

Depository Announcement – No. 13/2015
Teller Services

Effective from: 13 July 2015

KELER provides teller services - exclusively in Hungarian forint - pursuant to the agreement concluded with **UniCredit Bank Hungary Zrt.** (registered office: 1054 Budapest, Szabadság tér 5-6), hereinafter: Bank, through the teller desks of the Bank's branches.

KELER opened an account with the Bank under no. **10918001-00000001-02340136** for teller payments and deposits. The Bank's teller services are available for KELER cash account holder clients pursuant to the General Business Rules, other internal regulations and regulatory documents of UniCredit Bank, and this Depository Announcement.

Cash deposit

Cash may be deposited through the payment forms provided by the Bank, to the **KELER account no. 10918001-00000001-02340136** managed by UniCredit Bank.

In the comments section of the teller form the following must always be noted:

- company name of the depositor account holder (XYZ Investment Service Provider Ltd.) and
- its KELER account number to which the deposit is requested (144.....-.....-.....).

KELER credits amounts that are deposited by T day 4:00 pm at the Bank's teller desk within 1 hour from the receipt of the electronic information sent by the Bank, based on the data provided by the client in the comments section of the payment form and the data of the message that is forwarded by the Bank to KELER.

Cash withdrawal

Cash withdrawals are made on the given working day, by means of delivery by the Bank to the registered office of the account holder, from the KELER account specified by the account holder.

For each cash withdrawal, KELER requests the submission of a preliminary request by the account holder.

The terms of acceptance of the cash withdrawal request by KELER are the following:

- completing a form with the following data:
 - o Name of account holder requesting the cash withdrawal
 - o Account holder's place of business, same as the delivery address
 - o Account number to be debited at KELER
 - o Payment amount (HUF)
 - o Requested time of cash handover between 9:00 am - 4:00 pm on banking days
 - o Name of the person taking over the cash
 - o Number of his/her identification document
 - o Telephone number of the person requesting the cash withdrawal
- a duly signed request pursuant to the signature card belonging to the KELER account
- receipt of the request by KELER for T day no later than T-1 2:00 pm. The request may be sent to fax no. +36-1-352-1042 or may be dropped off at KELER's Customer Service.
- confirmation of the written request by phone using the password pertaining to the KELER account.

The account holder must make available the sufficient coverage for cash withdrawal on the

specified account by T-1 2:30 pm.

KELER blocks the coverage on the specified account on T-1 and orders the cash delivery from the Bank to the specified address. After this the cash withdrawal request cannot be cancelled.

On T day, KELER debits the client's account with the amount that has been blocked for cash withdrawal.

No cash can be withdrawn if the coverage of the requested amount is missing or is insufficient.

The cash delivery is completed, depending on the Bank's delivery route, within +/- 1 hour of the requested delivery time.

KELER does not accept any complaints after the cash is taken over.

If no authorised person is available to take over the cash at the address that is specified for cash withdrawal, the person delivering the cash returns the cash to the Bank. In this case KELER passes the delivery fee charged by the Bank on to the account holder.

Teller desk business hours

The Bank provides teller desk services during the announced business hours.

Fees

After having utilized the Bank's teller services, with the exception of failed cash delivery, KELER charges the fees specified in its effective Fee Schedules.

Budapest, 13 July 2015.

KELER Ltd.