

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

Valid from: January 1, 2019
Date of issue: December 28, 2018

1. Conditions of credit line	
-	Opening payment account ¹
-	Regular income credit on payment account at least 3 times
-	Valid authorization on direct debit or standing order connected to KDB account

2. Interest rates, fees, costs related to credit line	
Currency of the credit line:	HUF
Annual interest rate: Fixed.	19.50%
Due date of the interest rate:	12 th day of every month or on the first workday after
Commitment fee: (only for application presented after 24th February, 2011)	0.50%
Due date of the commitment fee:	12 th day of every month or on the first workday after
Minimum amount:	HUF 50,000
Maximum amount: (depends on the client classification)	HUF 700,000
Tenor:	1 year
Disbursement fee:	HUF 0
Handling fee: (due at set up)	1% minimum HUF 2,000
Monitoring fee: (shall be paid in case of automatic prolongation of the Credit-line on contracts concluded from October 18, 2016)	1% minimum HUF 2,000
Default interest:	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. Interest rate on late payments must not exceed the one of the half times of the annual interest rate determined in credit contract + 3% and cannot be higher than the maximum rate of APR determined to the credit type.
Overdrawn interest rate: Interest rate calculated for overdrawn amount.	18%
Other cost:	Payment account keeping fee: HUF 259 / EUR 1.05 ²

3. Representative Annual Percentage Rate (APR)	
APR: 24.03%	
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 APR calculation is based: HUF 375,000 with 1 year tenor.	
Assumptions taken into account for the calculation of APR:	Credit line amount: HUF 375,000 Tenor: 1 year Annual interest rate: 19.50% Handling fee: HUF 3,750 Account keeping fee: HUF 259/month Installment: HUF 6,161/ month interest payment; principal repayment lump sum at maturity: HUF 375,000 Total fee of credit: HUF 455,796

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.

Regarding payment account related credit line for retail clients

Valid from: January 1, 2019 to the next official change

Features of the credit line	
Purpose of the credit line:	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).
Currency:	HUF
Applicable amount:	Minimum amount: HUF 50,000. Maximum amount: HUF 700,000. 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.
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 application conditions and the Bank's client classification.
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.
Entitled for the credit:	The Credit line applicant can be domestic individual person at least 18-years-old who: <ul style="list-style-type: none"> - opens/maintains a retail payment account with the Bank, - has monthly regular income credit at least 3-times on the payment account, - is not on the debtor list of KHR system, - has no overdue with the Bank, - has at least 1 valid direct debit authorization or standing order on the payment account.
Fees, commissions, interests:	The "List of conditions regarding payment account related credit line for retail clients" 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 homepage.
Necessary documents and certificates to be presented for the application and client classification:	<ul style="list-style-type: none"> - 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) <p>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.</p> <p>Further documents could be necessary in course of the credit review.</p>

Please be kindly informed that the KDB Bank Europe Ltd. (hereinafter: Bank) has joined the Code of Conduct, the regulations of which are mandatory for the Bank from 1st December, 2009.

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

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

For detailed information please turn to one of our branches or call KDB Contact.

¹ Conditions regarding payment account opening, 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".

² In case of account package the proportional part of monthly package fee counted on payment account shall be considered.