

**DEPOSIT ANNOUNCEMENT  
ON PAYMENT ACCOUNTS AND  
TERM DEPOSITS OF PRIVATE PERSONS**

**Valid from: June 4, 2018  
Published: June 1, 2018**

## 1. HUF INTEREST RATES

### 1.1 STANDARD PRIVATE TERM DEPOSIT INTEREST RATES

Minimum amount: HUF 100,000

| Interest period | Annual interest rate (EBKM) |         | Annual interest rate (EBKM) |         |
|-----------------|-----------------------------|---------|-----------------------------|---------|
|                 | HUF 100,000-9,999,999       |         | HUF 10,000,000 -            |         |
| 1 week          | 0.01 %                      | (0.01%) | 0.01 %                      | (0.01%) |
| 2 week          | 0.01 %                      | (0.01%) | 0.01 %                      | (0.01%) |
| 3 week          | 0.01 %                      | (0.01%) | 0.01 %                      | (0.01%) |
| 1 month         | 0.01 %                      | (0.01%) | 0.01 %                      | (0.01%) |
| 2 months        | 0.01 %                      | (0.01%) | 0.01 %                      | (0.01%) |
| 3 months        | 0.02 %                      | (0.02%) | 0.02 %                      | (0.02%) |
| 6 months        | 0.02 %                      | (0.02%) | 0.02 %                      | (0.02%) |
| 9 months        | 0.03 %                      | (0.03%) | 0.03 %                      | (0.03%) |
| 12 months       | 0.03 %                      | (0.03%) | 0.03 %                      | (0.03%) |

### 1.2 KDB LOYALTY DEPOSIT

Minimum amount: HUF 100,000

**Maximum** deposited amount by one client is **HUF 50,000,000**

| HUF                    | 3 months                      | 6 months |
|------------------------|-------------------------------|----------|
|                        | Annual interest rate and EBKM |          |
| 100,000 - 999,999      | 0.03 %                        | 0.05 %   |
| 1,000,000 - 50,000,000 | 0.05 %                        | 0.10 %   |

**Condition:** Exist of KDB HUF payment account.

A **stipulation** of Tiger deposit is that the amount to be deposited shall stem from total or partial amount of **matured** – at least after one interest period – term deposit of which **the expiry date must not be earlier than 10 calendar days before**.

**Above mentioned interest rate is only applicable for one-time deposit.** After maturity the deposited amount with earned interest is to be automatically transferred to the payment account.

In case of **early termination** the interest rate for sight deposit in HUF defined in point 1.4 valid on termination day shall be paid.

### 1.3 ELECTRONIC DEPOSIT

The offer concerns the newly contracted deposits with 9 month- or 12 month-term ordered via NetBank.

Minimum amount: HUF 1,000,000

**Maximum** deposited amount by one client is **HUF 50,000,000**

| HUF                                  | 9 months | 12 months |
|--------------------------------------|----------|-----------|
| <b>Annual interest rate and EBKM</b> |          |           |
| 1,000,000-50,000,000                 | 0.05 %   | 0.10 %    |

**Condition:** Exist of KDB HUF payment account.

**Above-mentioned interest rate is only applicable for one-time deposit.** After maturity the deposited amount with earned interest is to be automatically transferred to the payment account.

In case of **early termination** the interest rate for sight deposit in HUF defined in point 1.4 valid on termination day shall be paid.

**In case any of the mentioned criteria would not be fulfilled**, the Bank pay the interest rate of 9-month or 12-month term deposit published in point 1.1. of Private Announcement on Deposit Interest on the Electronic deposit.

The Electronic Deposit can be fixed only via KDB NetBank.

## 1.4 SIGHT DEPOSIT INTEREST RATES

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### a) Interest rates on payment accounts and bankcard accounts:

| Annual interest rates (EBKM) |         | Annual interest rates (EBKM) |         |
|------------------------------|---------|------------------------------|---------|
| HUF 0 – 9,999                |         | HUF 10,000 -                 |         |
| 0.00 %                       | (0.00%) | 0.01 %                       | (0.01%) |

### b) Interest rates on OBA Separated deposit account:

| Annual interest rates (EBKM) |         | Annual interest rates (EBKM) |         |
|------------------------------|---------|------------------------------|---------|
| HUF 0 – 9,999                |         | HUF 10,000 -                 |         |
| 0.00 %                       | (0.00%) | 0.01 %                       | (0.01%) |

Interest rate on overspent amount: 18.00 %

Presently undefined terms and conditions are included in effective "Condition List for Private Clients" and "List of conditions of KDB Basic account package for Private Persons".

## 2. FOREIGN EXCHANGE INTEREST RATES

### 2.1 STANDARD PRIVATE TERM DEPOSIT INTEREST RATES

Minimum amount: EUR, GBP, USD 1,000 and CHF 5,000

| Interest period | 1 month               |         | 2 months |         |
|-----------------|-----------------------|---------|----------|---------|
| Currency        | Annual interest rates |         | (EBKM)   |         |
| USD             | 0.19 %                | (0.19%) | 0.21 %   | (0.21%) |
| EUR             | 0.00 %                | (0.00%) | 0.00 %   | (0.00%) |
| GBP             | 0.05 %                | (0.05%) | 0.10 %   | (0.10%) |
| CHF             | 0.00 %                | (0.00%) | 0.00 %   | (0.00%) |

| Interest period | 3 months              |         | 6 months |         | 12 months |         |
|-----------------|-----------------------|---------|----------|---------|-----------|---------|
| Currency        | Annual interest rates |         | (EBKM)   |         |           |         |
| USD             | 0.28 %                | (0.28%) | 0.52 %   | (0.52%) | 0.94 %    | (0.94%) |
| EUR             | 0.00 %                | (0.00%) | 0.00 %   | (0.00%) | 0.00 %    | (0.00%) |
| GBP             | 0.10 %                | (0.10%) | 0.20 %   | (0.20%) | 0.25 %    | (0.25%) |
| CHF             | 0.00 %                | (0.00%) | 0.00 %   | (0.00%) | 0.00 %    | (0.00%) |

In case the deposit amount exceeds EUR, GBP, USD 300,000 or CHF 500,000 a special interest rate can be applied for at any branches.

### 2.2 KDB TIGER 6 EUR DEPOSIT

Minimum amount: EUR 200

Maximum deposited amount by one client is 500,000 EUR.



| EUR                           | 3 months | 6 months |
|-------------------------------|----------|----------|
| Annual interest rate and EBKM |          |          |
| 200-500,000                   | 0.03 %   | 0.03 %   |

**Condition:** Exist of KDB EUR payment account.

**Above mentioned interest rate is only applicable for one-time deposit.** After maturity the deposited amount with earned interest is to be automatically transferred to the payment account.

In case of **early termination** the interest rate for sight deposit in given currency defined in point 2.5 valid on termination day shall be paid.

### 2.3 KDB TIGER 6 EUR NEW DEPOSIT

Minimum amount: EUR 200

Maximum deposited amount by one client is EUR 500,000



| EUR                           | 2 months |
|-------------------------------|----------|
| Annual interest rate and EBKM |          |
| 200-500,000                   | 0.03 %   |

**Condition:** Exist of KDB EUR payment account.

A **stipulation** of Tiger deposit is that the amount to be deposited shall stem from external source and exceed the total close balance of the client's sight and term deposits as of May 28, 2018 till the date of placement of the new deposit.

**Above mentioned interest rate is only applicable for one-time deposit.** After maturity the deposited amount with earned interest is to be automatically transferred to the payment account.

In case of **early termination** the interest rate for sight deposit in given currency defined in point 2.5 valid on termination day shall be paid.

## 2.4 ELECTRONIC DEPOSIT

The offer concerns the newly contracted deposits with 6 month- or 12 month-term ordered via NetBank.

Minimum amount: EUR 1,000

**Maximum** deposited amount by one client is **EUR 175,000**

| EUR                                  | 6 months | 12 months |
|--------------------------------------|----------|-----------|
| <b>Annual interest rate and EBKM</b> |          |           |
| 1,000-175,000                        | 0.03 %   | 0.05 %    |

**Condition:** Exist of KDB EUR payment account.

**Above-mentioned interest rate is only applicable for one-time deposit.** After maturity the deposited amount with earned interest is to be automatically transferred to the payment account.

In case of **early termination** the interest rate for sight deposit in HUF defined in point 2.5 valid on termination day shall be paid.

**In case any of the mentioned criteria would not be fulfilled**, the Bank pay the interest rate of 6-month or 12-month term deposit published in point 2.1. of Private Announcement on Deposit Interest on the Electronic deposit.

The Electronic Deposit can be fixed only via KDB NetBank.

## 2.5 SIGHT DEPOSIT INTEREST RATES

### a) Interest rates on payment accounts and bankcard accounts:

| Currency | Annual interest rates (EBKM) |         |
|----------|------------------------------|---------|
| EUR      | 0.00 %                       | (0.00%) |
| CHF      | 0.00 %                       | (0.00%) |
| GBP      | 0.00 %                       | (0.00%) |
| USD      | 0.00 %                       | (0.00%) |

### b) Interest rates on OBA Separated deposit account:

| Currency | Annual interest rates (EBKM) |         |
|----------|------------------------------|---------|
| EUR      | 0.00 %                       | (0.00%) |
| CHF      | 0.00 %                       | (0.00%) |
| GBP      | 0.00 %                       | (0.00%) |
| USD      | 0.00 %                       | (0.00%) |

The Bank deducts and pays the interest income tax based on the Act CXVII of 1995 on personal income tax. The Bank credit the Account Holder's payment account with deposit interest amount reduced by interest income tax at termination or early-termination.

Present Announcement constitutes a part of effective "Condition List for Private Clients" and "List of conditions of KDB Basic account package for Private Persons".

The deposit products determined in the present announcement are insured by the National Deposit Insurance Fund (OBA) in compliance with rules written in Deposit Contract.



### 3. Cut-off time and execution dates of Term deposit fixing / breaking

| Transactions   | Currency | Cut-off Time           | Fulfillment |             |
|--|----------|------------------------|-------------|-------------|
|  |          |                        | Debit date  | Credit date |
| Term deposit fixing / breaking in case of electronic channels order <sup>1,2</sup> | HUF, FCY | 20:00                  | Subject day | Subject day |
| Term deposit fixing/breaking in case of paper based order                          | HUF, FCY | During cash desk hours | Subject day | Subject day |

<sup>1</sup> KDB NetBank, KDB Kontakt.

<sup>2</sup> Term deposit fixing / breaking orders submitted through free format letter option of KDB NetBank considered as paper-based order from cut-off and fulfillment time point of view.

**Cut-off time:** Period within start and end time, during which the Bank take over the given transfer order depending on various conditions - defined in the Business Regulation and List of Conditions - especially on currency, channel of initiation and method of payment.

**T day:** Taking over day of the order

**Value date:** In case of value dated orders the working day on what the order was initiated. If the appointed date of the order is not a working day the initiation of the order will occur on the next working day.

**FCY:** Foreign Currency

#### Cash desk hours:

Monday-Thursday: 8.30 a.m.-4.30 p.m.

Friday: 8.30 a.m.-3.30 p.m.