

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

Effective from: 21 September 2021

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 all HUF cash deposit accounts:

Central bank O/N deposit rate -0.30 %

2. interest rate for the HUF custody accounts:

0 %

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:

-1.30 % per annum

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

-0.55 % per annum

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

-0.55 % per annum

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

-1.15 % per annum

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

-1.45 % per annum

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

-1.25 % per annum

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

-0.75 % per annum

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

-1.25 % per annum

9. interest rate for the credit balance of NOK foreign exchange accounts:

-1.25 % per annum

10. interest rate for the credit balance of AUD foreign exchange accounts:

-0.50 % per annum

11. interest rate for the credit balance of CAD foreign exchange accounts:

-0.50 % per annum

12. interest rate for the credit balance of NZD foreign exchange accounts:

-0.50 % per annum

13. interest rate for the credit balance of AED foreign exchange accounts:

-0.50 % per annum

14. interest rate for the credit balance of ARS foreign exchange accounts:

-0.75 % per annum

15. interest rate for the credit balance of ILS foreign exchange accounts:

-1.25 % per annum

16. 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.