

Announcement

CONDITION LIST **Package "A" with VISA Chip-card for private clients** **On basis of Partnership Agreement with Employer**

The List of Conditions includes the terms and conditions of bank account contracts concluded before July 16, 2013.

New applications are not to be accepted and new contracts are not to be concluded under the present List of Conditions.

Valid from: December 2, 2016

Account Keeping Services	
Package Fee (HUF/month)	Free of charge ¹
Monthly minimum credited amount (salary or other income)	-
Monthly statement fee	Free of charge
HUF payment account keeping fee (monthly)	Free of charge
Financial Services	
HUF transfer to other domestic Bank	
Paper-based order	0.53 %, min. HUF 250 max. HUF 14,000
KDB NetBank order	HUF 99
Fulfilment of authorization on direct debit	Free of charge
Credit of FX transfer	Free of charge
Foreign currency transfer	
Paper-based order	0.38 %, min EUR 10 max. EUR 130
KDB NetBank order	0.19 %, min EUR 10 max. EUR 117
Electronic Services	
KDB NetBank (optional)	Free of charge
KDB Kontakt	Free of charge
Bankcard Services	
VISA Electron annual fee	Free of charge
Open balance: VISA Electron bankcard	0
VISA Electron bankcard transactional fee:	
❖ Cashwithdrawal from own ATM	HUF 100
❖ Cashwithdrawal from other ATM	HUF 250 + 0.2%, max. HUF 2,250 for every HUF 1,000,000, or part thereof of the total amount

Conversion rate: conversions are made on special rate

¹ Valid on basis of Partnership Agreement concluded between KDB Bank and Client's employer.

Overdraft Conditions²	
Annual handling fee	1 % min. HUF 2.000
Annual interest rate (fix)	19.50 %
APR	21.23 % ³

Conditions not defined here can be found in effective "List of Conditions for Private Clients".

² Preferential credits can be applied after probation period in case of employment contract with undefined period. Conditions of overdraft not defined here can be found in effective announcement of "List of conditions for retail clients regarding Overdraft".

³ Definition of APR was made on basis of actual conditions and effective laws, regarding HUF 375.000 loan amount, for 1 year tenor. It is subject to change. APR does not reflect risks arisen from exchange rate and interest rate.

Example:

Loan amount:	HUF 375,000
Tenor:	1 year
Annual interest rate:	19.50%
Account maintenance fee:	HUF 190
Handling fee:	1% min. HUF 2.000 – in present construction is HUF 3,750
Installment:	HUF 6,178 interest/ month (in case the whole credit-line is continuously used), principal must be repaid end of the tenor, sum: HUF 375,000
Total loan amount:	HUF 455,170