

CONDITION LIST
Package GOLD with VISA Chip-card for private clients
On basis of Partnership Agreement with Employer

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 (HUF/month) | Free of charge ¹ |
| Monthly minimum credited amount (salary or other income) | Min. HUF 400,000 |
| Monthly statement fee | Free of charge |
| Account keeping fee of payment account in HUF/foreign currency (monthly) | Free of charge ² |
| Interest rate of payment account in HUF | 0.00 % (EBKM: 0.00 %) (NBH base rate-1.5%) ³ |
| 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 Electron annual fee | Free of charge ⁴ |
| VISA CHIP Classic annual fee | Free of charge |
| Open balance: VISA CHIP Electron bankcard | 0 |
| Open balance: VISA CHIP Classic bankcard | 0 |
| Cash withdrawal from own ATM | Free of charge |
| 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 |

Conversion rate: conversions are made on special rate.

¹ Valid on basis of Partnership Agreement concluded between KDB Bank and Client's employer.

² The package fee contains a free account in HUF and a free account in foreign currency (in EUR, USD, CHF or GBP).

³ The interest rate of payment account in foreign currency is defined by the „Announcement on Private Deposit Interest Rates“.

⁴ One piece of bankcard (VISA CHIP Electron or VISA CHIP Classic) can be applicable free.

| Safe box service⁵ | |
|-------------------------------------|---|
| Safe box rental fee | 50% of published fee by the Announcement on Safety Box Rental service |

| Overdraft Conditions⁶ | |
|---|---------------------|
| Annual handling fee | Free of charge |
| Annual interest rate | 16.50% |
| APR | 16.70% ⁷ |

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

⁵ Only in HO (1054 Bp. Bajcsy-Zsilinszky st. 42-46.).

⁶ 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".

⁷ Definition of APR was made on basis of actual conditions and effective laws, regarding HUF 375.000 loan amount, for 1 year tenor. It is subject to change. THM does not reflect risks arisen from exchange rate and interest rate.

Base on THM calculation:

| | |
|-----------------------|---|
| Loan amount: | HUF 375.000 |
| Tenor: | 1 year |
| Annual interest rate: | 16.50% |
| Minimum installment: | HUF 5,228 interest/ month (in case the whole credit-line is continuously used), principal must be repaid end of the tenor, sum: HUF 375,000 |
| Total loan amount: | HUF 437,734 |