

**ANNOUNCEMENT**  
***On Deposits and Other Savings for Individuals***

**1. TERM DEPOSITS**

**1.1. *Special offers***

**1.1.1. *GRÁNIT Triple3 deposit, for 3 months***

Special offer from 3 June 2014 until cancellation  
 Interest period 3 months



Type of deposit	Annual interest rate	AER	Minimum amount	Condition
<b>GRÁNIT Triple3 deposit</b>	2.30%	2.30%	HUF 50,000	HUF 10,000 purchase with the debit card(s) required per month. The total purchase of HUF 30,000 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 1.00%

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 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 3 month Simple term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for individuals.

***Term deposits with extra conditions***

**1.2.1 *GRÁNIT Platinum deposit, for 12 months***

Interest period 12 months



Type of deposit	Annual interest rate	AER	Minimum amount	Condition
<b>GRÁNIT Platinum deposit for 12 months</b>	2.25%	2.25%	HUF 50,000	The client has GRÁNIT Platinum or Platinum Plus debit card connected to the account of the term deposit during the whole interest period. <b>AND</b> HUF 10,000 purchase with the debit card(s) per month. The total purchase of HUF 120,000 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	1.00%
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 fulfilment of the GRÁNIT 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 12 month Easy term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for individuals.



### 1.2.2 GRANIT Premium deposit

Interest period 6 months

Type of premium deposit	Annual basic interest rate	Annual premium interest rate above the base rate	Condition of the premium interest rate	AER
<b>GRANIT Premium deposit – „Debit card purchase”</b>	1.50%	0.50%	HUF 10,000 purchase with the debit card(s) required per month. The total purchase of HUF 60,000 with the debit card connected to the account of the term deposit in the deposit period before the Bank examines the fulfillment of conditions.	2.00%

AER in case of non-fulfillment of the condition on premium interest rate	1.50%
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
Minimum amount	HUF 50,000

The fulfilment of the 2 month - GRANIT Platinum deposit conditions 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). 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 Premium deposit, the savings will be rolled over in a 6 month Easy term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for individuals.

### 1.3.1 GRÁNIT 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 <sup>st</sup> month of the period:	1.50%	1.50%	HUF 240,000 purchase 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.
2 <sup>nd</sup> month of the period:	1.50%	1.50%	
3 <sup>rd</sup> month of the period:	2.10%	1.70%	
4 <sup>th</sup> month of the period:	2.10%	1.80%	
5 <sup>th</sup> month of the period:	2.30%	1.90%	
6 <sup>th</sup> month of the period:	2.30%	1.97%	
7 <sup>th</sup> month of the period:	2.40%	2.03%	
8 <sup>th</sup> month of the period:	2.40%	2.08%	
9 <sup>th</sup> month of the period:	2.60%	2.13%	
10 <sup>th</sup> month of the period:	2.60%	2.18%	
11 <sup>th</sup> month of the period:	2.60%	2.22%	
12 <sup>th</sup> month of the period:	2.60%	2.25%	
13 <sup>th</sup> month of the period:	2.60%	2.27%	
14 <sup>th</sup> month of the period:	2.60%	2.30%	
15 <sup>th</sup> month of the period:	2.60%	2.31%	
16 <sup>th</sup> month of the period:	2.60%	2.33%	
17 <sup>th</sup> month of the period:	2.60%	2.34%	
18 <sup>th</sup> month of the period:	2.60%	2.35%	
19 <sup>th</sup> month of the period:	2.60%	2.36%	
20 <sup>th</sup> month of the period:	2.60%	2.37%	
21 <sup>th</sup> month of the period:	2.60%	2.38%	
22 <sup>th</sup> month of the period:	2.60%	2.39%	
23 <sup>th</sup> month of the period:	2.60%	2.39%	
24 <sup>th</sup> month of the period:	2.60%	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 1.00%

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 GRÁNIT Uplifting 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). 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.

### 1.3.2 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 <sup>st</sup> month of the period:	0.40%	0.40%	To have an activated debit card on the connected account of the deposit.
2 <sup>nd</sup> month of the period:	0.65%	0.53%	
3 <sup>rd</sup> month of the period:	0.90%	0.65%	
4 <sup>th</sup> month of the period:	1.15%	0.78%	
5 <sup>th</sup> month of the period:	1.40%	0.90%	
6 <sup>th</sup> month of the period:	1.80%	1.05%	
7 <sup>th</sup> month of the period:	2.20%	1.21%	
8 <sup>th</sup> month of the period:	2.60%	1.39%	
9 <sup>th</sup> month of the period:	3.00%	1.57%	
10 <sup>th</sup> month of the period:	3.40%	1.75%	
11 <sup>th</sup> month of the period:	3.80%	1.94%	
12 <sup>th</sup> month of the period:	5.10%	2.20%	

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 1.00%

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.

### 1.3.3 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 <sup>st</sup> month of the period:	0.65%	0.65%	To have an activated debit card on the connected account of the deposit.
2 <sup>nd</sup> month of the period:	1.05%	0.85%	
3 <sup>rd</sup> month of the period:	1.45%	1.05%	
4 <sup>th</sup> month of the period:	2.05%	1.30%	
5 <sup>th</sup> month of the period:	2.45%	1.53%	
6 <sup>th</sup> month of the period:	3.75%	1.90%	

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	1.00%
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.

### **GRANIT Flexible deposit**

Interest period                      6 months



	<b>Annual interest rate in the actual month of the period</b>	<b>AER in case of withdrawal on the last day of actual month of the period</b>	<b>Condition</b>
1 <sup>st</sup> month of the period:	0.55%	0.55%	To have an activated debit card on the connected account of the deposit.
2 <sup>nd</sup> month of the period:	1.00%	0.78%	
3 <sup>rd</sup> month of the period:	1.45%	1.00%	
4 <sup>th</sup> month of the period:	1.90%	1.23%	
5 <sup>th</sup> month of the period:	2.35%	1.45%	
6 <sup>th</sup> month of the period:	2.95%	1.70%	

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	1.00%
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 Flexible 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 Flexible deposit, the savings will be rolled over in a 6 month Flexible term deposit with the interest rate published to the effected Announcement on Deposits and Other Savings for Individuals.

## 1.2. Term deposits without extra conditions

### 1.3.4 GRANIT Changing deposit for 1 year

Special offer from 13 January 2014 until cancellation  
 Interest period 12 months



Type of deposit	Annual interest rate	AER	Minimum amount
<b>GRÁNIT Changing deposit</b>	actual NBH base rate + 0.75%	1.65% (calculated with the NBH based rate valid on 25/05/2016)	HUF 50,000

Annual interest rate and AER in case of early withdrawal	NBH base rate - 1.00% on the date of withdrawal (calculated with the NBH based rate valid on 25/05/2016: 0.50%)
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 GRÁNIT 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.



### 1.3.5 GRANIT Simple term deposit

Term	Annual interest rate	AER
1 month	1.05%	1.05%
2 months	1.00%	1.00%
3 months	1.00%	1.00%
4 months	1.00%	1.00%

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.

### 1.3.6 GRANIT Easy HUF term deposit

Term	Annual interest	AER
1 month	0.25%	0.25%
3 months	0.35%	0.35%
6 months	0.40%	0.40%
9 months	0.45%	0.45%
12 months	0.50%	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
Minimum amount	HUF 50,000

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.

### 1.3.7 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.

### 1.3.8 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.



## 2. **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 0.50%) (calculated with the NBH based rate valid on 25/05/2016: 0.50%)
Annual sight interest rate for the share of balance over HUF 500,000	current NBH base rate - 1% (but at least 1.40%) (calculated with the NBH based rate valid on 25/05/2016: 1.40%)
AER (annual equivalent rate) of the share of balance up to HUF 500,000	0.50% (calculated with the NBH based rate valid on 25/05/2016)
AER (annual equivalent rate) of the share of balance over HUF 500,000	1.36% (calculated with the NBH based rate valid on 25/05/2016)
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 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: change the conditions and interest rate of GRÁNIT Uplifting deposit for 24 month.**

Effective from 5th September 2016  
**Budapest, 2th September 2016**