

CONDITION LIST
Package BG GOLD 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: December 2, 2016

Account Keeping Services	
Package Fee (per month)	HUF 2,100
Monthly minimum credited amount (salary or other income)	Min. HUF 250,000
Account keeping fee of payment account in HUF/foreign currency (monthly)	Free of charge ¹
Monthly statement fee	Free of charge
Financial Services	
HUF transfer to other domestic Bank	
Paper-based order	HUF 127
KDB NetBank order	HUF 48
Fulfillment of authorization on direct debit	Free of charge
Credit of FX transfer	Free of charge
Foreign currency transfer	
Paper-based order	EUR 16
KDB NetBank order	EUR 11
Electronic Services	
KDB NetBank (optional)	Free of charge
KDB Kontakt	Free of charge
VISA Chip-card Services	
VISA CHIP Gold bankcard annual fee	Free of charge
Open balance: VISA CHIP GOLD bankcard	0
<ul style="list-style-type: none"> • Cash withdrawal from own ATM 	Free of charge
<ul style="list-style-type: none"> • Cash withdrawal from other ATM 	HUF 250 + 0.2%, max. HUF 2,250 for every HUF 1,000,000, or part thereof of the total amount

¹ The package fee contains a free account in HUF and a free account in foreign currency (in EUR, USD, CHF or GBP).

Sight deposit interest rates

Interest rate of payment account in HUF	0.00 % (EBKM: 0.00 %) (NBH base rate-1.5%) ²
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Overdraft conditions³

Annual handling fee	Free of charge
Annual interest rate	16.50 %
APR*	24.25 %

*The APR was determined on basis of the present conditions and valid legal regulations and subject to change in case of existing conditions modification. The basis of APR calculation is overdraft with the amount of HUF 375,000 with 1 year tenor. The value of APR does not reflect the exchange rate and interest rate risk of the loan.

The basis of APR calculated on the overdraft:

Amount of loan:	HUF 375,000
Period:	1 year
Yearly interest rate:	16.50%
Account maintenance fee:	HUF 1.990 /Month
Monthly installment:	HUF 7,218 interest /month ((in case the whole credit line is continuously used), the principal payment at maturity: 375,000 Ft
Total fee of loan:	HUF 461.614

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

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

²The interest rate of payment account in foreign currency is defined by the „Announcement on Private Deposit Interest Rates“.

³ 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".