

**LIST OF CONDITIONS**  
**Regarding payment account related credit line**  
**for retail clients**

Conditions of credit line:		
1. Opening payment account <sup>1</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	
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>2</sup>	24.04%	
Minimum amount:	HUF 50,000	
Maximum amount: <sup>3</sup>	HUF 700,000	
Period:	1 year	
Disbursement fee:	Free of charge	
Handling fee:	1% min. HUF 2,000	At set up
Monitoring fee <i>(shall be paid in case of automatic prolongation of the Credit-line on contracts concluded from October 18, 2016):</i>	1% min. HUF 2,000	At prolongation
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>4</sup>	
Overdrawn interest rate: <sup>5</sup>	18%	
KHR query by the request of the client:	Free of charge	
Other cost: Account maintenance fee	HUF 259/month <sup>6</sup>	Monthly

<sup>1</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>2</sup> 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 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:	19.50%
Account maintenance fee:	HUF 259/month
Yearly handling fee:	HUF 3,750
Monthly installment:	HUF 6,162 interest/month (in case the whole credit line is continuously used), the principal payment at maturity: HUF 375,000
Total fee of loan:	HUF 455,796
APR:	24.04%

<sup>3</sup> The amount of the credit line depends on the client classification.

<sup>4</sup> Interest on late payments must not exceed the one of 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 the Section 17/F of the Act 172 of 2009.

<sup>5</sup> Interest rate calculated for overdrawn amount.

<sup>6</sup> In case of account package the proportional part of monthly package fee counted on payment account shall be considered.

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 will 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 the entry into force of the amendment in written form.

**PRODUCT DESCRIPTION****Payment account related credit line for retail clients****Valid: from January 2, 2018 to the next official change**

Dear Customers,

We draw Your kind attention for the consumer protection homepage of the National Bank of Hungary and informants and supporting applications on comparison and choosing available on this website (program on credit or lease products, credit calculator, household budget calculator) that can be seen here: <http://www.mnb.hu/fogyasztovedelem/dontenem-kell/alkalmazasok>.  
Further information: <http://felugyelet.mnb.hu/fogyasztoknak>.

## **1. Loan Purpose**

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

We provide it for those Clients whose payment account with KDB Bank (henceforth: Bank) regular income credited on, but have temporary liquidity problem. It is a revolving credit-line (within the determined Credit line amount).

## **2. Entitled for the credit line**

The Credit line applicant can be domestic 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 another 1 (one) year, if the client 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**; the maximum is **HUF 700,000**.

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

## **7. Fees, costs, interests**

The "List of conditions for retail clients regarding payment account related credit line" contains conditions for the Credit line, interests, costs, types of charge, its calculation method, amount and due dates 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 domestic individual person at least 18-years-old, able to act;
- Payment account keeping 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 authorization or standing order on the payment account.

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

- Valid personal ID, address card, tax card
- Filled in and signed Credit line application form
- Income certificates not older than 15 days filled in completely on the Bank's form and signed by authorized persons of the Employer
- In case of pensioner: pensioner ID and the last 3-months payment account statement or last 3-months pensioner coupon
- Last 3-months payment account statement from all financial institution with which the Client is in relation
- Copies of existing loan and credit contracts with other banks, in case of payment account related credit line and credit card copies of the contracts and last 3-months related payment account statements
- Authorization on the payment account for direct debit or standing order (if there is no)

Please note 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 credit review.

The above data is to be considered as indicative, the Bank reserves the right for modification.

For detailed information, please, turn to one of our branches.