

**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	
<b>Package Fee (per month)</b>	HUF 2,100
<b>Monthly minimum credited amount (salary or other income)</b>	Min. HUF 250,000
<b>Account keeping fee of payment account in HUF/foreign currency (monthly)</b>	Free of charge <sup>1</sup>
<b>Monthly statement fee</b>	Free of charge
Financial Services	
<b>HUF transfer to other domestic Bank</b>	
Paper-based order	HUF 127
KDB NetBank order	HUF 48
<b>Fulfillment 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	EUR 16
KDB NetBank order	EUR 11
Electronic Services	
<b>KDB NetBank (optional)</b>	Free of charge
<b>KDB Kontakt</b>	Free of charge
VISA Chip-card Services	
<b>VISA CHIP Gold bankcard annual fee</b>	Free of charge
<b>Open balance: VISA CHIP GOLD bankcard</b>	0
• <b>Cash withdrawal from own ATM</b>	Free of charge
• <b>Cash withdrawal from other ATM</b>	HUF 250 + 0.2%, max. HUF 2,250 for every HUF 1,000,000, or part thereof of the total amount

<sup>1</sup> 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

<b>Interest rate of payment account in HUF</b>	0.00 % (EBKM: 0.00 %) (NBH base rate-1.5%) <sup>2</sup>
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***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".

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