

**CONDITION LIST**  
**Package "BG A" with VISA Chip-card**  
**for private clients**

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

Account Keeping Services	
Package Fee (per month)	HUF 271
Monthly minimum credited amount (salary or other income)	-
HUF payment account keeping fee (monthly)	Free of charge
Monthly statement fee	Free of charge
Financial Services	
HUF transfer to other domestic Bank	
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>1</sup></u>
Fulfilment of authorization on direct debit	HUF 42
Credit of FX transfer	Free of charge
Foreign currency transfer	
Paper-based order	0.40 %, min EUR 10 max. EUR 136
KDB NetBank order	0.20 %, min EUR 10 max. EUR 122
Electronic Services	
KDB NetBank (optional)	Free of charge
KDB Kontakt	Free of charge
VISA Chipcard Services	
VISA CHIP Electron bankcard annual fee	Free of charge
Open balance: VISA CHIP Electron bankcard	0
VISA CHIP Electron bankcard transactional fee:	
Cash withdrawal from own ATM	HUF 104
Cash withdrawal from other ATM	HUF 260 + 0.2%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount

**Conditions of present List is applicable only for clients with Contract of package BG A.**

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

<sup>1</sup> The regular fee of the transaction is HUF 103. The special offer is valid until withdrawal.