

**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*

<b>Account Keeping Services</b>	
<b>Package Fee (HUF/month)</b>	Free of charge <sup>1</sup>
<b>Monthly minimum credited amount (salary or other income)</b>	Min. HUF 400,000
<b>Monthly statement fee</b>	Free of charge
<b>Account keeping fee of payment account in HUF/foreign currency (monthly)</b>	Free of charge <sup>2</sup>
<b>Interest rate of payment account in HUF</b>	0.00 % (EBKM: 0.00 %) (NBH base rate-1.5%) <sup>3</sup>
<b>Financial Services</b>	
<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
<b>Electronic Services</b>	
<b>KDB NetBank (optional)</b>	Free of charge
<b>KDB Kontakt</b>	Free of charge
<b>VISA Chip-card Services</b>	
<b>VISA CHIP Electron annual fee</b>	Free of charge <sup>4</sup>
<b>VISA CHIP Classic annual fee</b>	Free of charge
<b>Open balance: VISA CHIP Electron bankcard</b>	0
<b>Open balance: VISA CHIP Classic 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

**Conversion rate:** conversions are made on special rate.

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

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

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

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

**Safe box service<sup>5</sup>****Safe box rental fee**50% of published fee by the Announcement on  
Safety Box Rental service

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

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<sup>5</sup> Only in HO (1054 Bp. Bajcsy-Zsilinszky st. 42-46.).