

**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: February 11, 2019*

Account Keeping Services	
<b>Package Fee (per month)</b>	HUF 2,190
<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 132
KDB NetBank order	HUF 50
<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 17
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
<ul style="list-style-type: none"> <li>• <b>Cash withdrawal from own ATM</b></li> </ul>	Free of charge
<ul style="list-style-type: none"> <li>• <b>Cash withdrawal from other ATM</b></li> </ul>	HUF 260 + 0.2%, max. HUF 2,260 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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## Overdraft conditions<sup>3</sup>

<b>Annual handling fee</b>	Free of charge
<b>Annual interest rate</b>	16.50 %
<b>APR*</b>	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".

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

<sup>3</sup> 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".