

LIST OF CONDITIONS
Elite Account Package
for private clients

Account keeping services	
Package monthly fee ¹	HUF 1,554 in case of monthly credit on the account ² at most in two items - at the amount of minimum HUF 450,000 in two items at most and fulfilment of two direct debit authorization and/or standing order: HUF 399
Monthly fee on HUF payment account	HUF 0
Minimum open balance of HUF payment account	HUF 50,000
Monthly fee on foreign currency payment account ³	EUR 0
Monthly/daily statement fee in KDB NetBank	HUF 0
Financial services	
HUF transfer to other domestic bank	
Paper based order	HUF 156 + (0.30% max. HUF 6,000)
KDB NetBank order, in case of instant payment order requirements are not fulfilled	HUF 146 + (0.30% max. HUF 6,000)
KDB NetBank order, in case of fulfill the requirements of instant payment order	Special offer: HUF 0 ⁴
Fulfilment of authorization on direct debit	0.30% max. HUF 6,000
Foreign currency transfer to other bank	
Paper based order	0.26% min. EUR 5 max. EUR 83 + (0.30% max. HUF 6,000)
KDB NetBank order	0.26% min. EUR 5 max. EUR 31 + (0.30% max. HUF 6,000)
Electronic banking services	
KDB NetBank annual fee	HUF 0
KDB Kontakt annual fee	HUF 0
Bankcard SMS	HUF 0
VISA Chip-card services	
VISA CHIP Gold HUF bankcard ⁵ issuance fee	HUF 6,000
VISA CHIP Gold HUF bankcard ⁴ yearly fee from the 2 nd year	HUF 6,000
VISA CHIP Classic HUF supplementary bankcard ⁶ issuance fee	HUF 2,100
VISA CHIP Classic HUF supplementary bankcard ⁵ yearly fee from the 2 nd year	HUF 2,100
Open balance: VISA CHIP Gold HUF bankcard	HUF 0
Transactional fees of VISA CHIP Gold bankcard⁷	
Cash withdrawal from KDB ATM	0.60%, max. HUF 6,000 for every HUF 1,000,000 or part thereof of the total amount
Cash withdrawal from other domestic ATM ⁸	HUF 250 + 0.60%, max. HUF 6,250 for every HUF 1,000,000 or part thereof of the total amount
Purchase with bankcard	HUF 0
Cash desk transactions	
Cash withdrawal	0.31% + 0.60%, max. HUF 9,100 for every HUF 1,000,000 or part thereof of the total amount

The Elite Account Package includes the following **prescribed** services:

- a free of charge HUF payment account,
- a free of charge payment account in foreign currency,
- free of charge KDB NetBank service,
- free of charge KDB Kontakt (Call Center) service,
- 1 pc VISA CHIP Gold HUF bankcard at favourable price,
- free of charge bankcard security SMS.

The following products are available **at favourable price, optional** in the Elite Account Package:

- 1 pc VISA CHIP Classic HUF supplementary bankcard,
- 1 safety deposit box is available at 50% discount price compared to fees published in Announcement on Safety Deposit Box rental.

Conditions, fees and charges not included here shall be governed by the effective „List of Conditions of KDB Basic Account Package for Private Persons“ (henceforth: List of Conditions) and the „Announcement on safe deposit box rental“.

Fees specified in the present announcement are valid for 1 year from the date of entry into force of the account package contract, which fixed term – unless the Bank’s written notification to the contrary – will automatically be prolonged by 1 year, but will not be prolonged more than 2 consecutive times. If the account package will not be prolonged, the conditions shall be governed by the effective List of Conditions and Announcement on safe deposit box rental instead of the account package conditions contained in the present announcement from the day indicated in the Bank’s notification.

All issues which are not regulated by the present announcement shall be governed by the related General Terms and Conditions, Business Regulation on financial services and financial auxiliary services, the General Terms and Conditions on payment accounts, payment services and deposits, the General Terms and Conditions on VISA CHIP debit bankcards, the Business Regulation regarding electronic and phone banking services, the List of Conditions, the Announcement on safe deposit box rental and the Deposit Announcement on payment accounts and term deposits of retail clients published by the Branch, and the effective legislation.

¹ The package fee is due on the last working day in each month. The Bank payment account usage is to be examined one day before the last working day of the month and the fee is calculated and charged based on that.

² From the package fee point of view the credits on the account arrived from outside of the Bank or income-type credits arrived from inside of the Bank are classified as credit on the account.

³ The account package contains one foreign currency payment account in the chosen currency (CHF, EUR, GBP or USD).

⁴ The regular fee of the transaction is HUF 146 + (0.30% max. HUF 6,000). The special offer is valid until withdrawal.

⁵ The account package contains one piece of bankcard (VISA CHIP Gold) for discounted price.

⁶ In the account package one piece of supplementary bankcard (VISA CHIP Classic) is available optional for discounted price.

⁷ The favorable fees announced for bankcard transactions concern only the VISA CHIP Gold HUF bankcard as element of the package.

⁸ From the favorable cash withdrawal fee point of view the date of debit not the date of hold governs.