

KELER Ltd.
List of Interest Payment Conditions for
holders of cash accounts and cash sub
accounts

Effective from: 15 July 2019

I. Interest rates, HUF

KELER Ltd. pays interest for the closing balance of cash accounts and cash sub accounts maintained by KELER Ltd. for individual account holders and for the cash accounts to register collective guarantee funds:

1. interest rate for the credit balance of own and client (sub) accounts of cash accounts:

Central bank O/N deposit rate -0.20 %

2. interest rate for the credit balance of collateral and purchase price deposit (sub) accounts of cash accounts:

Central bank O/N deposit rate -0.10 %

3. rate of interest paid for the credit balance of accounts Collective Guarantee Fund (KGA):

Central bank O/N deposit rate -0.15 %

II. Interest rates, foreign exchange

KELER Ltd. pays and charges interest for the foreign exchange cash accounts maintained by KELER Ltd. as follows:

1. interest rate for the credit balance of EUR foreign exchange accounts:

-0.75 % per annum

2. interest rate for the credit balance of USD foreign exchange accounts:

-0.10 % per annum

3. interest rate for the credit balance of CHF foreign exchange accounts:

-1.05 % per annum

4. interest rate for the credit balance of DKK foreign exchange accounts:

-1.00 % per annum

5. interest rate for the credit balance of SEK foreign exchange accounts:

-1.05 % per annum

6. interest rate for the credit balance of JPY foreign exchange accounts:

-0.40 % per annum

7. interest rate for the credit balance of PLN foreign exchange accounts:

0.00 % per annum

8. rate of interest charged to the debit balance of accounts held with KELER Ltd:

7.00 % per annum

III. Interest settlement

KELER Ltd. credits and debits the interest defined in Sections I. and II. monthly on the cash accounts of account holders and the collective guarantee fund accounts. KELER Ltd. charges the interest rate defined in Section II. on the cash account of account holders at the maturity of the transaction.

Method of interest calculation:

$$\frac{\text{Credit balance of account} \times \text{interest rate p.a. expressed as a \%} \times \text{number of calendar days}}{36000}$$

In case of termination of account KELER Ltd. does not pay interest for the last day.