

ANNOUNCEMENT
On Deposits and Other Savings for Individuals

1. TERM DEPOSITS

During the discount period of 12/06/2019-30/09/2019, in case a customer month by month, based on his/her closing deposit base of the last day of the calendar month, continuously increases his/her deposit base at GRÁNIT Bank, the Bank pays extra interest of 0,50% annually for the deposit growth.*

*The calculation of the deposit growth and its connecting extra interest is according to the following method. Between 12/06/2019 and 30/09/2019 the aggregate amount of deposits tied up on the last day of the previous calendar month (as a benchmark) shall be deducted from the aggregate amount of deposits tied up on the last day of each calendar month, then regarding to this positive difference (deposit base growth) on a prorated basis, annually 0,50% gross extra interest is payed based on the number of passed days between the last day of the months and its connecting reference day, which is reduced by 15% of interest tax.

In case of deposit base growth of July 2019 the reference day is 11/06/2019 instead of 31/05/2019. In order to determination of deposit base growth the foreign exchange deposits are changed to forint at officially listed average exchange rate of the GRÁNIT Bank on the last day of the month and referring day (if any of these days are not working day, the previous last working day is relevant). The extra interest is due to pay within 5 working days after last day of the month, on the customer's bank account.

1.1. Special offers

1.1.1. Hello GRÁNIT deposit, for 3 months

Special offer from 12 September 2017 until **7 October 2019**
Interest period 3 months



Type of deposit	Annual interest rate	AER	Deposable amount	Condition
Hello GRÁNIT deposit	2.20%	2.20%	Minimum: HUF 50,000 Maximum: HUF 50,000,000	Only for new money of the new client, if the money comes from outside of the Bank.

AER in case of fulfilment of all conditions for deposits above HUF 50,000,000 1.00%

AER in case of non-fulfilment of the conditions 0.50%

Annual interest rate and AER in case of early withdrawal 0.10%

Payment of interest Interest is credited on the current account on the date of maturity or at rollover

The Account Holder is considered to be a new client for a period of 60 days which start from the date of signing his/her first GRANIT account contract (including the day of the contract) as an Account Holder or Joint Account Holder.

New source is money transferred from outside the Bank and credited during above described 60 days.

From 12th September 2017 for Hello deposits one client (an Account Holder and Joint Account Holder together) is entitled to keep a maximum HUF 50,000,000 amount in Hello deposit. The amount is calculated with the deposits deposited from 12th September 2017. If the client exceeds this limit, the interest and AER is 1.00% for the total amount of this deposit if the deposit fulfils all criteria.

You cannot change automatic rollover options.

1.1.2. GRÁNIT Gift deposit, for 2 months

Special offer from 1 February 2017 until **7 October 2019**
Interest period 2 months



Type of deposit	Annual interest rate	AER	Deposable amount	Condition
GRÁNIT Gift deposit	1.05%	1.05%	Minimum: HUF 50,000	New money.
	2.15%	2.15%	Maximum: HUF 30,000,000	New money. AND Regular monthly income (e.g. wage, pension) credited to or standing order or direct debit is debited to the account of the term deposit at least once during the deposit period.

AER in case of fulfilment of all conditions for deposits above HUF 30,000,000 1.00%

AER in case of non-fulfilment of the new money 0.50%

Annual interest rate and AER in case of early withdrawal 0.10%

Payment of interest Interest is credited on the current account on the date of maturity or at rollover

In case of deposits initiated on **10th September 2019** or later, the Bank deems new money the difference between the client's aggregated day-end closing balance and that on **28th August 2019** which is the deposit reference day. The aggregated balance is the client's total day-end closing balance on all the GRANIT current accounts, on fixed terms, on saving accounts and on long-term saving accounts. The balance in other currencies accounts than HUF will be converted to HUF on the officially registered GRANIT Bank exchange rate on the reference day of the deposit.

Debits (such as credit card purchases, transfers, direct debits, charge charges, etc.) which happened on the same day but later than deposit and the amount disbursed from loan, reduce the daily balance of new money.

Those deposits which start on the reference day or later and the condition contains new money requirement reduce the daily balance of new money.

From 1st February 2017 for Gift deposits one client (an Account Holder and Joint Account Holder together) is entitled to keep a maximum HUF 30,000,000 amount in Gift deposit. The amount is calculated with the deposits deposited from 1st February 2017. If the client exceeds this limit, the interest and AER is 1.00% for the total amount of this deposit if the deposit fulfils all criteria.

In case of the monthly purchase condition, the months of the deposit will begin with the same day as the date of deposit and will remain in the following calendar month until the day before the date of the deposit. The fulfilment of the GRÁNIT Gift deposit conditions is examined in every month in the same day when the deposit started. On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover). Based on the deposit conditions the actually performed interest rate is shown on GRÁNIT NetBank, before one day of the deposit expiry, after 6pm.

You cannot change automatic rollover options.

Do not hesitate to ask the help of our colleagues (in NetBank, TeleBank with TPIN or personally in bank branch) to determine your new money, but note that after the specified amount, your daily debits (such as credit card purchases, transfers, direct debits, charge charges, etc.) reduce the daily balance of new money.

1.2. Term deposits with extra conditions

1.2.1. GRÁNIT Pay deposit, for 3 months

Interest period		3 months		
Type of deposit	Annual interest rate	AER	Minimum amount	Condition
GRÁNIT Pay deposit	3.00%	3.00%	HUF 50,000	HUF 20,000 GRÁNIT Pay or Apple Pay mobile purchase with the digitalized debit card(s)* required per month. The total purchase of HUF 60,000 with the debit card(s) connected to the account of the term deposit in the deposit period before the Bank examines the fulfillment of conditions.



AER in case of non-fulfilment of the condition	0.50%
Annual interest rate and AER in case of early withdrawal	0.10%
Payment of interest	Interest is credited on the current account on the date of maturity or at rollover

In case of the monthly purchase condition, the months of the deposit will begin with the same day as the date of deposit and will remain in the following calendar month until the day before the date of the deposit. The fulfilment of the GRÁNIT Pay deposit conditions is examined in every month in the same day when the deposit started. On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover).

* Digitization of the debit card in case of GRÁNIT Pay can be performed in GRÁNIT eBank application, which requires at least 4.4 Android operating system with NFC-capable mobile device. After downloading, registering and activating the application in the GRÁNIT NetBank system, you can digitize the debit card(s) belonging to the bank account in the GRÁNIT Pay menu of the application. Then the mobile can be used - through the digitized debit card - for touch purchases at suitable POS terminals. In case of Apple Pay digitization of the debit card can be performed in Apple Wallet application.

In case of automatic rollover, after the first period of the GRÁNIT Pay deposit, the savings will be rolled over in a GRÁNIT Pay deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for individuals.

1.2.2 GRÁNIT Triple3 deposit, for 3 months



Interest period		3 months		
Type of deposit	Annual interest rate	AER	Minimum amount	Condition
GRÁNIT Triple3 deposit	3.00%	3.00%	HUF 50,000	HUF 20,000 purchase with the digitalized or plastic card(s) required per month. The total purchase of HUF 60,000 with the debit card(s) connected to the account of the term deposit in the deposit period before the Bank examines the fulfillment of conditions. AND At least 1 standing order or direct debit is debited to the account of the term deposit at least once during the deposit period.

AER in case of non-fulfilment of the conditions	0.50%
Annual interest rate and AER in case of early withdrawal	0.10%
Payment of interest	Interest is credited on the current account on the date of maturity or at rollover

In case of the monthly purchase condition, the months of the deposit will begin with the same day as the date of deposit and will remain in the following calendar month until the day before the date of the deposit. The fulfilment of the GRÁNIT Triple3 deposit conditions is examined in every month in the same day when the deposit started. On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover).

In case of automatic rollover, after the first period of the GRÁNIT Triple3 deposit, the savings will be rolled over in a GRÁNIT Triple3 deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for individuals.

1.2.3 GRÁNIT Triple3 light deposit, for 3 months



Interest period		3 months		
Type of deposit	Annual interest rate	AER	Minimum amount	Condition
GRÁNIT Triple3 deposit	1.50%	1.50%	HUF 50,000	HUF 20,000 purchase with the digitalized or plastic debit card(s) required per month. The total purchase of HUF 60,000 with the debit card(s) connected to the account of the term deposit in the deposit period before the Bank examines the fulfillment of conditions. OR At least 1 standing order or direct debit is debited to the account of the term deposit at least once during the deposit period. OR Regular monthly income (e.g. wage, pension) credited to the account of the term deposit at least once during the deposit period.

AER in case of non-fulfilment of the conditions	0.50%
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Annual interest rate and AER in case of early withdrawal	0.10%
Payment of interest	Interest is credited on the current account on the date of maturity or at rollover

In case of the monthly purchase condition, the months of the deposit will begin with the same day as the date of deposit and will remain in the following calendar month until the day before the date of the deposit. The fulfilment of the GRANIT Triple3 light deposit conditions is examined in every month in the same day when the deposit started. On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover).

In case of automatic rollover, after the first period of the GRÁNIT Triple3 light deposit, the savings will be rolled over in GRANIT Triple3 light deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for individuals.

1.2.4 GRANIT Platinum deposit, for 12 months



Interest period		12 months		
Type of deposit	Annual interest rate	AER	Minimum amount	Condition
GRANIT Platinum deposit for 12 months	2.40%	2.40%	HUF 50,000	The client has GRANIT Platinum or Platinum Plus debit card connected to the account of the term deposit during the whole interest period. AND HUF 20,000 purchase with the debit card(s) per month. The total purchase of HUF 240,000 with the digitalized or plastic debit card(s) connected to the account of the term deposit in the deposit period before the Bank examines the fulfilment of conditions.

AER in case of non-fulfilment of the condition	0.50%
Annual interest rate and AER in case of early withdrawal	0.10%
Payment of interest	Interest is credited on the current account on the date of maturity or at rollover

In case of the monthly purchase condition, the months of the deposit will begin with the same day as the date of deposit and will remain in the following calendar month until the day before the date of the deposit. The fulfilment of the GRANIT Stable deposit conditions is examined in every month in the same day when the deposit started. On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover).

The Bank takes in consideration those GRANIT Platinum or Platinum Plus debit cards as a fulfilment of the condition which have been ordered no later than the beginning of interest period and activated before the bank's control.

In case of automatic rollover, after the first period of the GRANIT Platinum deposit, the savings will be rolled over in a GRANIT Platinum deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for individuals.

1.2.5 GRANIT Uplifting deposit for 24 months

Interest period 24 months



	Annual interest rate in the given month of the period	AER in case of withdrawal on the last day of given month of the period	Condition
1 st month of the period:	0.73%	0.73%	HUF 480,000 purchase with the digitalized or plastic debit card(s) connected to the account of the term deposit in the deposit period before the Bank examines the fulfillment of conditions.
2 nd month of the period:	0.73%	0.73%	
3 rd month of the period:	1.83%	1.10%	
4 th month of the period:	1.83%	1.28%	
5 th month of the period:	2.33%	1.49%	
6 th month of the period:	2.33%	1.63%	
7 th month of the period:	2.53%	1.76%	
8 th month of the period:	2.53%	1.86%	
9 th month of the period:	2.58%	1.94%	
10 th month of the period:	2.58%	2.00%	
11 th month of the period:	2.78%	2.07%	
12 th month of the period:	2.78%	2.13%	
13 th month of the period:	2.93%	2.19%	
14 th month of the period:	2.93%	2.24%	
15 th month of the period:	2.93%	2.28%	
16 th month of the period:	2.93%	2.32%	
17 th month of the period:	3.03%	2.36%	
18 th month of the period:	3.03%	2.39%	
19 th month of the period:	3.00%	2.42%	
20 th month of the period:	3.00%	2.45%	
21 th month of the period:	3.20%	2.48%	
22 th month of the period:	3.20%	2.51%	
23 th month of the period:	3.70%	2.55%	
24 th month of the period:	3.70%	2.60%	

Annual interest rate in case of early withdrawal

in case of an early withdrawal interest will be paid based on the number of past calendar days if meet the purchase requirement pro rata temporis as well

Annual interest rate and AER in case of non-fulfilment of the condition

0.50%

Payment of interest

Interest is credited on the current account on the date of maturity or at rollover

Minimum amount

HUF 50,000

On the month of the maturity the fulfilment of the deposit is examined in five days before maturity date (or rollover), in case of early withdrawal the fulfilment of the deposit is examined on the day of withdrawal. You can meet the purchase requirement pro rata temporis, if the average monthly purchase amount up to HUF 20,000 on every started deposit periods. The purchase requirement pro rata temporis can be performed by 1 purchase transaction. If the condition is not fulfilled the Bank pays the basic interest rate defined in this Announcement.

In case of automatic rollover, after the first period of the GRÁNIT Uplifting deposit, the savings will be rolled over in a 24 month Uplifting term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals.

1.2.6 GRANIT Uplifting deposit for 12 months

Interest period 12 months



	Annual interest rate in the given month of the period	AER in case of withdrawal on the last day of given month of the period	Condition
1 st month of the period:	0.70%	0.70%	To have an activated debit card on the connected account of the deposit during the whole time of deposit period.
2 nd month of the period:	0.80%	0.75%	
3 rd month of the period:	1.10%	0.87%	
4 th month of the period:	1.45%	1.01%	
5 th month of the period:	1.90%	1.19%	
6 th month of the period:	3.10%	1.51%	
7 th month of the period:	2.40%	1.64%	
8 th month of the period:	2.75%	1.78%	
9 th month of the period:	3.10%	1.92%	
10 th month of the period:	3.45%	2.08%	
11 th month of the period:	3.80%	2.23%	
12 th month of the period:	4.20%	2.40%	

Annual interest rate in case of early withdrawal in case of an early withdrawal interest will be paid based on the number of past calendar days

Annual interest rate and AER in case of non-fulfilment of the condition 0.50%

Payment of interest Interest is credited on the current account on the date of maturity or at rollover

Minimum amount HUF 50.000

The fulfilment of the GRANIT Uplifting deposit conditions is examined in five days before maturity date (or rollover). If the condition is not fulfilled the Bank pays the basic interest rate defined in this Announcement.

In case of automatic rollover, after the first period of the GRANIT Uplifting deposit, the savings will be rolled over in a 12 month Uplifting term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals.

1.2.7 GRANIT Uplifting deposit for 6 months

Interest period 6 months



	Annual interest rate in the given month of the period	AER in case of withdrawal on the last day of given month of the period	Condition
1 st month of the period:	0.80%	0.80%	To have an activated debit card on the connected account of the deposit during the whole time of deposit period.
2 nd month of the period:	1.10%	0.95%	
3 rd month of the period:	3.00%	1.63%	
4 th month of the period:	3.80%	2.18%	
5 th month of the period:	4.10%	2.56%	
6 th month of the period:	5.20%	3.00%	

Annual interest rate in case of early withdrawal in case of an early withdrawal interest will be paid based on the number of past calendar days

Annual interest rate and AER in case of non-fulfilment of the condition 0.50%

Payment of interest Interest is credited on the current account on the date of maturity or at rollover

Minimum amount HUF 50.000

The fulfilment of the GRANIT Uplifting deposit conditions is examined in five days before maturity date (or rollover). If the condition is not fulfilled the Bank pays the basic interest rate defined in this Announcement.

In case of automatic rollover, after the first period of the GRANIT Uplifting deposit, the savings will be rolled over in a 6 month Uplifting term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals.

1.3. Term deposits without extra conditions

1.3.1 GRANIT Changing deposit for 1 year

Interest period 12 months



Type of deposit	Annual interest rate	AER	Minimum amount
GRÁNIT Changing deposit	actual NBH base rate + 1.10%	2.00% (calculated with the NBH based rate valid on 05/12/2016)	HUF 50.000

Annual interest rate and AER in case of early withdrawal NBH base rate - 1.00% on the date of withdrawal. minimum: 0.10%
(calculated with the NBH based rate valid on 05/12/2016: 0.10%)

Payment of interest Interest is credited on the current account on the date of maturity or at rollover

Type of interest changing

Interest calculation daily. by the NBH base rate on the date of interest calculation

In case of automatic rollover, after the first period of the GRANIT Changing deposit, the savings will be rolled over in a 12 month Changing term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals.

1.3.2 GRANIT Simple term deposit

Term	Annual interest rate	AER
1 month	0.55%	0.55%
2 months	0.65%	0.65%
3 months	1.00%	1.00%
4 months	1.00%	1.00%
6 months	1.20%	1.20%
12 months	1.40%	1.40%



Annual interest rate and AER in case of early withdrawal	0.10%
Payment of interest	interest is credited on the current account at maturity date or at rollover
Minimum amount	HUF 50.000

In case of automatic rollover, after the first period of the GRÁNIT Simple deposit, the savings will be rolled over in a Simple term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals with the same term as the first term.

1.3.3 GRANIT Easy EUR term deposit

Term	Annual interest	AER
1 month	0.01%	0.01%
3 months	0.01%	0.01%
6 months	0.01%	0.01%



Annual interest rate and AER in case of early withdrawal	0.01%
Payment of interest	Interest is credited on the current account on the date of maturity or at rollover
Minimum amount	EUR 350

In case of automatic rollover, after the first period of the GRÁNIT Easy deposit, the savings will be rolled over in a Easy term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals with the same term as the first term.

1.3.4 GRANIT Easy USD term deposit

Term	Annual interest	AER
1 month	0.01%	0.01%
3 months	0.01%	0.01%
6 months	0.01%	0.01%



Annual interest rate and AER in case of early withdrawal	0.01%
Payment of interest	Interest is credited on the current account on the date of maturity or at rollover
Minimum amount	USD 500

In case of automatic rollover, after the first period of the GRÁNIT Easy deposit, the savings will be rolled over in a Easy term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals with the same term as the first term.

GRANIT SAVINGS ACCOUNT

Monthly account maintenance fee	HUF 100
Annual sight interest rate for the share of balance up to HUF 500.000	current NBH base rate - 2% (but at least 0.25%) (calculated with the NBH based rate valid on 28/02/2019: 0.25%)
Annual sight interest rate for the share of balance over HUF 500.000	current NBH base rate - 1% (but at least 1,00%) (calculated with the NBH based rate valid on 28/02/2019: 1.00%)
AER (annual equivalent rate) of the share of balance up to HUF 500.000	0,25% (calculated with the NBH based rate valid on 28/02/2019)
AER (annual equivalent rate) of the share of balance over HUF 500.000	0,96% (calculated with the NBH based rate valid on 28/02/2019)
Type of interest	variable
Payment of interest	monthly. credited on Savings account
Interest calculation	calculated on a daily basis. the extent is adjusted to the NBH base rate

GRANIT Savings Account is Savings-type deposit accounts according to Point 4.1. of General Terms of Contract for Fixed Deposit Transactions and can be required for all existing HUF account packages. - for savings with limited functions.

The restrictions of the Savings account:

- no overdraft facility
- debit card cannot be required to the Saving account
- standing order cannot be fulfilled
- direct debit cannot be fulfilled
- cannot be used as a settlement account of a loan
- the positive balance cannot be deposited
- one-off transfer cannot be fulfilled
- cash withdrawal is not allowed
- any kind of credit can be transferred from the connected current accounts

Bank at its own discretion may set out different conditions for the benefit of the client from the amount of HUF 2 million or from the value worth HUF 2 million denominated in EUR or USD.

In case of any discrepancy between the English and the Hungarian Announcements, the Hungarian Announcement shall prevail.

Amendments of the Announcement are indicated with red. The reasons for changes are: extend the sales Hello GRANIT deposit and GRANIT Gift deposit and increase the interest rate of GRANIT Uplifting deposit for 6 months.

Effective from 10th September 2019

Publish date: 09th September 2019