

## PRESS STATEMENT

Budapest, 27<sup>th</sup> March, 2006.

### **[origo] klikkbank offers new services**

Investment funds and personal loans online

**27<sup>th</sup> March, 2006. – [origo] klikkbank, the online bank service of Erste Bank Hungary and T-Online Magyarország, introduced new services at the end of March. Besides retail and micro-business accounts, fixed deposits and overdrafts the retail clients might apply for personal loans from home through the internet. In addition [origo] klikkbank will offer also investment services: securities account, property funds and financial markets funds.**

Erste Bank Hungary and T-Online Magyarország launched their online banking service, [origo] klikkbank in December, 2005. Since the launch over 600 retail and micro-business accounts have been opened through the news site [origo], and interest remains great. With the expansion of internet usage, there is a high demand for online banking services, so [origo] klikkbank has introduced new services.

When [origo] klikkbank clients apply for personal loans, they need not to go to an Erste Bank branch, they can simply apply for loans of up to HUF 5m for up to 72 months from home, using the internet. No credit application fee is charged, and the loan conditions are favourable. The loans are available for any purpose. Loans are disbursed in one sum, paid into the client's [origo] klikkbank bank account.

The [origo] klikkbank Befektetések investment account is a securities account and a connected bank account, which offers round the clock investment transactions to clients. Further related investment services are offered to clients for their greater comfort.

The property funds' fund [origo] klikk Ingatlan Alapok Alapja is a cost and time efficient form of investment, which offers lower risks and attractive yields. It is also flexible, as clients can buy and sell units whenever they see fit. The purpose of the fund is to make property market investments available to all, without requiring an intimate knowledge of the market, enormous sums of money, or much time.

The financial markets fund [origo] klikk Pénzpiaci Alapok Alapja is a favourable and safe form of investment for monies available for an uncertain period of time, as the fund's yields can exceed banks' deposit rates even in a short period of time. The money invested is not fixed, and it is therefore available at any time. The fund invests savings in investment units of financial market funds. These funds in turn invest in short-term government securities, bank deposits and guaranteed securities issued by the central bank, aiming to achieve a balanced, stable growth, while ensuring that the average run of investments in the portfolio is no more than six months.

[origo] klikkbank will announce further new products in the coming weeks.

#### Further information:

**Sólyom Balázs** – Head of press department  
**T-Online Magyarország Zrt.**  
Tel: (+36-1) 371-3780 Mobil: (+36) 30-945-5574  
e-mail: [solyom.balazs@t-online.co.hu](mailto:solyom.balazs@t-online.co.hu)

**Linda Szabó** – Spokeswoman  
**Erste Bank Hungary Rt.**  
1075 Budapest, Rumbach S. u. 19-21.  
Tel: (+36-1) 268-4347 Mobile: (+36) 20-468-8782  
Fax: (+36-1) 268-4085  
e-mail: [linda.szabo@erstebank.hu](mailto:linda.szabo@erstebank.hu)

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### **T-Online Magyarország Rt.**

Hungary's leading internet service provider, T-Online Magyarország accounts for nearly half of all Hungarian private connections, and owns and operates the most popular Hungarian-language portal [origo]. T-Online comfortably leads all three major sectors of the internet market: retail services, content provision and business applications. T-Online Magyarország Rt is a member of the Magyar Telekom Group.

### **[origo]**

[origo] is Hungary's most popular portal, receiving an average one million hits daily. Apart from news, T-Online Magyarország's website offers one of the best known search engines of the country [vizsla], free e-mail [freemail] with over 2 million accounts and an online shopping centre.

### **Erste Bank Hungary Rt.**

Erste Bank is one of Hungary's leading financial institutions: in terms of retail clients it is runner-up on the market, in terms of its total assets of nearly HUF 1,500bn it is the fifth largest bank on the Hungarian market. The Austrian parent bank Erste Group has over 15m clients, making it the second largest financial group of Central and East Europe with a strong position on the Hungarian, as well as the Austrian, Czech, Slovakian, Slovenian, Croatian, Serbian and Romanian markets.

The information on investment funds herein do not constitute investment offers. Detailed information on the above funds are available at points of sale, a responsible decision to invest may only be made in full knowledge of the information sheets.

### **Further information:**

**Sólyom Balázs** – Head of press department  
**T-Online Magyarország Zrt.**  
Tel: (+36-1) 371-3780 Mobil: (+36) 30-945-5574  
e-mail: [solyom.balazs@t-online.co.hu](mailto:solyom.balazs@t-online.co.hu)

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Fax: (+36-1) 268-4085  
e-mail: [linda.szabo@erstebank.hu](mailto:linda.szabo@erstebank.hu)