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# Standardized Information on Product Costs for OTC Derivatives

Our product range focuses on the needs of our clients and is customized according to the client category "retail client", "professional client" and "eligible counterparty". It is important for us to be transparent about the costs and charges which may arise when concluding OTC derivative transactions and in the event of an early termination. The following list gives an overview about the maximum costs and charges for interest rate and foreign exchange (FX) derivatives for all three client categories. This document serves for information purposes only.

The currently valid product costs for our OTC derivatives are available on the website of Erste Group Bank AG ([www.erstegroup.com/otc-costs](http://www.erstegroup.com/otc-costs)).

## Costs

### Product Costs

The maximum product costs represent the maximum negative market value when the transaction is concluded. The initial negative market value includes all costs associated with the OTC derivative, as well as the bank's margin. It approximately shows the potential loss that would arise if the OTC derivative contract is unwound immediately after the transaction was concluded. The initial negative market value represents neither the highest potential loss nor the maximum amount of all payments to be made. During the term, the market value is subject to market fluctuations. The negative market can increase and reach a multiple of the initial negative market value.

The maximum product costs do not limit, offset or substitute the payments to be made by the client or the bank during the term. The payments are determined by the assumed market risk which is embedded in the OTC derivative. The maximum product costs do not in any way represent the maximum possible loss the client could make due to the OTC derivative transaction.

The maximum product cost herein, if not stated otherwise, are quoted per year, in percentage of the notional amount. If the contract period is less than one year, the cost shown is the maximum value.

Exit costs are only relevant in the event of an early termination. In this case, exit costs up to the amount of the entry costs as well as additional costs from accounting or regulatory requirements may arise. There are no service-related costs or fees. The product costs are covered by the initial negative market value. In case of unsecured transactions, accounting and regulatory requirements may result in additional costs of up to 1% p.a., depending on the client rating.

The product costs for FX derivatives depend on the currency. For a given currency pair, the higher of the two respective percentage values is relevant.

### Other Costs

For OTC derivatives, there are no service-related costs; there are only product costs. All product costs are included in the valuation of the OTC derivative when concluding the transaction. Our clients receive regular evaluations of their OTC derivative over its term, but no further periodic information about ongoing costs because there are none.

Thus, the product costs correspond to the total costs. Any income from the OTC derivative would not be reduced by further costs. If costs arise in the event of an early termination, they can only be determined at the time of the early termination and would be indicated during the early termination process.

## 1. Product Costs for Interest Rate Derivatives

### 1.1. Interest Rate Swaps - Product costs for entering and exiting up to

Contract Period	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NOK, NZD, SEK, USD	CZK, CNH, HUF, PLN, RON, SGD	Other Currencies
≤ 3 years	0.30%	0.35%	0.40%
> 3 years and ≤ 10 years	0.35%	0.40%	0.50%
> 10 years and ≤ 30 years	0.40%	0.60%	0.70%

### 1.2. FRAs (Forward Rate Agreements) - Product costs for entering and exiting up to (once on the notional amount)

Contract Period	AUD, CAD, CHF, CZK, EUR, GBP, HUF, HKD, JPY, NOK, NZD, PLN, RON, SEK, USD	Other Currencies
≤ 6 months	0.04%	0.06%
> 6 months and ≤ 1 year	0.06%	0.08%
> 1 year and ≤ 2 years	0.08%	0.10%

### 1.3. Cross Currency Swaps - Product costs for entering and exiting up to

Contract Period	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NOK, NZD, SEK, USD	CZK, CNH, HUF, PLN, RON, SGD	Other Currencies
≤ 3 years	0.75%	1.00%	1.50%
> 3 years and ≤ 5 years	1.25%	1.50%	2.50%
> 5 years and ≤ 30 years	1.50%	2.50%	3.50%

### 1.4. Caps and Floors - Product costs for entering and exiting up to

Contract Period	AUD, CAD, CHF, DKK, EUR, GBP, JPY, NOK, NZD, SEK, USD	Other Currencies
≤ 3 years	0.30%	0.40%
> 3 years and ≤ 10 years	0.35%	0.50%
> 10 years and ≤ 30 Years	0.40%	0.70%

### 1.5. Receiver-/Payer-Swaptions - Product costs for entering and exiting up to

Contract Period of the underlying Swap	AUD, CAD, CHF, DKK, EUR, GBP, JPY, NOK, NZD, SEK, USD	Other Currencies
≤ 3 years	0.10%	0.20%
> 3 years and ≤ 10 years	0.15%	0.30%
> 10 years and ≤ 30 years	0.25%	0.50%

### 1.6. Interest Rate Swaps (capped, floored, callable) - Product costs for entering and exiting up to

Contract Period	AUD, CAD, CHF, DKK, EUR, GBP, JPY, NOK, NZD, SEK, USD	Other Currencies
≤ 3 years	0.25%	0.35%
> 3 years and ≤ 10 years	0.25%	0.50%
> 10 years and ≤ 30 years	0.40%	0.80%

### 1.7. Bond Forwards - Product costs for entering and exiting up to

Contract Period	EUR
≤ 4 months	0.30%
> 4 months and ≤ 1 year	0.40%

## 2. Product Costs for FX Derivatives

### 2.1. FX Forwards, NDFs (Non-Deliverable FX Forwards) and FX Swaps - Product costs for entering and exiting up to

Contract Period	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NOK, NZD, SEK, USD	CZK, CNH, HUF, PLN, RON, SGD	Other Currencies
≤ 3 years	0.75%	1.00%	1.50%
> 3 years and ≤ 5 years	1.25%	1.50%	2.50%
> 5 years ≤ 30 years	1.50%	2.50%	3.50%

### 2.2. FX Options and NDOs (Non-Deliverable FX Options) - Product costs for entering and exiting up to

Contract Period	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NOK, NZD, SEK, USD	CZK, CNH, HUF, PLN, RON, SGD	Other Currencies
≤ 1 year	0.75%	0.90%	1.80%
> 1 year and ≤ 3 years	1.50%	1.80%	2.50%
> 3 years and ≤ 5 years	2.50%	3.00%	3.70%
> 5 years	3.50%	4.50%	5.00%

## 3. Product Costs for Structured Deposits

### 3.1. Flip-Anlage (Dual Currency Deposit) - Product costs for entering and exiting up to

Contract Period	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NOK, NZD, SEK, USD	CNH, CZK, HUF, PLN, RON, SGD	Other Currencies
≤ 1 year	0.75%	0.90%	1.80%

## Additional Information

### Key Information Documents (KIDs)

The latest version of the Key Information Documents (KIDs) for our OTC Derivatives can be accessed at any time on the webpage of Erste Group Bank AG ([www.erstegroup.com/kid/otc-derivatives](http://www.erstegroup.com/kid/otc-derivatives)).

### Advice-free transactions

If no recommendation is made for the specific OTC derivative and the transaction is concluded without advice, only knowledge and experience of the client will be evaluated.

### Recording electronic customer communication

Due to regulatory requirements of the WAG 2018, all telephone calls and electronic communication (e.g. via email) between you and our trading or sales units, that lead or may lead to the conclusion of business transactions involving financial instruments are recorded and archived.

At your request, copies of these records are made available to you over a period of seven years from the time of such a call or communication. You can apply for the deletion of the records the first time after seven years.

If you disagree with the recording of your electronic customer communication, we must stop doing business transactions in financial instruments via electronic communication with you.