the amount is deposited until the calendar day before the deposit maturity date. The interest amount shall be credited on the deposit maturity date. In case of automatically renewing deposits the first day of interest calculation of the next interest period shall be the last day of the previous interest period considering the actual interest rate effective on this renewal date being applicable for the next interest period as the basis of the interest calculation.
 - ac) *Market Linked Deposits, Premium Savings Accounts*
The given deposit offer shall contain the interest period and the interest credit day. Unless otherwise specified, interest shall be credited on the last working day of the calendar month, apart from the time deposits, in case of which the Bank shall credit the interest amount on the deposit maturity date.
 - ad) *Overdraft*
The terms set out in the above aa) section shall be applied regarding the interest period, on condition that the basis of the interest calculation shall be daily amount of credit line drawn.
- b) Interest calculation: $\text{Interest} = (\text{Principal} \times \text{Interest rate} \times \text{Days}) / \text{Base}$ (365 days in case of HUF and GBP (in case of leap years 366 days), and 360 days in case of USD, CHF, EUR, CAD)
- c) The interest rates specified in the List of Interest Rates and Charges represent gross interest rates.
- d) In the event of early release of a Time Deposit, the valid current-account interest in the given currency is credited.
- e) Time Deposits may be opened in HUF or in foreign currencies. The deposits may be of single maturity or automatically renewable. Interest may be capitalized.
- f) The bank reserves the right to offer different interest rates than stated in the List of Consumer Interest Rates and Charges under separate consideration, with maximum values of; in case of HUF Time Deposits, the announced BUBOR + 5% for the given tenor; in case of foreign currency, the subscribed Time Deposit rates for the given tenor by the Citibank Treasury + 5%, for which the Citiphone Banking Service can give information.
- g) The List of Interest Rates and Charges have been published in both Hungarian and in English. Should there be any difference between the two versions, or any problems of interpretation, the Hungarian version is to be regarded as definitive.
- h) **New Funds:** an amount that results in an increase in funds relative to the account holder's average balance for the 6 completed months preceding the given month. In all cases, wherever this section on Consumer Interest Rates contains the expression "New Funds", this should be interpreted as defined in this subsection h).

1 Time Deposit interest rates (expressed as an annual percentage for each interest-rate bracket) the interest rates are in all cases the same as the EIR¹

1.1 Time deposit offer for New Funds:

Foreign Currency Time Deposits

In case of New funds to the bank for 3 month tenor, amounts exceeding 1 000 EUR: 1,50%² (EIR: 1,50%)

In case of New funds to the bank for 3 month tenor, amounts exceeding 1 000 USD: 1,00%² (EIR: 1,00%)

1.2 Time deposit offer for existing money³

Currency	Time Deposit minimum opening amounts	Deposit fixing Channel	Tenor					
			1 week	1 month	2 month	3 month	6 month	12 month
HUF	200 000 HUF	CitiBank Online	0,00%	1,90%	3,00%	3,50%	4,00%	4,50%
		CitiPhone	0,00%	1,00%	1,60%	1,80%	2,00%	2,50%
		At Branch	0,00%	1,00%	1,60%	1,80%	2,00%	2,50%
EUR	1000 EUR	CitiBank Online	0,00%	0,10%	0,10%	0,10%	0,10%	0,10%
		CitiPhone	0,00%	0,10%	0,10%	0,10%	0,10%	0,10%
		At Branch	0,00%	0,10%	0,10%	0,10%	0,10%	0,10%
USD	1000 USD	CitiBank Online	0,00%	0,10%	0,15%	0,20%	0,25%	0,25%
		CitiPhone	0,00%	0,10%	0,15%	0,20%	0,25%	0,25%
		At Branch	0,00%	0,10%	0,15%	0,20%	0,25%	0,25%
GBP	1000 GBP	CitiBank Online	0,00%	0,20%	0,20%	0,30%	0,35%	0,35%
		CitiPhone	0,00%	0,20%	0,20%	0,30%	0,35%	0,35%
		At Branch	0,00%	0,20%	0,20%	0,30%	0,35%	0,35%
CHF	1000 CHF	CitiBank Online	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
		CitiPhone	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
		At Branch	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

¹Effective Interest Rates

²In the case of automatically revolving term deposits fixed at a bank branch or via CitiPhone after special consultation, the interest rate applicable to the entire amount of the deposit according to the tiered interest scheme, provided that the amount to be fixed in this manner meets the criteria for New Funds as specified in article h) on the first page of the present Announcement.

This particular interest rate shall be valid for the first 3-month (in the case of EUR deposits) or six-month (in the case of USD deposits) period of automatically revolving term deposits. Following the first period the deposit is renewed at the interest rate, valid at the time of the deposit's renewal, applicable to time deposits fixed via the CitiPhone Banking customer service call center for the same period, regardless of which channel was used for fixing the deposit.

³Following the first period the deposit is renewed at the interest rate, valid at the time of the deposit's renewal, applicable to time deposits fixed via the CitiPhone Banking customer service call center for the same period, regardless of which channel was used for fixing the deposit.

1.3 Investment Escrow Amount

1.3.1 In case of purchase of structured notes the bank automatically blocks the investment escrow amount, without any further customer instruction, between the date of the purchase instruction and the date of the settlement, in accordance with terms and conditions applicable for investment services. The investment escrow amount shall qualify as funds over which the customer is not entitled to freely dispose.

1.3.2 The bank calculates and pays interest exclusively in connection with the HUF denominated investment escrow amount blocked in connection with HUF denominated structured notes. Such investment escrow amount shall earn interest as a single maturity, HUF denominated bullet deposit, according to the daily interest calculation, with an interest rate applicable for the standard, one month duration deposit between the range of HUF 6.000.000-14.9999999, on the day of the purchase instruction. The investment escrow amount is blocked on the day of the purchase instruction and matures on the day of issuance of the structured notes. The interest earned is credited on the current account of the customer on the maturity date of the investment escrow amount.

1.3.3 Should the customer cancel his/her purchase instruction the bank breaks the investment escrow amount. In case the given investment escrow amount is under the scope of interest payment (as per 1.3.2.) the interest effectively payable equals to interest applicable for the current account.

2 Transaction-account interest rates

2.1 Current Accounts

Account Type	Annual Interest Rate	EIR
HUF Current Account	0,00%	0,00%
EUR Current Account	0,00%	0,00%
USD Current Account	0,00%	0,00%
GBP Current Account	0,00%	0,00%
CHF Current Account	0,00%	0,00%
CAD Current Account	0,00%	0,00%

2.2 Other types of account

2.2.1 Citibank Money Market Indexed Account

You can open Citibank Money Market Indexed Account if you already have a Citibank Current Account. The Citibank Money Market Indexed Account is a demand-type, forint-based transaction account, the interest rate of which is tied to the 1-day BUBOR3. The interest payable is determined once a month, on the last working day of the month, based on the following formula:

Weighted average of 1-day BUBOR daily values minus 6%

Account Type	Annual Interest Rate	EIR
Money Market Indexed Account ⁴	0,00%	0,00%

The Bank determines the value of the interest for the given calendar month on the last banking day of the given month, as the result of **the weighted mathematical average of the official 1-day BUBOR daily values** quoted on each banking day in the given calendar month, **minus 6%**. The interest calculated according to the above formula on the basis of the daily balance is credited on the last day of the given month. With respect to Saturdays, Sundays and bank holidays, the BUBOR value quoted on the banking day preceding such days is taken into account. On Saturdays and Sundays, the balance registered on the Friday shall constitute the basis for calculating the interest. The applicable BUBOR values are set by the National Bank of Hungary (MNB) and published by it on every banking day, to an accuracy of two decimal places. The Bank reserves the right to modify the value of the interest-calculation index in line with changes in the money market, without advance notice. If the interest determined on the basis of the above formula is negative, the Bank will not pay interest on the balance of the account. The 1-month BUBOR daily values quoted on banking days are available on the MNB's website (www.mnb.hu) or from our personal bankers at the branches, and also via our telephone-based customer information service, every day after 11 a.m. All interest rates and EBKM (effective deposit) rates related to the month preceding the given month can be found on our website (www.citibank.hu) or at our branches, or are obtainable from our personal bankers via our telephone-based customer information service.

If the Account is closed in mid-month (i.e. before the last banking day of the given month), the applicable pro rata interest is calculated using the interest rate published with respect to the preceding month.

No multiple direct collection, debit orders or future dated one-off HUF/LCY transfer, nor standing orders, may be given to the credit or to the debit of a CitiBank Indexed Money Market Account, whether to or from another account within the Bank or to or from an account at another institution. The CitiBank Indexed Money Market Account cannot be the cost bearing account.

³BUBOR: Budapest Interbank Offer Rate, i.e. a benchmark-type interest rate, expressed as a percentage, at which Budapest-based banks lend to each other, which the MNB establishes and announces every day based on the offers of 8 commercial banks, and which is published as "BUBOR" on the Reuters Monitor page. One-day (overnight: O/N), as well as 1, 3 and 6-month credit interest rates are available on the domestic interbank money-market. The one-day BUBOR is the interest rate on (primarily interbank) placements or loans of 1-day's maturity, starting on T day and maturing on T+1 day.

⁴Sample calculation: Daily values of 1-day BUBOR during the month of February 2011:

Banking days	1 day BUBOR	No. of days	Banking days	1 day BUBOR	No. of days	Banking days	1 day BUBOR	No. of days		
1-Feb-11	5.25%	1	11-Feb-11	5.28%	3	23-Feb-11	5.31%	1		
2-Feb-11	5.30%	1	14-Feb-11	5.26%	1	24-Feb-11	5.34%	1		
3-Feb-11	5.49%	1	15-Feb-11	5.25%	1	25-Feb-11	5.33%	3	Weighted average	5.38%
4-Feb-11	5.59%	3	16-Feb-11	5.28%	1	28-Feb-11	5.28%	1	Index	-6.0%
7-Feb-11	5.80%	1	17-Feb-11	5.27%	1				Interest rate for the month of February	0.00%
8-Feb-11	5.88%	1	18-Feb-11	5.26%	3				EIR for the month of February	0.00%
9-Feb-11	5.66%	1	21-Feb-11	5.26%	1					
10-Feb-11	5.36%	1	22-Feb-11	5.29%	1					

3 Savings Account interest rates (in accordance with the rules of tiered interest)

3.1 HUF Account

HUF	Annual Interest Rate	EIR
1 500 000 +	2,00%	2,00%
500 000 – 1 499 999 Ft	1,50%	1,50%
0 - 499 999 Ft	1,00%	1,00%

3.2 Foreign Currency Account

Account Type	Annual Interest Rate	EIR
EUR Takarékszámlla	0,00%	0,00%
USD Takarékszámlla	0,00%	0,00%
GBP Takarékszámlla	0,00%	0,00%
CHF Takarékszámlla	0,00%	0,00%

From June 20, 2005 it will no longer be possible to open a new foreign-currency savings account. Until notification to the contrary, existing foreign-currency savings account contracts will remain in effect, although from June 20, 2005 the interest paid on all foreign-currency savings accounts is 0% (EIR: 0.00%).

4 Savings Plus Account interest rates

4.1 Customers in (i) Citigold, (ii) Citigold Premium and (iii) Citigold Select packages and (iv) Citibank 0 HUF Bank Accounts (TOP and VIP fee package) are entitled to open a Savings Plus Account

4.2 Savings Plus Account interest rate:

Package	In case of Savings Plus Accounts opened before the 5th of November 2011	In case of Savings Plus Accounts opened between the 5th of November 2011 and 1st of April 2012	In case of Savings Plus Accounts opened after the 1st of April 2011
Citigold Select	current MNB (Central Bank) base rate reduced by 2%, at present: 5,00%, EIR: 5,00%*	5,00%; EIR:5,00% till 7.000.000 HUF on the Savings Plus Account, above the balance of 7.000.000 HUF 0,00%; EIR: 0,00%	5,00%; EIR:5,00% till 10.000.000 HUF on the Savings Plus Account, above the balance of 10.000.000 HUF 0,00%; EIR: 0,00%
Citigold Premium			5,00%; EIR:5,00% till 7.000.000 HUF on the Savings Plus Account, above the balance of 7.000.000 HUF 0,00%; EIR: 0,00%
Citigold			4,50%; EIR:4,50% till 4.000.000 HUF on the Savings Plus Account, above the balance of 4.000.000 HUF 0,00%; EIR: 0,00%
TOP	current MNB (Central Bank) base rate reduced by 2,5%, at present: 4,50%, EIR: 4,50%*	3,00%; EIR: 3,00% till 1.500.000 on the Savings Plus Account, above the balance of 1.500.000 HUF 0,00%; EIR: 0,00%.	3,00%; EIR: 3,00% till 1.500.000 on the Savings Plus Account, above the balance of 1.500.000 HUF 0,00%; EIR: 0,00%.
VIP			

*The interest rate is subject to change depending on the MNB (Central Bank) base rate. The new interest rate will be applied from the effective date defined by the MNB announcement.

4.3 Saving Plus Account Conditions:

- 4.3.1 Condition of Savings Plus Account opening is that the customer within named in 4.1 point holds a HUF current account, and the daily closing balance of the HUF current account designated by the customer exceeds in case of customers in (i) Citigold, (ii) Citigold Premium and (iii) Citigold Select packages HUF 1 000 000, (iv) in case of customers in Citibank 0 HUF Bank Accounts (TOP and VIP fee package) HUF 300 000 (hereinafter: minimum balance) Onyl one Savings Plus account can be linked to one designated HUF current account. The owner of the designated HUF current account and the Savings Plus account shall be the same. If the customer instructs the Bank to change the relationship/ownership of either the designated HUF current account or the Savings Plus account, the Bank shall also change the relationship/ownership of the account linked to the account concerned.
- 4.3.2 The Bank will examine, on each banking day, the balance of the designated HUF current account. If the balance of the designated HUF current account is less than the minimum balance, the Bank will restore the balance of the account to the minimum balance, on the given banking day by debiting the Savins Plus account.
- 4.3.3 In cases other than the case covered by the point 4.3.2, the Bank shall be entitled to transfer the total balance of the Savings Plus account to the designated HUF current account and to close the Savings Plus account:
- 4.3.4 If the customer instructs the Bank to close the designated HUF current account and does not designate another HUF current account
- 4.3.5 If the customer is not entitled to hold a Saving Plus account due to fee package change (including the cancelation of Citigold status)
- 4.3.6 If the customer does not meet any other conditions stated under point 4.3.

4.4 The Savings Plus account and the Citi Plusz Savings Account can not be maintained at the same time.

5 Citi Plusz Savings Account interest rates

5.1 Customers in (i) Citiblue status who have (ii) Citibank 0 HUF Bank Accounts (TOP fee package), overdraft, and Citi Life credit card products as well are entitled to open a Citi Plusz Savings Account.

5.2 Citi Plusz Savings Account interest rate:

- 5.2.1 Citi Plusz Savings Account interest rates: 4,50%; EIR:4,50% till 2.000.000 HUF on the Citi Plusz Account, above the balance of 2.000.000 HUF 0,00%; EIR: 0,00%.

5.3 Terms and conditions of the Citi Plusz savings account:

5.3.1 The Citi Plusz savings account is available to the customers defined in section 5.1, who:

- 5.3.1.1 have a Citibank 0 HUF current account (with the Top fee package), if the daily closing balance of this account is at least HUF 500,000, and
- 5.3.1.2 new customers: when applying to open the Citibank Zero HUF current account (with the Top fee package) specified as a prerequisite for the Citi Plusz savings account, they also request an overdraft facility and a Citi Life main credit card,
- 5.3.1.3 existing customers: if the customer does not have one of the products indicated in section 5.1 as a prerequisite for opening the Citi Plusz savings account, they also request this product when applying to open the Citi Plusz savings account,

- 5.3.1.4 new and existing customers: once the Citibank 0 HUF and TOP fee package bank account contract is concluded, the credit appraisal for the Citi Life main credit card is positive and activation of the Citi Life main credit card takes place within a maximum of one month (from the time of credit appraisal).
- 5.3.2 **Only one Citi Plusz savings account may be linked to a designated forint current account. The holder of the designated forint currency account and the holder of the Citi Plusz savings account must be the same person. If the customer gives an instruction for the amendment of his or her account-holder relationship in respect of either the current account with the TOP fee package or the Citi Plusz savings account, the Bank will also amend the customer's account-holder relationship in respect of the account related thereto.**
- 5.3.3 **At the close of every bank working day, the Bank checks the balance of the designated forint current account. If the balance of the designated current account is lower than the minimum balance, then on bank working days the Bank tops the balance up to the amount of the minimum required balance, from the positive balance of the Citi Plusz savings account.**
- 5.3.4 **Besides the right to transfer funds to the designated current account in order to maintain the minimum daily balance, as specified in section 5.3.3, the Bank is also entitled, without a separate instruction from the customer, to transfer the entire amount held in the Citi Plusz savings account to the designated forint current account, and to terminate the Citi Plusz savings account, if:**
- 5.3.4.1 the customer initiates closure of the designated current account and does not designate another forint current account,
- 5.3.4.2 the customer, due to a change in the current account fee package, is no longer entitled to hold a Citi Plusz savings account,
- 5.3.4.3 with respect to one of the products named in section 5.1, the contract is unilaterally terminated based on a decision by the Bank,
- 5.3.4.4 with respect to one of the products named in section 5.1, the contract is unilaterally terminated based on a decision by the Customer,
- 5.3.4.5 if any of the conditions specified in section 5.3 are not fulfilled.

5.4 The Savings Plus account and the Citi Plusz Savings Account can not be maintained at the same time.

6 Long Term Savings (LTS)

The following interest rates are available by concluding LTS agreement (for 2010 and 2011)

HUF	6 months	12 months
	2,25%	3,75%

(the interest rates are in all cases the same as the Effective Interest Rate - EIR)

The detailed conditions of LTS deposit can be found in the Long Term Savings agreement. LTS account can be opened with a minimum placement of HUF 25,000. The collecting account's interest rate between HUF 25,000 and HUF 200,000 is equal with the current account interest rate.

7 Loans associated with current accounts

The Bank charges credit interest on the daily balance of the used amount of the overdraft limit. Method of interest calculation: Interest amount = (Capital x Interest rate x No. of days) / 365 days (in case of leap years 366 days)

7.1 Citibank Secured Credit

7.1.1 Annual Credit Interest 15% (APR⁵: 16,08-28,97%)

7.2 Citibank Authorized Overdraft

7.2.1 Annual Credit Interest For CitiBlue customers: 25% (APR⁵: 28,07%)
For CitiGold customers: 15% (APR⁵: 16,08%)

7.3 Citibank Balane Based Overdraft

7.3.1 Annual Credit Interest For CitiBlue customers: 25% (APR⁵: 28,07%)
For CitiGold customers: 15% (APR⁵: 16,08%)

⁵ The APR has been determined in accordance with the latest conditions and the effective statutory provisions, and may change in the event of an amendment to these conditions or a change in the law. The size of the APR does not reflect the degree of interest risk associated with the loan.

8 Time deposit and investment bundle offers

General terms applicable to time deposit and investment bundles

- The following time deposit and investment bundle offers are available:
 - time deposit bundled with mutual funds
 - Long-Term Investment Contract bundled with mutual funds
 - time deposit bundled with a structured bond
- At most 50% of the total amount deposited as part of a bundled offer may be a time deposit, meaning that at least 50% of the deposited amount must be placed in an investment. If the mutual fund/structured bond is denominated in a foreign currency, the Bank determines the highest possible amount of the time deposit by applying its own FX mid-rate valid on the day of the purchase.

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8.1 Interest on time deposit and investment bundle offers

	Pertaining to HUF Time Deposit Combined with Mutual Fund Unit Purchase		Pertaining to HUF Time Deposit Combined with Mutual Fund Unit Purchase in Long Term Investment (LTI)		Pertaining to HUF Time Deposit combined with Structured Notes purchase	
	For New Funds	For existing money	For New Funds	For existing money	For New Funds	For existing money
HUF	8%	6%	8%	6%	8%	6%
EUR	2.50%	1.50%	-	-	2.50%	1.50%
USD	1.50%	0.50%	-	-	1.50%	0.50%
Tenor	3 months		6, 12 months		3 months	

8.2 Pertaining to HUF Time Deposit Combined with Mutual Fund Unit Purchase

8.2.1 General Conditions:

8.2.1.1 In the case of a 3-month time deposit requested at a branch (hereinafter: deposit), the Bank:

- in the case of existing funds, pays the annual rate of interest specified in table 8.1, provided that simultaneously with the fixing of the deposit, the holder of the deposit purchases mutual fund shares in one or more of the funds listed in section 8.2.2 (hereinafter collectively: mutual funds), issued in his/her name (for his/her benefit and at his/her expense), in a total of at least the minimum amount that must be invested in mutual funds. The purchase order related to the mutual fund units that is given at the time the forint deposit is opened may not be cancelled, and may only be amended to the extent that such amendment does not prejudice complete fulfillment of these conditions or of the conditions pertaining to the purchase of mutual fund units.
- in the case of "New Funds", pays the annual rate of interest specified in table 8.1, provided that simultaneously with the fixing of the deposit, the holder of the deposit purchases mutual fund shares in one or more of the funds listed in section 8.2.3 (hereinafter collectively: mutual funds), issued in his/her name (for his/her benefit and at his/her expense), using, as with the amount to be fixed in the time deposit, funds freshly brought into the Bank, in a total of at least the minimum amount that must be invested in mutual funds. The purchase order related to the mutual fund units that is given at the time the forint deposit is opened may not be cancelled, and may only be amended to the extent that such amendment does not prejudice complete fulfillment of these conditions or of the conditions pertaining to the purchase of mutual fund units.

The higher rate of interest shall apply to the amount that is intended for fixing in a time deposit and that corresponds to the definition of New Funds set forth in subsection h) of the General Terms of this section on Consumer Interest Rates.

8.2.1.2 The deposit may be of a rollover type only. The favourable interest rate on the deposit shall only be valid for the first - one-month - period of an automatically renewing deposit. After the first period, the rate of interest listed in the Bank's Conditions of Interests and Charges effective as of the date of renewal shall be applied to the following period.

8.2.1.3 A further condition for participation in the offer is that the (co)holder of the deposit also be the (co)holder of the securities account used for recording the mutual fund units, with the proviso that the (co)holder and the authorized representative may also give orders that satisfy the promotional conditions hereunder.

8.2.1.4 A detailed description of the deposit agreement is contained in the General Business Conditions Pertaining to the Bank's Consumer Banking Services. The capital-market prospectuses for the above-listed funds are available at the branches of the Bank. The Bank reserves the right to unilaterally modify these conditions.

8.2.2 Mutual funds available as part of a bundled offer

Aegon Atticus Alfa Származtatott Befektetési Alap (A oszt.)	BlackRock MI World Energy Fund (A2 oszt.)	Schroder ISF US Small & Mid-Cap EUR (A1 oszt.)
Aegon Pénzpiaci Alap (A oszt.)	BlackRock MI World Gold Fund (A2 oszt.)	Schroder ISF US Small Companies USD (A1 oszt.)
Aegon Belföldi Kötvény Alap (A oszt.)	BlackRock MI World Mining Fund (A2 oszt.)	Schroder ISF Global Convertible Bond EUR Hedged (A1 oszt.)
Aegon MoneyMaxx Expressz Befektetési Alap (A oszt.)	BlackRock MI Us Flexible Equity Fund (A2 oszt.)	Schroder ISF Global Convertible Bond USD (A1 oszt.)
Aegon Nemzetközi Kötvény Alap (A oszt.)	Blackrock Global Allocation USD (A2 oszt.)	Pioneer Fds US Pioneer (A oszt.)
Aegon Közép-Európai Részvény Alap (A oszt.)	Blackrock Global Allocation EUR (A2 oszt.)	Pioneer Fds Gbl Eclgy (A oszt.)
Aegon Nemzetközi Részvény Alap (A oszt.)	Blackrock Global Allocation Hedged EUR (A2 oszt.)	Pioneer Fds Gbl Eclgy (A oszt.)
Aegon Ózon Eves Tőkevédett Származtatott Befektetési Alap (A oszt.)	Blackrock World Energy Hedged EUR (A2 oszt.)	Pioneer Fds Em Eu+Md Eq (A oszt.)
Aegon Ázsia Részvény Alapok Alapja (A oszt.)	Blackrock World Gold Hedged EUR (A2 oszt.)	Pioneer Funds - Global Diversified Equity (A oszt.)
Allianz Pimco Euro Bond Total Return (A oszt.)	Blackrock World Mining Hedged EUR (A2 oszt.)	Pioneer Fds GtrChina Eq (A oszt.)
Allianz RCM Euroland Equity Growth Fund (A oszt.)	Blackrock US Flexible Hedged EUR (A2 oszt.)	Pioneer Fds Euro Aggr Bd (A oszt.)
Allianz RCM Europe Equity Growth Fund (A oszt.)	Blackrock US Dollar High Yield Bond Fund (A2 oszt.)	Pioneer Fds Gbl Aggr Bd (A oszt.)
Allianz RCM BRIC Equity Fund (A oszt.)	BlackRock Japan Value Fund (A2 oszt.)	Pioneer Fds Gbl Aggr Bd USD (A oszt.)
Allianz RCM Global Emerging Markets (A oszt.)	Blackrock Global Allocation HUF (A2 oszt.)	Pioneer Commodity Alpha EUR (A oszt.)
Allianz RCM Global Emerging Markets Usd (A oszt.)	Templeton Euro High Yield Fund (N oszt.)	Pioneer Commodity Alpha USD (A oszt.)
Allianz-Dit Global Ecotrends (A oszt.)	Templeton Global Bond (Euro) Fund (N oszt.)	Parvest Agriculture (Classic Cap oszt.)
Allianz RCM Us Equity Fund (A oszt.)	Templeton Euroland Fund (N oszt.)	Parvest Agriculture (Classic Cap oszt.)
Allianz RCM Us Equity Fund Usd (A oszt.)	Franklin Eastern European Equity Fund (N oszt.)	Parvest Euro Government Bond (Classic Cap oszt.)
Allianz-dit Growing Markets Protect (A oszt.)	Franklin India Fund Eur (N oszt.)	Parvest Short Term (Dollar) (Classic Cap oszt.)
Allianz RCM Global Agricultural Trends (A oszt.)	Templeton Asian Growth Fund Eur (N oszt.)	Parvest Short Term (Euro) (Classic Cap oszt.)
Allianz RCM Global Agricultural Trends (A oszt.)	Templeton BRIC Fund Eur (N oszt.)	BNPP L1 Equity Turkey (Classic Cap. Oszt.)
Allianz RCM China CT EUR (A oszt.)	Franklin Templeton Global Real Estate Fund (N oszt.)	BNP Paribas L1 Bond Wrld Emrg Local (C. Cap oszt.)
Allianz Discovery Europe Strategy CT (A oszt.)	Franklin Us Government Fund (N oszt.)	Aberdeen Global - Asia Pacific Equity (A2 oszt.)
Allianz RCM European Equity Dividend (A oszt.)	Templeton Global Bond Fund (N oszt.)	Aberdeen Global-Emerging Markets Smaller Companies (A2 oszt.)
Allianz RCM Euro High Yield Bond (A oszt.)	Franklin High Yield (N oszt.)	Aberdeen Global - Emerging Markets Equity (A2 oszt.)
Budapest Allampapír Befektetési Alap (A oszt.)	Franklin India Fund (N oszt.)	Aberdeen Global - World Equity (A2 oszt.)
Budapest Bonitas Alap (A oszt.)	Templeton Asian Growth Fund (N oszt.)	Aberdeen Global - American Equity (A2 oszt.)
Budapest Kötvény Befektetési Alap (A oszt.)	Templeton BRIC Fund (N oszt.)	Aberdeen Global - Japanese Equity Fund (A2 oszt.)
GE Money Közép-Európai Részvény Alap (A oszt.)	Templeton China Fund (N oszt.)	Aberdeen Global - Russian Equita Fund (A2 oszt.)
Aberdeen Money Market Fund (Lux) - Euro Fund (A2 oszt.)	Templeton Latin America (N oszt.)	Aberdeen Latin Amerika Részvény Alapokba Befektető Bef. Alap (B oszt.)
Credit Suisse Global Prestige (B oszt.)	Franklin Global Real Estate Fund (USD) (N oszt.)	ING (L) Invest Latin America HUF (X oszt.)
Futura Pénzpiaci Alap (B oszt.)	Templeton Global Total Return Fund (N oszt.)	ING (L) Invest Global High Dividend HUF (X oszt.)

Aberdeen Magyar Kötvény Alap (A2 oszt.)	Templeton Global Total Return Fund (N oszt.)	ING (L) Invest Global Opportunities HUF (X oszt.)
Futura Indexkötvető Részvény Alap (B oszt.)	Franklin European Small&Mid Cap Growth Fund (N oszt.)	ING (L) Renta Fund Emerging Market Debt Hard Currency HUF (X oszt.)
Aberdeen Money Market Fund (Lux) - US Dollar Fund (A2 oszt.)	Franklin Mutual European Fund (N oszt.)	ING (L) Renta Fund Global High Yield HUF (X oszt.)
Credit Suisse Global Prestige Usd (B oszt.)	Franklin MENA Fund (N oszt.)	Templeton Asian Growth Fund HUF (N oszt.)
Credit Suisse Usa (B oszt.)	Franklin MENA Fund (N oszt.)	Templeton Global Bond Fund HUF (N oszt.)
Credit Suisse Inflation Linked Eur (B oszt.)	Templeton Global Bond EUR-Hedged (N oszt.)	Templeton Global Total Return Fund HUF (N oszt.)
Credit Suisse Inflation Linked USD (B oszt.)	Franklin Natural Resources (N oszt.)	Allianz RCM BRIC Equity - HUF (A oszt.)
ING (L) Renta Fund Emg Debt Hard Currency(X oszt.)	Templeton Frontier Markets Fund hedged EUR (N oszt.)	Allianz RCM Europe Equity Growth - HUF (A oszt.)
Ing Europe High Dividend (X oszt.)	Schroder ISF Asian Bond USD (A1 oszt.)	ING (L) International Converging Europe Equity HUF
Ing Emerging Europe Fund (X oszt.)	Schroder ISF Asian Bond EUR Hedged (A1 oszt.)	ING (L) Invest Computer Technologies HUF
Ing Global High Dividend Eur (X oszt.)	Schroder ISF Asia Pacific Property Securities USD (A1 oszt.)	ING (L) Invest Energy HUF
Ing Industrials (X oszt.)	Schroder ISF China Opportunities USD (A1 oszt.)	ING (L) Invest Materilas HUF
Ing Prestige And Luxe (X oszt.)	Schroder ISF Emerging Markets Debt (A1 oszt.)	ING (L) Invest Greater China HUF
ING Pénzpiaci Alap (A oszt.)	Schroder ISF Emerging Markets Debt EUR Hedged (A1 oszt.)	JPMorgan - Global Healthcare Fund (A oszt.)
ING Kötvény Alap (A oszt.)	Schroder ISF Euro Corporate Bond Fund (A1 oszt.)	JPMorgan - US Technology Fund (A oszt.)
ING Kiegészítő Vegyes Alap (A oszt.)	Schroder ISF European Defensive (A1 oszt.)	JPMorgan -Global Financials Fund (A oszt.)
ING Globális Részvény Alap (A oszt.)	Schroder ISF European Equity Alpha (A1 oszt.)	JPMorgan - Highbridge Europe STEEP Fund (A oszt.)
ING Indexkötvető Részvény Alap (A oszt.)	Schroder ISF Global Energy (A1 oszt.)	JPMorgan - Highbridge US STEEP Fund (A oszt.)
Ing Latin America Fund (X oszt.)	Schroder ISF Global Property Securities USD (A1 oszt.)	JPMorgan - Brazil Equity Fund (A oszt.)
Ing Global High Dividend Usd (X oszt.)	Schroder ISF Global Property Securities EUR Hedged (A1 oszt.)	JPMorgan-Global Capital Preservation EUR (A oszt.)
Ing Emerging Markets (X oszt.)	Schroder ISF Greater China USD (A1 oszt.)	JPMorgan Global Capital Preservation USD (A oszt.)
Ing New Asia (X oszt.)	Schroder ISF Korean Equity USD (A1 oszt.)	JPMorgan-Global Consumer Trends Fund EUR (A oszt.)
Ing Us High Dividend (X oszt.)	Schroder ISF Latin America Equity USD (A1 oszt.)	JPMorgan-Global Consumer Trends Fund USD (A oszt.)
ING Global Opportunities (X oszt.)	Schroder ISF Latin America Equity EUR Hedged (A1 oszt.)	JPMorgan-Japan Behavioural Finance Equity(A oszt.)
ING Materials (X oszt.)	Schroder ISF Middle East USD (A1 oszt.)	JPMorgan - Income Opportunity EUR (hdg) (A oszt.)
BlackRock MI Emerging Europe Fund (A2 oszt.)	Schroder ISF Middle East EUR (A1 oszt.)	JPMorgan - Income Opportunity USD (A oszt.)
BlackRock MI European Fund (A2 oszt.)	Schroder ISF Pacific USD (A1 oszt.)	JPMorgan-Global Infrastructure Trends EUR(A oszt.)
BlackRock MI Latin American Fund (A2 oszt.)	Schroder ISF Pacific EUR (A1 oszt.)	JPMorgan-Global Infrastructure Trends USD(A oszt.)
BlackRock MI New Energy Fund (A2 oszt.)	Schroder ISF US Small & Mid-Cap USD (A1 oszt.)	JPMorgan - Global Mining Fund (A oszt.)

8.3 Pertaining to HUF Time Deposit Combined with Mutual Fund Unit Purchase in Long Term Investment (LTI)

8.3.1 General Conditions:

8.3.1.1 In the case of a 6 or 12-month time deposit associated with a Long-term Investment (Interest-bearing Bank Deposit) (hereinafter: LTI deposit) requested at a branch, with respect to a deposit amount of an extent specified in section 8.3.1.2, the Bank:

- in the case of existing funds, pays the annual rate of interest specified in table 8.1, provided that simultaneously with the fixing of the deposit, the holder of the deposit purchases mutual fund shares at the Bank in one or more of the funds listed in section 8.3.2 (hereinafter collectively: mutual funds), issued in his/her name (for his/her benefit and at his/her expense), in a total of at least the minimum investible amount specified for mutual funds. The purchase order related to the mutual fund units that is given at the time the forint deposit is opened may not be cancelled, and may only be amended to the extent that such amendment does not prejudice complete fulfillment of these conditions or of the conditions pertaining to the purchase of mutual fund units.
- in the case of "New Funds" the Bank pays the annual rate of interest specified in table 8.1, provided that simultaneously with the fixing of the deposit, the holder of the deposit purchases mutual fund shares at the Bank in one or more of the funds listed in section 8.3.2 (hereinafter collectively: mutual funds), issued in his/her name (for his/her benefit and at his/her expense), in a total of at least the minimum investible amount specified for mutual funds. The purchase order related to the mutual fund units that is given at the time the forint deposit is opened may not be cancelled, and may only be amended to the extent that such amendment does not prejudice complete fulfillment of these conditions or of the conditions pertaining to the purchase of mutual fund units.

The higher rate of interest shall apply to the amount that is intended for fixing in a time deposit and that corresponds to the definition of New Funds set forth in subsection h) of the General Terms of this section on Consumer Interest Rates.

8.3.1.2 The deposit may be of a single maturity type only. The favourable interest rate on the LTI deposit shall only be valid for the given 6 or 12 months period.

8.3.1.3 A further condition for participation in the offer is that the joint holder of the deposit also be the joint holder of the securities account used for recording the mutual fund units, with the proviso that the joint holder and the authorized representative may also give orders that satisfy the promotional conditions hereunder.

8.3.1.4 A detailed description of the deposit agreement is contained in the General Business Conditions Pertaining to the Bank's Consumer Banking Services. The capital-market prospectuses for the above-listed funds are available at the branches of the Bank. The Bank reserves the right to unilaterally modify these conditions.

8.3.1.5 The LTI deposit will be transferred to the LTI current account on the maturity day.

8.3.1.6 The always actual effective Acts and regulations shall apply for the Long Term Investment (Deposit).

8.3.2 Mutual funds available as part of a bundled offer

Aegon Atticus Alfa Származtatott Befektetési Alap (A oszt.)	ING Kötvény Alap (A oszt.)
Aegon Pénzpiaci Alap (A oszt.)	ING Kiegészítő Vegyes Alap (A oszt.)
Aegon Belföldi Kötvény Alap (A oszt.)	ING Globális Részvény Alap (A oszt.)
Aegon MoneyMaxx Expressz Befektetési Alap (A oszt.)	ING Indexkötvető Részvény Alap (A oszt.)
Aegon Nemzetközi Kötvény Alap (A oszt.)	ING (L) Invest Latin America HUF (X oszt.)
Aegon Közép-Európai Részvény Alap (A oszt.)	ING (L) Invest Global High Dividend HUF (X oszt.)
Aegon Nemzetközi Részvény Alap (A oszt.)	ING (L) Invest Global Opportunities HUF (X oszt.)
Aegon Ózon Éves Tőkevédett Származtatott Befektetési Alap (A oszt.)	ING (L) Renta Fund Emerging Market Debt Hard Currency HUF (X oszt.)
Aegon Ázsia Részvény Alapok Alapja (A oszt.)	ING (L) Renta Fund Global High Yield HUF (X oszt.)
Budapest Állampapír Befektetési Alap (A oszt.)	Templeton Asian Growth Fund HUF (N oszt.)
Budapest Bonitas Alap (A oszt.)	Templeton Global Bond Fund HUF (N oszt.)
Budapest Kötvény Befektetési Alap (A oszt.)	Templeton Global Total Return Fund HUF (N oszt.)
GE Money Közép-Európai Részvény Alap (A oszt.)	Allianz RCM BRIC Equity - HUF (A oszt.)
Aberdeen Money Market Fund (Lux) - Euro Fund (A2 oszt.)	Allianz RCM Europe Equity Growth - HUF (A oszt.)
Futura Pénzpiaci Alap (B oszt.)	ING (L) International Converging Europe Equity HUF
Aberdeen Magyar Kötvény Alap (A2 oszt.)	ING (L) Invest Computer Technologies HUF
Futura Indexkötvető Részvény Alap (B oszt.)	ING (L) Invest Energy HUF
Aberdeen Latin Amerika Részvény Alapokba Befektető Bef. Alap (B oszt.)	ING (L) Invest Materilas HUF
ING Pénzpiaci Alap (A oszt.)	ING (L) Invest Greater China HUF

8.4 Pertaining to HUF Time Deposit combined with Structured Notes purchase

8.4.1 General Conditions:

In the case of a 3-month time deposit of at least HUF 200,000 (two hundred thousand forints) requested at a branch (hereinafter: deposit), in respect of the entire deposit amount thus fixed, the Bank:

- in the case of existing funds, pays the annual rate of interest specified in table 8.1, provided that simultaneously with the fixing of the deposit, the holder of the deposit gives a commission order for the purchase of a structured foreign currency bond available at the Bank at the given time, in respect of at least the minimum investible amount specified for the structured foreign currency bond. Our bankers will provide you with information regarding the available structured foreign currency bonds. A further condition is that, as with the amount to be fixed in the time deposit, the structured foreign currency bond should be purchased using funds freshly brought into the Bank.
- in the case of "New Funds", pays the annual rate of interest specified in table 8.1, provided that simultaneously with the fixing of the deposit, the holder of the deposit gives a commission order for the purchase of a structured foreign currency bond available at the Bank at the given time, in respect of at least the minimum investible amount specified for the structured foreign currency bond. Our bankers will provide you with information regarding the available structured foreign currency bonds.

The higher rate of interest shall apply to the amount that is intended for fixing in a time deposit and that corresponds to the definition of New Funds set forth in subsection h) of the General Terms of this section on Consumer Interest Rates.

- 8.4.1.1 In the event when the Customer cancel his/her purchase instruction of structured notes, the deposit interest rate established in the List of Interest Rates and Charges prevailing on the opening date of the deposit shall apply.
- 8.4.1.2 The deposit may be of a rollover type only. The favourable interest rate on the deposit shall only be valid for the first - two-month - period of an automatically renewing deposit. After the first period, the rate of interest listed in the Bank's Conditions of Interests and Charges effective as of the date of renewal shall be applied to the following period.
- 8.4.1.3 A further condition for participation in the offer is that the (co)holder of the deposit also be the (co)holder of the securities account used for recording the mutual fund units, with the proviso that the (co)holder and the authorized representative may also give orders that satisfy the promotional conditions hereunder.
- 8.4.1.4 A detailed description of the deposit agreement is contained in the General Business Conditions Pertaining to the Bank's Consumer Banking Services. The capital-market prospectuses for the structured notes are available at the branches of the Bank. The Bank reserves the right to unilaterally modify these conditions.

9 Addresses, branch opening times and other contact details

Budapest I. distr, Hegyalja út 7-13.	P, --	Opening hours: M-F 8-16	Tel: 489-7660
Budapest II. distr, Lövház utca 2-6.	- , --	Opening hours: M-Th 10-18; F: 10-17; Sat 10-14*	Tel: 866-6600
Budapest III. distr, Lajos u. 76-80.	P,S	Opening hours: M: 8-17.00 T,Th: 8-16, F: 8-15	Tel: 453-1010
Budapest, IV distr., Újpest, Árpád út 75	- , --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 272-2250
Budapest V. distr, Vörösmarty tér. 4.	- ,S	Opening hours: M-Th: 9-17 F: 9-16	Tel: 484-2351
Budapest VI. distr, Oktogon tér 1	- , --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 354-2480
Budapest VI. distr, Váci út 1-3. (West End) Ybl Miklós sétány 52.	P, --	Opening hours: M-Th 10-18; F: 10-17; Sat 10-14*	Tel: 450-3380
Budapest VIII. distr, ARÉNA Plaza, Kerepesi út 9.	- , --	Opening hours: M-Th 10-18; F: 10-17; Sat 10-14*	Tel: 456-1080
Budapest XI. distr, Bercsényi utca 21. (Simplon udvar)	- , --	Opening hours: M-Th 10-18; F: 10-17; Sat 10-14*	Tel: 224-7340
Budapest XIII. distr, Váci út 35.	P, --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 288-2700
Budapest, XIV. distr., Őrs vezér tere 24.	- , --	Opening hours: M-Th 10-18; F 10-17	Tel: 422-4560
Budapest, XXI. distr, Csepel Kossuth Lajos utca 91.	- , --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 278-2080
Békéscsaba, Munkácsy Mihály u. 3.	- , --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/66-549-650
Debrecen, Piac u. 51.	P, --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/52-520-770
Eger, Deák Ferenc u. 1.	- ,S	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/36-511-500
Gödöllő, Dózsa György út 33.	- , -	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/28-526-640
Győr, Király u. 14.	P,S	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/96-513-240/245
Kecskemét, Petőfi S. u. 1.	- , --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/76-570-020
Miskolc, Bajcsy-Zsilinszky u. 1-3.	P,S	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/46-501-230
Nyíregyháza, Bethlen Gábor u. 1.	P,S	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/42-508-840
Pécs, Jókai tér 2.	- , --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/72-512-410
Szeged, Nagy Jenő u. 1.	- , --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/62-554-770
Székesfehérvár, Liszt Ferenc u. 1.	P, --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/22-511-640
Szolnok, Kossuth Lajos u. 7.	P, --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/56-516-120
Szombathely, Kossuth Lajos u. 10.	- , --	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/94-514-460
Zalaegerszeg, Kossuth Lajos u. 25-27.	P,S	Opening hours: M: 8-17.00 T-Th: 8-16, F: 8-15	Tel: 06/92-597-280

*During the Saturday opening hours the teller service is not available.

P: Post box service available at the given branch

S: Safe service available at the given branch

9.1 Special opening hours of tellers in terms of the below listed Branches*

Budapest VIII. kerület, ARÉNA Plaza, Kerepesi út 9.	Teller Opening Hours: M-Th 10-18.00; F 10-17.00, Sat: closed
Budapest VI. kerület, Váci út 1-3. (West End)	Teller Opening Hours: M-Th 10-18.00; F 10-17.00, Sat: closed
Budapest II. kerület, Lövház utca 2-6.	Teller Opening Hours: M-Th 10-18.00; F 10-17.00, Sat: closed
Budapest XI. kerület, Bercsényi utca 21. (Simplon udvar)	Teller Opening Hours: M-Th 10-18.00; F 10-17.00, Sat: closed
Budapest, XIV. kerület Őrs vezér tere 24.	Teller Opening Hours: M-Th 10-18.00; F 10-17.00

*on the last working day of the month Teller service is only available until 17:00 PM

9.2 Teller service is not available between 11.30 AM and 12.00 PM (every day):

Budapest, IV kerület Újpest, Árpád út 75
 Budapest, XXI. kerület, Csepel Kossuth Lajos utca 91.
 Békéscsaba, Munkácsy Mihály u. 3.
 Gödöllő, Dózsa György út 33.
 Kecskemét, Petőfi S. u. 1.

Székesfehérvár, Liszt Ferenc u. 1.
 Szolnok, Kossuth Lajos u. 7.
 Szombathely, Kossuth Lajos u. 10.
 Zalaegerszeg, Kossuth Lajos u. 25-27.
 Eger, Deák Ferenc u. 1.

9.3 Teller service is not available between 13.30 PM and 14.00 PM (every day):

Budapest VIII. kerület, ARÉNA Plaza, Kerepesi út 9.
 Budapest XI. kerület, Bercsényi utca 21. (Simplon udvar)

10 Central contact details

Postal address: Citibank Europe plc. Hungarian Branch Office 1367 Budapest, Pf. 123
 Head office: 1051 Budapest, Szabadság tér 7., Bank Center, Citibank Tower
 Central telephone number: (1) 374-5000 Central fax number: (1) 374-5100
 Internet address: www.citibank.hu