

**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: ~~February 11~~ July 1, 2019

<b>Account Keeping Services</b>	
<b>Package Fee (HUF/month)</b>	Free of charge <sup>1</sup>
<b>Monthly minimum credited amount (salary or other income)</b>	-
<b>Monthly statement fee</b>	Free of charge
<b>HUF payment account keeping fee (monthly)</b>	Free of charge
<b>Financial Services</b>	
<b>HUF transfer to other domestic Bank</b>	
Paper-based order	0.55 %, min. HUF 261 max. HUF 14,602
KDB NetBank order, <u>in case of instant payment order requirements are not fulfilled</u>	HUF 103
<u>KDB NetBank order, in case of fulfill the requirements of instant payment order</u>	<u>Special offer: HUF 0<sup>2</sup></u>
<b>Fulfilment of authorization on direct debit</b>	Free of charge
<b>Credit of FX transfer</b>	Free of charge
<b>Foreign currency transfer</b>	
Paper-based order	0.40 %, min EUR 10 max. EUR 136
KDB NetBank order	0.20 %, min EUR 10 max. EUR 122
<b>Electronic Services</b>	
<b>KDB NetBank (optional)</b>	Free of charge
<b>KDB Kontakt</b>	Free of charge
<b>Bankcard Services</b>	
<b>VISA Electron bankcard annual fee</b>	Free of charge
<b>Open balance: VISA Electron bankcard</b>	0
<b>VISA Electron bankcard transactional fee:</b>	
❖ <b>Cash withdrawal from own ATM</b>	HUF 104
❖ <b>Cash withdrawal from other ATM</b>	HUF 260 + 0.2%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount

**Conversion rate:** conversions are made on special rate

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

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

<sup>2</sup> The regular fee of the transaction is HUF 103. The special offer is valid until withdrawal.