



# **Fees and Charges Schedule for Corporate Clients**

**Effective: as of 18 Jan 2023**

## Fees and Charges Schedule

1. This Fees and Charges Schedule for Corporate Clients (“**Fees and Charges Schedule**”) forms an integral part with the Standard Terms of Business of China Construction Bank (Europe) S.A. Hungary Branch (“**Branch**”).
2. Fees of account maintenance will be debited by the Branch to the Client’s payment account. Other occasional fees, commissions and costs will be charged by the Branch to the Client’s account at the time of the transaction concerned, in case of engagement for the whole period in advance.
3. Beyond the commissions specified in this Fees and Charges Schedule, the Client is bound to pay all out-of-pocket expenses of the Branch including postage, courier service, telex, telephone, facsimile message, SWIFT charges, stamp duties and any other out-of-pocket expenses as well as the commissions and costs payable to the partner banks involved in the execution of the relevant transaction.
4. At the calculation of the fees and costs – if the HUF amount calculated on the basis of the percentage rate and/or the FCY exchange rate is not a whole number - the Branch reserves the right to round off sums by rounding down fractions of 0,50 or smaller and rounding up fractions of 0,51 or greater to the nearest whole number.
5. The Branch would like to draw your attention to the fact, that in any case when the Bank is acting as payer, it will make all payments subject to any taxes and/or contributions, after the deduction of personal income tax (tax advance) respectively healthcare contribution according to prevailing legal regulations in force. In addition, if the knowledge of the client's tax ID number is necessary for the Branch to effect the payment, the Branch will refuse pay-out until the tax ID number has been credibly documented.
6. Cut-off times

<b>Payment orders sent in hard copy/Email</b>	<b>Cut-off time Business Days</b>	<b>Execution date</b>
in EUR / USD	until 14:30	up to 2 Business Days
In CNH	until 11:00	up to 2 Business Days

7. Value days

<b>Outgoing transfers</b>	the debit value date corresponds to the execution day of the payment operation
<b>Incoming transfers</b>	
in EUR/EEA currencies	availability date
in non-EEA currencies	up to 1 Business Day
in case of exchange	up to 2 Business Days

### I. **Account maintenance and account handling**

<b><i>Keeping of FCY payment accounts</i></b>	
<ul style="list-style-type: none"> <li>Account opening (for each account opening initiated by the Client)</li> </ul>	EUR 200,- / account
<ul style="list-style-type: none"> <li>Account closing</li> </ul>	EUR 100,- / account
<ul style="list-style-type: none"> <li>Account maintenance for account</li> </ul>	EUR 10,- / month / account
<ul style="list-style-type: none"> <li>Postal charges for packages sent to the Client</li> </ul>	according to the valid conditions of the Hungarian Post
<ul style="list-style-type: none"> <li>Certificate fee regarding account keeping (e.g.: transfer orders, account keeping, account balance, SWIFT message copy)</li> </ul>	EUR 40,- / document
<b>II. Payments</b>	
<b><i>Incoming*</i></b>	
<u><i>FCY Payments</i></u>	
In case of transactions from EEA in EUR currency	
<ul style="list-style-type: none"> <li>Payments to FCY accounts in the currency of the account</li> </ul>	Free of charge
<ul style="list-style-type: none"> <li>Payments to FCY accounts in other currency</li> </ul>	Free of charge
In case of transactions from EEA in currency other than EUR or transactions from outside EEA in any currency	
<ul style="list-style-type: none"> <li>Payments to FCY accounts in the currency of the account</li> </ul>	0,075% min EUR 15,- max EUR 150,- or the equivalent thereof in another foreign currency
<ul style="list-style-type: none"> <li>Payments to FCY accounts in other currency</li> </ul>	0,075% min EUR 15,- max EUR 150,- or the equivalent thereof in another foreign currency
<b><i>Outgoing</i></b>	
<u><i>Fulfilment - FCY Payments - In case of EUR and SEPA transactions to EEA</i></u>	
<ul style="list-style-type: none"> <li>Payment order sent in hard copy/Email</li> </ul>	0,1%, min. EUR 10,- + 0.3%, max. EUR 25,-**
<ul style="list-style-type: none"> <li>Transfer between own accounts</li> </ul>	Free of charge
<u><i>Fulfilment - FCY Payments - In case of transactions to EEA in currency other than EUR or transactions to outside EEA in any currency</i></u>	
<ul style="list-style-type: none"> <li>Payment order sent in hard copy/Email or Fax</li> </ul>	0,2%, min. EUR 20,-

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	+ 0.3%, max. EUR 25,-**
<b>III. Others</b>	
Modification and cancellation of transfer order	
<ul style="list-style-type: none"> <li>• EUR transaction within EEA</li> </ul>	EUR 30,- / item
<ul style="list-style-type: none"> <li>• Foreign transaction and in transaction in any currency outside EEA, and transaction is EEA in any currency other than EEA</li> </ul>	EUR 40,- / item + foreign bank charges
<b>IV. Miscellaneous</b>	
<ul style="list-style-type: none"> <li>• Bank information</li> </ul>	EUR 40,- / document
<ul style="list-style-type: none"> <li>• Capital payment certificate</li> </ul>	EUR 40,- / document
<ul style="list-style-type: none"> <li>• Certificate on separated own funds (for tenders)</li> </ul>	EUR 40,- / document
<ul style="list-style-type: none"> <li>• Audit letter</li> </ul>	EUR 40,- / document
<ul style="list-style-type: none"> <li>• Special Demand (e.g. payment investigation)</li> </ul>	EUR 60,- / hour
<ul style="list-style-type: none"> <li>• Confirmation via Telefax, E-mail (e.g. SWIFT etc.)</li> </ul>	EUR 30,- / inquiry
<ul style="list-style-type: none"> <li>• Termination of the payment services agreement in force for less than 6 (six) months by the Client</li> </ul>	EUR 0,-
<u>Fees of Collateral registry</u>	
<ul style="list-style-type: none"> <li>•</li> </ul>	
<ul style="list-style-type: none"> <li>• Fee charged for the making of a statement by the Branch on establishing/modifying a lien in the Collateral registry system</li> </ul>	HUF 8,400,- / piece of asset
<ul style="list-style-type: none"> <li>• Registration and modification of mortgage</li> </ul>	HUF 15,100,- / registration, modification

\* Currently, for incoming FCY Payment, when your counterparties initiate a remittance to your current account kept by us, please notify them to fill in the below additional information of Beneficiary Bank and Intermediary Bank as follows:

### For CNH:

Intermediary Bank: China Construction Bank Corporation, London Branch

SWIFT: PCBCGB2BCLR

Beneficiary Bank: China Construction Bank (Europe) S.A., Luxembourg

SWIFT: PCBCLULL

Beneficiary Bank Address: BOULEVARD ROYAL, 1

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ADDITIONAL: For Further Credit to China Construction Bank (Europe) S.A. Hungary Branch, SWIFT: PCBCHUHB

### For EUR:

Intermediary Bank: China Construction Bank (Europe) S.A., Luxembourg

SWIFT: PCBCLULL via Target2

Beneficiary Bank: China Construction Bank (Europe) S.A. Hungary Branch

SWIFT: PCBCHUHB

Beneficiary Bank Address: Szabadság tér 7. 1054 Budapest, Hungary

### For USD:

Intermediary Bank: Bank of America, N.A., New York

SWIFT: BOFAUS3N

Beneficiary Bank: China Construction Bank (Europe) S.A., Luxembourg

Beneficiary Bank Address: BOULEVARD ROYAL, 1

ADDITIONAL: For Further Credit to China Construction Bank (Europe) S.A. Hungary Branch, SWIFT: PCBCHUHB

*\*\* Max EUR 25,- applies ONLY to the added "+ 0.3%"*

#### 8. Default interest

The default interest rate applied by the Branch in accordance with the Standard Terms and in the cases specified therein shall be the default interest rate is + 5% p.a.

#### 9. Deposit

(1) Minimum FCY amounts depositable at the Branch are as set out below:

Type	Minimum Amount
Sight deposits (FCY)	0
<b>Term deposit:</b>	
<b>Currency</b>	<b>Minimum Amount</b>
• EUR	500,000
• USD	500,000
• CNY	3,500,000

(2) Minimum term of deposits: 3 months

(3) The interest for Sight deposit and the balance of payment account is 0%. With respect to accounts kept in EUR, USD and CNY currencies if the interest rate applicable to any of such accounts is

negative the Branch will charge to the Client and the Client shall pay to the Branch the amount of interest calculated on the daily credit balance of the relevant account. Such amount shall be calculated at the interest rate and due and payable monthly in arrears.

- (4) Term Deposit interest is calculated according to the following formula:

$$\text{Interest amount} = \frac{\text{principal} \times \text{term (in calendar days)} \times \text{interest rate}}{360 \text{ days} \times 100}$$

- (5) The Branch hereby informs its Clients about the calculation formula of the uniform deposit interest rate indicator (“**EBKM**”) applied under the individual deposit contracts:

- a. if the number of days remaining until the maturity of the deposit is less than 365 days, then

$$\text{Elhelyezett betét} = \sum_{i=1}^n \frac{(k + bv)^i}{1 + r \times (t_i / 365)}$$

Deposit placed ; or

- b. if the number of days remaining until the maturity of the deposit is at least 365 days, and in the case of a sight deposit or a deposit fixed for an indefinite term, then

$$\text{Elhelyezett betét} = \sum_{i=1}^n \frac{(k + bv)^i}{(1 + r)^{(t_i/365)}}$$

Deposit placed ; where  $n$  is: the number of interest payments;  $r$  is: the EBKM percentage;  $t_i$  is: the number of days remaining from the deposit fixing day until payment no.  $i$ ;  $(k+bv)^i$  is: the amount of the interest earned and the deposit amount paid back at payment no.  $i$ .

- (6) If breaking or terminating a deposit during its term, no interest is paid, and when breaking or terminating a deposit, the total amount of the deposit is released.
- (7) The Branch shall deduct any taxes and public charges (if any) due from the interest payable to the Customer and pay the same to the competent authority, if required by applicable law.

## 10. Credit and Loan Agreement

- (1) The fees related to loan including commitment fee, interest and other fees are subject to Loan Agreement.
- (2) Interest relating to loan depending on a time period are calculated based on the following formula:  
principal (credit amount) x number of calendar days x interest rate  
360 days<sup>1</sup> x 100
- (3) Commitment fee relating to loan depending on a time period are calculated based on the following formula:  
(Unused portion of the Service x Commitment Fee x Number of days)  
360 days x 100
- (4) When calculating the fees and costs, fixed amounts shall be rounded to two decimal places, and percentage rates shall be rounded to three decimal places.

- (5) If the credit, loan, interest, commissions, fees and other costs are paid late, the Branch may charge default interest at the rate equal to the aggregate of the interest rate determined for the relevant loan and + 5% p.a..

### 10. Right of unilateral modification

The Branch is entitled to modify interest rates, fees, costs and other conditions set out in the Standard Terms, this Fees and Charges Schedule and the agreement concluded with the Client unilaterally, provided that it is justified by any:

- a) change, introduction, entry into force, entry into effect or repeal of any legislation, other legal measures of state control, legal instrument of the European Union, court or official decision or order, recommendation or guidance containing provisions applicable to the legal relationship of the Parties subject to the Standard Terms of Business (including but not limited to all domestic or foreign legal act listed above which imposes any government tax on the services subject to the Standard Terms of Business), or the official or court interpretation thereof, or
- b) change of law governing or affecting the activity or conditions of operation of the Branch, change of central bank regulation or other regulations mandatory for the Branch, increasing of public dues (e.g. tax, duty) of the creditor, change of rules on required reserves, or
- c) change of interbank credit interest rates, central bank prime rate, central bank repo and deposit interest rates, consolidated or service-related consumer price index, change of money market fundraising options, change of capital market and money market interest rates, change of yield of securities publicly issued by the creditor bank, unfavourable relative movements of FX SWAP and other yield curves, raise of interest rates of the Branch client term deposits, change of the yield of government securities, of risk factors of investment credit, deferred financial performance and securities lending, of exchange rates applied for settlement of the transaction, of cost of funds for the Branch, of costs of providing credit, proven change of costs incurred by the Bank determined by third parties in relation to services provided to the Client, or
- d) change of factors of the risk taken for the Client, according to Branch's client rating, cover assessment and risk taking policies with contents provided for by the law, including change of Client creditworthiness, of collateral value, as well as change of risk factors for certain credit products and of the Branch interest rate risk premium,
- e) market collapse occurs. Market collapse means any situation when, due to money market disturbances or other reasons not imputable to the Branch, the interest base may not be determined, because the interest base is not available on the interest rate quotation date.

The Branch shall notify the Clients of any modifications concerning interest, fees detrimental for the Client at least 15 days prior to entry into force of the modification, in an announcement to be displayed at the premises of the Branch open for customer service and, in relation to electronic trading services in electronic form on its website. An agreement under the Standard Terms of Business may not be modified unilaterally by introduction of any new fee or cost. The calculation method of the respective interest, fee or cost elements as defined in the agreement may not be modified unilaterally, to the detriment of the Client.

This notification obligation does not apply in case of modifying the interest rate or exchange rate if the changes are based on a reference interest rate or reference exchange rate.

### 11. Collaterals

- (1) The Branch may at any time require the Client to provide adequate security (including, but not limited to mortgages, pledge, security deposit, suretyship, guarantee) for its claims against the Client, even if the Client's debt is not yet due or is subject to a condition that has not yet occurred.
- (2) All assets encumbered in favour of the Branch shall serve as security for all claims of the Branch against the Client, irrespective of whether the claim arises from a loan, guarantee, letter of credit or other claim against the Branch, unless the Parties have expressly agreed to use the collateral for other purposes.
- (3) The Client shall maintain and protect all assets serving as security in favour of the Branch and shall ensure the enforceability of the secured claims. The Client shall promptly inform the Branch of any change in the value or realisability of the collateral.
- (4) The Branch shall be entitled to have the assets serving as security valued or to employ a valuer for this purpose.
- (5) The Client shall bear the costs related to the provision, holding, management, valuation, sale and release of the collateral and the enforcement of the secured claims.
- (6) If the Client fails to meet its obligations when due, the Branch has the right to enforce its rights under the collateral and to sell the collateral. If the collateral is not in the Branch's possession, the Client shall, upon the Branch's request, hand over the assets serving as security and their official permits and documentation to the Branch within 5 calendar days. The Branch may determine which collateral to be sold and the order and method of sale in its sole discretion.

### 12. Interpretation

If any provision in the Standard Terms conflicts with, or contradicts, a provision in the Fees and Charges Schedule, the latter provision shall prevail to the extent of such conflict or contradiction and only insofar as it does not conflict with any duty or obligation we may owe to you under any *Applicable Law*.