

PRESS RELEASE

Budapest, 20 September 2010

New deposit product ExtraKamat debuts in Erste Bank range

Special-offer deposit rates for micro businesses

Budapest, 20 September 2010. – Erste Bank is offering micro businesses ExtraKamat [Extra Interest Rate], a deposit design whose interest could be up to 2.4 per cent higher than regular rates defined in the bank's Terms and Conditions. The special offer lasts until 31 October 2010.

Gábor Tenke, head of Erste Bank's micro business division, says the new design is a revolving forint deposit with non-compound interest whose maturity runs three or six months. The idea behind the product is to offer micro businesses an interest premium that is 2.4 per cent higher than the basic rate of ExtraKamat deposit when they use their accounts actively. The annual interest of the deposit comprises of the basic interest as defined in the Information Brochure and the interest premium which is attached to various conditions.

The first level of interest premium requires a pre-defined number of direct debits—different for each of the two maturities—and/or regular wire transfers with specified amounts to be executed from the checking account. The second interest premium is achieved if transactions in a pre-defined number and total are made through the business bankcard. Again, the number and total of the transactions vary in both maturities.

The interest premiums may be earned separately, irrespective of one another. In case the conditions stipulated for any of the interest premiums are not met, fixed deposit amounts will keep earning the interest rates as defined in the current Information Brochure of ExtraKamat deposits for micro businesses.

Gábor Tenke recommends this very advantageous deposit offer not only to new micro business customers but also to existing account holders that have free liquidity but have not deposited it with Erste Bank yet, or those that want to make their unattached funds held in their accounts start earning money as they use their accounts actively.

Erste ExtraKamat design accepts a minimum of HUF 1 million and a maximum of HUF 50 million fixed in each deposit account. The transactions, terms and conditions, and information relevant to fixing a deposit are detailed in the Information Brochure for Micro Businesses.

Further information:

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