

**LIST OF CONDITIONS**  
**Regarding payment account related credit line**  
**for foreigner retail clients<sup>1</sup>**

Conditions of credit line:			
1. Opening payment account <sup>2</sup>			
2. Regular income credit on payment account at least 3 times			
3. Valid authorization on direct debit or standing order connected to KDB account			
Interest rates, fees, costs related to credit line:			Due Date
Currency of loan:	HUF	EUR	-
Annual interest rate (fixed):	19.50%		12 <sup>th</sup> day of every month or on the first workday after
Commitment fee: <i>(Only for application presented after 24<sup>th</sup> February, 2011)</i>	0.50%		
Annual Percentage Rate of charge (THM): <sup>3</sup>	24.12%	24.42%	-
Minimum amount:	HUF 50,000	EUR 160	-
Maximum amount: <sup>4</sup>	HUF 700,000	EUR 2,500	-
Period:	1 year		
Disbursement fee:	Free of charge		
Handling fee:	1% min. HUF 2,000		At set up
Monitoring fee: <sup>5</sup>	1% min. HUF 2,000		At prolongation

<sup>1</sup> Based on the cooperation agreement with the employer.

<sup>2</sup> Conditions regarding payment account opening and maintenance, terms and fees can be found in effective "List of conditions for private persons" and "List of conditions of KDB Basic account package for private persons".

<sup>3</sup> The APR was determined on basis of the present conditions and valid legal regulations and subject to change in case of condition 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 HUF credit line:

Credit line amount:	HUF 375,000
Period:	1 year
Yearly interest rate:	19.50%
Account maintenance fee:	HUF 259 /month
Yearly handling fee:	HUF 3,750
Monthly installment:	HUF 6,178 interest/month (in case the whole credit line is continuously used), the principal payment at maturity: HUF 375,000
Total fee of loan:	HUF 456,258
APR:	24.12%

The basis of APR calculated on the EUR credit line:

Credit line amount:	EUR 1,197 (313.11 HUF/EUR)
Period:	1 year
Yearly interest rate:	19.50%
Account maintenance fee:	EUR 1.05 /month
Yearly handling fee:	EUR 12
Monthly installment:	EUR 19.72 interest/month (in case the whole credit line is continuously used), the principal payment at maturity: EUR 1,197
Total fee of loan:	EUR 1.459
APR:	24.42%

<sup>4</sup> The amount of the credit line depends on the client classification.

<sup>5</sup> Monitoring fee shall be paid in case of automatic prolongation of the Credit-line on contracts concluded from October 18, 2016.

Default interest rate:	In addition to the interest rate, the debtor shall pay interest on late payments, as of the date of default at a rate of one-third of the central bank base rate in effect on the first day of the calendar half-year in line with related section of Civil Code. <sup>6</sup>		
Overdrawn interest rate: <sup>7</sup>	18%		
KHR query:	Free of charge		
Other costs: Account maintenance fee <sup>8</sup>	HUF 259/month	EUR 1.05/month	Monthly

The interest rate is fixed during the whole period and it must not be unilaterally modified by the Bank disadvantageously to the client.

One-time handling fee which is due at set up of the credit line can be modified (increased) by the Bank once in a year on April 1 with the rate of last year's annual consumer price index published by Hungarian Central Statistical Office.

Tenor of the credit line is 1 (one) year from the opening. Credit line contracts concluded from October 18, 2016 can be prolonged automatically after the expiry - unless the Bank's written notification to the contrary – for another 1 (one) year. If the contract cannot be renewed, the Bank informs the client 15 days prior to entry into force of the amendment in written form.

<sup>6</sup> Interest rate on late payments must not exceed the one and the half times of the annual interest rate determined in credit line contract +3% and cannot be higher than maximum rate of APR determined in Section 17/F of the Act 172 of 2009.

<sup>7</sup> Interest rate calculated for overdrawn amount.

<sup>8</sup> In case of account package the proportional part of monthly package fee counted on payment account shall be considered.

**PRODUCT DESCRIPTION****Payment account credit line for foreigner retail clients****Valid: from January 24, 2017 to the next official change**

Dear Customers,

Please, be kindly informed that our Bank has joined the Code of Conduct, the regulations of which are mandatory for the Bank from 1<sup>st</sup> December, 2009.

Also call Your kind attention to the Financial Supervisory Authority's consumer protection homepage and product descriptions, comparing applications contained therein. Homepage: <http://felugyelet.mnb.hu/fogyasztoknak>.

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## 1. Loan Purpose

Payment account related credit line (henceforth: Credit line) is suitable for elimination of the Client's temporary financial difficulties. It may be applicable with free purpose, in HUF or EUR.

We provide it for those Clients whose payment account with KDB Bank (henceforth: Bank) regular income arrives on, but have temporary liquidity problem. The Credit line is available automatically by revolving way (within the determined Credit line amount).

## 2. Entitled for the credit line

The Credit line applicant can be foreign individual person at least 18-years-old who opens a retail payment account with the Bank.

## 3. Tenor

The tenor of the Credit line is 1 (one) year from the opening. Credit line contracts concluded from October 18, 2016 can be prolonged automatically – unless the Bank's written notification to the contrary – for more 1 (one) year, if the client shall meet the conditions specified in point 8 and the Bank's client classification.

## 4. Amount of the credit line

Minimum amount is **HUF 50,000/EUR 160**; the maximum is **HUF 700,000/EUR 2,500**.

## 5. Determination of the credit line amount

The Bank determines the Credit line amount by means of client classification system taking into consideration his/her financial situation and the "payment to income" ratio based on the related legislation.

## 6. Repayment

Interest of Credit line shall be due on monthly basis and is to be paid with debit of the Client's payment account. Principal amount shall be due at the end of the tenor, in sum.

## 7. Fees, costs, interests

The "List of conditions regarding payment account related credit line for foreigner retail clients" contains conditions for the Credit line, interests, costs, types of charge, its calculation method, amount and due date and the "List of Conditions for private persons" and "List of Conditions of KDB Basic account package for private persons" contain terms and conditions in regards to account opening and maintenance which can be found in open areas of the branches and on our website.

## 8. Application requirements

- Applicant may be any foreign individual person at least 18-years-old, able to act;
- Payment account with the Bank;
- Monthly regular income credit at least 3 times on the account;
- The applicant is not on the debtor list of KHR system;
- The applicant has no overdue with the Bank;

- The applicant has at least 1 valid direct debit or standing order authorization on the payment account;
- Absolute surety.

### **9. Necessary documents and certificates to be presented for the application and client classification**

- Filled in and signed Credit line application form;
- Contractual information on Payment account related credit line - signed by the Client;
- Declaration for data management - signed by the Client;
- KHR information and declaration - signed by the Client;
- Information on risks of indebtedness issued by the National Bank of Hungary and State Supervision - signed by the Client;
- Valid passport and residence permit;
- Income certificates not older than 15 days on the Bank's form;
- Authorization on the payment account for direct debit or standing order.

We kindly pay your attention that the documents and certificates for the client classification shall be presented to the Bank within 8 working days after the filling Credit line application form. Data supplying should be overall and punctual in order to execute the client classification correctly. The Bank has the right to reject the application in case all the required documents were not submitted.

Further documents could be necessary in course of the loan review.

The above data are of indicative character, the Bank reserves the right for modification.

For detailed information please turn to one of our branches.

**Our branches****KDB Head Office**

1054 Budapest, Bajcsy-Zsilinszky út 42-46.  
Phone: (1) 374-9700 Fax: (1) 328-5454

**Bartók Branch**

1115 Budapest, Bartók Béla út 105-113.  
Phone: (1) 464-7904 Fax: (1) 328-5426

**Váci Branch**

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**Branch's opening hours:**

Monday-Thursday: 8.30-16.30, Friday: 8.30-15.30

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