

Ex-ante Sample Cost Calculations

Effective as from 16th April 2025

Dear Customer,

the purpose of these ex-ante sample cost calculations is to inform investors on potential costs that might be incurred in relation to the financial instruments selected for investment, including:

- Initial costs (e.g. buying or sales commissions, duties and spreads)
- Ongoing costs (e.g. securities account management fee, fund management fee, investor protection contribution)
- One-off exit costs (e.g. selling or redemption commissions, spreads)

In accordance with the relevant investor protection rules, the following items are shown separately from one another in the sample calculations:

- Costs of investment services: costs related to the acquisition, holding, and sale of the financial instrument, and to the investment services used, which are deducted by the Bank
- Costs of the financial instrument: costs incurred at the issuer of the product
- Inducements: fees and commissions paid by third parties to the Bank

Please be informed that these sample calculations include estimated values calculated for predetermined investment amounts and time perspectives, which estimates are based on assumptions, and may differ from the costs and fees actually incurred on individual transactions.

For the sake of transparency, the calculations include all fee and commission calculations projected onto the amount to be invested.

The factors influencing the measure of the costs shown may include among others: changes in the price of the financial instrument, amendment of the terms and conditions of investment services, changes in the costs and fees incurred at the issuer of the financial instrument, etc.

For information on the exact and detailed costs and fees related to financial instruments, please contact the issuer of the product.

Upon the preparation of the ex-ante fee- and cost calculations our Bank has been reckon with your Terms & Conditions specified in your Treasury Frame Agreement.

Please be informed, that the calculations of certain fees and commissions included in the sample cost calculations are tied to the average consumer price index published annually by the Hungarian Central Statistical Office in respect of the preceding calendar year. The amount or measure of the fees shall automatically change as from 1st April of each year in accordance with the average consumer price index governing for the preceding calendar year (i.e. it shall be indexed). Fee changes are disclosed by the Bank by the date of 1st April each year at the latest in the Lists of Terms & Conditions. When calculating the change of a fee amount, the Bank uses integer HUF amounts, and in the case of fee items determined in EUR, amounts rounded to two decimals, according to the general rules of rounding. The Bank reserves the right not to enforce the indexation of fees in respect of certain customer groups or service types in any year, or even in several successive years.

Ex-ante cost calculations for OTC derivative transactions is disclosed through the <https://www.raiffeisen.hu/befektetesi-termektajekoztatok> website and on the same page you can reach PRIIPs KID for retail investment product packages and insurance-based investment products.

Before making your investment decision please consider the subject of the investment, risk, fees, account management fees, ad hoc cost, the costs incurred by the producer of the product and the impact of these on return of your investment.

For information related to the taxation of investments, please visit www.nav.gov.hu website.

Please be informed, that all calculations based on the highest investment conditions announced for the customers, therefore please note that according to your specific conditions, these fees (securities account management fee, minimum fee) may differ.

Purchase of Exchange listed shares

Budapest Stock Exchange – Purchase of equities and certificates – sample calculation

Amount to be invested: HUF 1 500 000,00

Currency: HUF

Assumed holding period: 1 year

Market: **XBUD**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	HUF 15 000,00 / 1,000%	HUF 5 250,00 / 0,350%	HUF 15 000,00 / 1,000%	HUF 35 250,00 / 2,350%
Cost of financial instrument	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
- Fee received from a third party	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
Total costs	HUF 15 000,00 / 1,000%	HUF 5 250,00 / 0,350%	HUF 15 000,00 / 1,000%	HUF 35 250,00 / 2,350%

Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	HUF 15 000,00 / 1,00%	One-off initial cost
	min HUF 2 000,00 / 1,00%	
Securities account management fee	HUF 5 250,00 / 0,350% p.a. 0,350%	Ongoing cost
Commission	HUF 15 000,00 / 1,00%	One-off initial cost
	min HUF 2 000,00 / 1,00%	One-off exit cost
Cost of financial instrument	Cost measure	Cost type
-	-	-

Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 35 250,00 / 2,350%

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

This illustrative sample calculation is prepared based on the terms and conditions concerning a 3 year RBI certificate.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

London Stock Exchange - Purchase of equities and certificates – sample calculation

Purchase of shares issued in Ireland

Amount to be invested: HUF 1 500 000,00

3 035,45 GBP

Currency: GBP

Assumed holding period: 1 year

Number of shares: 100

Market: XLON

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	HUF 30 000,00 / 2,000%	HUF 5 250,00 / 0,350%	HUF 15 000,00 / 1,000%	HUF 50 250,00 / 3,350%
Cost of financial instrument	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
- Fee received from a third party	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
Total costs	HUF 30 000,00 / 2,000%	HUF 5 250,00 / 0,350%	HUF 15 000,00 / 1,000%	HUF 50 250,00 / 3,350%

Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	HUF 15 000,00 / 1,00%	One-off initial cost
	min GBP 30,00 / 1,00%	
Stamp duty	HUF 15 000,00 / 1,00%	One-off initial cost
Securities account management fee	HUF 5 250,00 / 0,350% p.a. 0,350%	Ongoing cost
Commission	HUF 15 000,00 / 1,00%	One-off initial cost
	min GBP 30,00 / 1,00%	One-off exit cost
Cost of financial instrument	Cost measure	Cost type

Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by

HUF 50 250,00 / 3,350%

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

This illustrative sample calculation is prepared based on the terms and conditions concerning a 3 year RBI certificate.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

London Stock Exchange - Purchase of equities and certificates – sample calculation

Purchase of shares issued not in Ireland or in the United Kingdom

Amount to be invested: HUF 1 500 000,00 3 035,45 GBP

Currency: GBP

Assumed holding period: 1 year

Number of shares: 100

Market: XLON

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	HUF 15 000,00 / 1,000%	HUF 5 250,00 / 0,350%	HUF 15 000,00 / 1,000%	HUF 35 250,00 / 2,350%
Cost of financial instrument	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
- Fee received from a third party	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
Total costs	HUF 15 000,00 / 1,000%	HUF 5 250,00 / 0,350%	HUF 15 000,00 / 1,000%	HUF 35 250,00 / 2,350%

Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	HUF 15 000,00 / 1,00%	One-off initial cost
	min GBP 30,00 / 1,00%	
Securities account management fee	HUF 5 250,00 / 0,350% p.a. 0,350%	Ongoing cost
Commission	HUF 15 000,00 / 1,00%	One-off initial cost
	min GBP 30,00 / 1,00%	One-off exit cost
Cost of financial instrument	Cost measure	Cost type
-	-	-

Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 35 250,00 / 2,350%

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

This illustrative sample calculation is prepared based on the terms and conditions concerning a 3 year RBI certificate.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

NASDAQ - Purchase of equities and certificates – sample calculation

Amount to be invested: HUF 1 500 000,00 3 810,98 USD

Currency: USD

Assumed holding period: 1 év

Number of shares: 100

Market: XNAS

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	HUF 16 137,60 / 1,076%	HUF 5 250,00 / 0,350%	HUF 16 137,60 / 1,076%	HUF 37 525,20 / 2,502%
Cost of financial instrument - Fee received from a third party	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
Total costs	HUF 16 137,60 / 1,076%	HUF 5 250,00 / 0,350%	HUF 16 137,60 / 1,076%	HUF 37 525,20 / 2,502%

Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	HUF 15 744,00 / 1,050%	One-off initial cost
	min USD 40,00 / 0,95%	
Other fee	393,6000 / 0,026%	One-off initial cost
	1 cent/share	
Securities account management fee	HUF 5 250,00 / 0,350%	Ongoing cost
	p.a. 0,350%	
Commission	HUF 15 744,00 / 1,050%	One-off exit cost
	min USD 40,00 / 0,95%	
Other fee	393,6000 / 0,026%	One-off exit cost
	1 cent/share	
Cost of financial instrument	Cost measure	Cost type

Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 37 525,20 / 2,502%

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

This illustrative sample calculation is prepared based on the terms and conditions concerning a 3 year RBI certificate.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

NYSE EURONEXT - EURONEXT PARIS - Purchase of equities and certificates – sample calculation

Amount to be invested: HUF 1 500 000,00 3 657,73 EUR

Currency: EUR

Assumed holding period: 1 év

Market: XPAR

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	HUF 25 004,50 / 1,667%	HUF 5 250,00 / 0,350%	HUF 20 504,50 / 1,367%	HUF 50 759,00 / 3,384%
Cost of financial instrument	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
- Fee received from a third party	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
Total costs	HUF 25 004,50 / 1,667%	HUF 5 250,00 / 0,350%	HUF 20 504,50 / 1,367%	HUF 50 759,00 / 3,384%

Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	HUF 20 504,50 / 1,367% * min EUR 50,00 / 1,00%	One-off initial cost
Transaction tax	HUF 4 500,00 / 0,40%	One-off initial cost
Securities account management fee	HUF 5 250,00 / 0,350% p.a. 0,350%	Ongoing cost
Commission	HUF 20 504,50 / 1,367% min EUR 50,00 / 1,00%	One-off exit cost

* the minimum fee of EUR 50 in HUF

Cost of financial instrument	Cost measure	Cost type
-	-	-

Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 50 759,00 / 3,384%

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

This illustrative sample calculation is prepared based on the terms and conditions concerning a 3 year RBI certificate.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

WIENER BOERSE AG - Purchase of equities – sample calculation

Amount to be invested: HUF 8 500 000,00

20 727,16 EUR

Currency: EUR

Assumed holding period: 1 év

Market: **XWBO**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	HUF 85 000,00 / 1,000%	HUF 29 750,00 / 0,350%	HUF 85 000,00 / 1,000%	HUF 199 750,00 / 2,350%
Cost of financial instrument	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
- Fee received from a third party	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
Total costs	HUF 85 000,00 / 1,000%	HUF 29 750,00 / 0,350%	HUF 85 000,00 / 1,000%	HUF 199 750,00 / 2,350%

Detailed costs:

Cost of investment services			Cost measure	Cost type
Commission			HUF 85 000,00 / 1,00%	One-off initial cost
	min		EUR 50,00 / 1,00%	
Securities account management fee			HUF 29 750,00 / 0,350% p.a. 0,350%	Ongoing cost
Commission			HUF 85 000,00 / 1,00%	One-off initial cost
	min		EUR 50,00 / 1,00%	One-off exit cost
Cost of financial instrument			Cost measure	Cost type

Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by

HUF 199 750,00 / 2,350%

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

This illustrative sample calculation is prepared based on the terms and conditions concerning a 3 year RBI certificate.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

XETRA - Purchase of equities – sample calculation

Amount to be invested: HUF 3 000 000,00

7 315,47 EUR

Currency: EUR

Assumed holding period: 1 year

Market: **XETR**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	HUF 30 000,00 / 1,000%	HUF 10 500,00 / 0,350%	HUF 30 000,00 / 1,000%	HUF 70 500,00 / 2,350%
Cost of financial instrument	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
- Fee received from a third party	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
Total costs	HUF 30 000,00 / 1,000%	HUF 10 500,00 / 0,350%	HUF 30 000,00 / 1,000%	HUF 70 500,00 / 2,350%

Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	HUF 30 000,00 / 1,00%	One-off initial cost
	min EUR 50,00 / 1,00%	
Securities account management fee	HUF 10 500,00 / 0,350% p.a. 0,350%	Ongoing cost
Commission	HUF 30 000,00 / 1,00%	One-off initial cost
	min EUR 50,00 / 1,00%	One-off exit cost
Cost of financial instrument	Cost measure	Cost type

Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by

HUF 70 500,00 / 2,350%

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

This illustrative sample calculation is prepared based on the terms and conditions concerning a 3 year RBI certificate.

Please be informed that related to the affected financial instrument additional costs incurred by the issuer of the product may arise which may have a further negative impact on the return of your investment. Costs incurred by the issuer are in all cases included in the cost of the financial instrument.

Before your investment decision please always visit the issuer's website for further, detailed information and get more information about the financial instrument from the PRIIPs KIDs.

NEW YORK STOCK EXCHANGE - Purchase of ETF – sample calculation

Amount to be invested: HUF 1 500 000,00 3 810,98 USD

Currency: USD

Assumed holding period: 1 year

Number of shares: 100

Market: **ARCX**

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	HUF 16 137,60 / 1,076%	HUF 5 250,00 / 0,350%	HUF 16 137,60 / 1,076%	HUF 37 525,20 / 2,502%
Cost of financial instrument	HUF 0,00 / 0,000%	HUF 14 250,00 / 0,950%	HUF 0,00 / 0,000%	HUF 14 250,00 / 0,950%
- Fee received from a third party	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
Total costs	HUF 16 137,60 / 1,076%	HUF 19 500,00 / 1,300%	HUF 16 137,60 / 1,076%	HUF 51 775,20 / 3,452%

Detailed costs:

Detailed costs:			
Cost of investment services	Cost measure		Cost type
Commission	HUF 15 744,00 / 1,050%		One-off initial cost
	min USD 40,00 / 0,95%		
Other fee	393,6000 / 0,026%		One-off initial cost
	1 cent/ETF		
Securities account management fee	HUF 19 500,00 / 1,300%		Ongoing cost
	p.a. 0,350%		
Commission	HUF 15 744,00 / 1,050%		One-off exit cost
	min USD 40,00 / 0,95%		
Other fee	393,6000 / 0,026%		One-off exit cost
	1 cent/ETF		
Cost of financial instrument	Cost measure		Cost type
Cost incurred by the issuer*	HUF 14 250,00	0,950%	Ongoing cost

*Please be informed that the ongoing costs may vary on investment fund basis, and further ad hoc fees may occur based on the Fund manager's decision.

Before your investment decision please always visit the Fund manager's website for further, detailed information.

Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 51 775,20 / 3,452%

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

Budapest Stock Exchange traded derivative transactions

BSE – Foreign Exchange Futures – sample calculation

Amount to be invested: HUF 1 500 000,00

Contract value in HUF	410,09	EUR
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Currency pair: EUR/HUF

30 756 750,00

Number of contracts: 75

Contract value: 75 000,00 €

Assumed holding period: 1 year

Market:XBUD

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	HUF 92 270,25 / 0,300%	HUF 0,00 / 0,000%	HUF 7 500,00 / 0,024%	HUF 99 770,25 / 0,324%
Cost of financial instrument	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
- Fee received from a third party	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
Total costs	HUF 92 270,25 / 0,300%	HUF 0,00 / 0,000%	HUF 7 500,00 / 0,024%	HUF 99 770,25 / 0,324%

Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	HUF 92 270,25 / 0,30%	One-off initial cost
	min HUF 2 000,00 / 0,30%	
Commission	HUF 7 500,00 / 0,024%	One-off initial cost
	HUF 100,00 / contract	One-off exit cost
Cost of financial instrument	Cost measure	Cost type

Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by

HUF 99 770,25 / 0,324%

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

BSE – Equity Futures – sample calculation

Initial margin/contract: HUF 1 192 000,00

Termék: OTP2502

Number of contracts: 10

Contract value:

Assumed holding period: 6 months

Contract value in HUF

47 980 000,00 at entry

47 060 000,00 at exit

2 000,00 shares

Market: XBUD

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	HUF 143 940,00 / 0,300%	HUF 0,00 / 0,000%	HUF 141 180,00 / 0,300%	HUF 285 120,00 / 0,600%
Cost of financial instrument - Fee received from a third party	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
Total costs	HUF 143 940,00 / 0,300%	HUF 0,00 / 0,000%	HUF 141 180,00 / 0,300%	HUF 285 120,00 / 0,600%

Detailed costs:

Cost of investment services	Cost measure		Cost type
Commission	HUF 143 940,00	/ 0,300%	One-off initial cost
futures rate at entry: 10 090 HUF	min HUF 1 500,00	/ 0,300%	
Commission	HUF 141 180,00	/ 0,300%	One-off exit cost
futures rate at exit: 9 090 HUF	min HUF 1 500,00	/ 0,300%	
Cost of financial instrument	Cost measure		Cost type
-	-		-

Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by

HUF 285 120,00 / 0,600%

The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

Foreign Exchange traded derivative transactions

EUREX Exchange – Equity Index Future Transaction – sample calculation

Amount to be invested / Initial margin: HUF 6 586 865,58 16 062,00 EUR
Currency: EUR
Number of contracts: 5
Contract value: 111 085,00 EUR
Assumed holding period: 1 year

Market: XEUR

	One-off initial cost(s)	Ongoing cost(s)	One-off exit cost(s)	Total
Cost of investment services	HUF 64 589,18 / 0,981%	HUF 0,00 / 0,000%	HUF 64 589,18 / 0,981%	HUF 129 178,35 / 1,961%
Cost of financial instrument	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
- Fee received from a third party	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%	HUF 0,00 / 0,000%
Total costs	HUF 64 589,18 / 0,981%	HUF 0,00 / 0,000%	HUF 64 589,18 / 0,981%	HUF 129 178,35 / 1,961%

Detailed costs:

Cost of investment services	Cost measure	Cost type
Commission	31,50 € / contract	One-off initial cost
Commission	31,50 € / contract	One-off exit cost
Cost of financial instrument	Cost measure	Cost type

Impact of costs on return:

The estimated costs and charges included in this statement are expected to decrease the return on the investment concerned by HUF 129 178,35 / 1,961%
The initial, ongoing and exit costs show the fluctuation of costs and charges over the investment time period.

Chicago Board of Trade – Commodity futures – sample calculation

Market: **XCBT**

Detailed costs:

Impact of costs on return:

According to the benchmark MNB mid rate prevailing on 31-Dec-2024

1 USD= 393,6