

LIST OF CONDITIONS
Electronic 5 PLUS Account Package
for enterprises

Account keeping services	
Package monthly fee ¹	HUF 5,794
Open balance	HUF 0
Monthly fee on HUF payment account	HUF 0
Financial services	
HUF transfers to other domestic bank	
Paper based order	0.57% min. HUF 579 + (0.30% max. HUF 6,000)
KDB NetBank order	0.05% min. HUF 57 max. HUF 5,794 + (0.30% max. HUF 6,000)
Elektronic banking services	
KDB NetBank annual fee	HUF 0
KDB Kontakt annual fee	HUF 0
Bankcard SMS	HUF 0
VISA Chip-card services²	
VISA CHIP Business HUF bankcard issuance fee	HUF 0
VISA CHIP Business HUF bankcard yearly fee from the 2 nd year	HUF 0
Open balance: VISA CHIP Business HUF bankcard	HUF 0

The Electronic 5 PLUS Account Package includes the following **free of charge** services:

- a HUF payment account,
- 1 pc VISA CHIP Business HUF bankcard,
- KDB NetBank service,
- KDB Kontakt (Call Center) service,
- Bankcard security SMS.

Conditions, fees and charges not included here shall be governed by the effective "List of Conditions of KDB Basic Account Package for corporate clients and other organizations" (henceforth: List of Conditions).

Fees specified in the present announcement are valid for 1 year from the date of entry into force of the account package contract concluded from Sept 5, 2016, which fixed term – unless the Bank's written notification to the contrary – will automatically be prolonged by 1 year, but will not be prolonged more than 2 consecutive times. If the account package will not be prolonged, the conditions shall be governed by the effective List of Conditions instead of the account package conditions contained in the present announcement from the day indicated in the Bank's notification.

All issues which are not regulated by the present announcement shall be governed by the related General Terms and Conditions, Business Regulation on financial services and financial auxiliary services, the General Terms and Conditions on payment accounts, payment services and deposits, the General Terms and Conditions on VISA CHIP debit bankcards, the Business Regulation regarding electronic and phone banking services, the List of Conditions and the Deposit Announcement on payment accounts and term deposits of corporate clients published by the Branch, and the effective legislation.

The Account holder contracted for Electronic 5 PLUS Account Package can switch on other packages for corporates or the regular HUF corporate payment account governed by the List of Conditions. In case of switching the Bank shall charge a one-off fee the amount of which is equal to the effective account keeping fee prescribed for the HUF

payment account by the List of Conditions. The same fee is to be charged in case of switching onto the Electronic 5 PLUS Account Package from other package or regular corporate payment account.

¹ The package fee is due on the last working day in each month. The Bank payment account usage is to be examined one day before the last working day of the month and the fee is calculated and charged based on that.

² The account package contains **one piece** of bankcard (VISA CHIP Business) free of charge.