

Information on Statement of Fees

KDB Bank Europe Ltd. (hereinafter: Bank) provides standardized Statement of Fees for its private person clients about their bank accounts in accordance with Directives of the European Union.

What is the Statement of Fees?

Due to the entry into force of Directive 2014/92/EU of the European Parliament and of the Council on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features; credit institutions in Hungary are required by Government Decree No. 144/2018. (VIII. 13.) providing a standardized statement of fees in a specified format. Accordingly, all the private person clients will get a standardized Statement of Fees regarding the paid account fees in the past year until January 31, 2020.

How do our private person Clients receive the Statement of Fees?

The Bank provides the Statement of Fees for their Clients once a year, free of charge, on the same way like account statements do (via post or KDB NetBank).

What is the scope period of Statement of Fees related to?

The first Statement of Fees (will be sent until January 31, 2020) present the period from August 1, 2019 till December 31, 2019. From the next year the document will be sent until January 31, describes the whole previous year.

Why is it useful for our Clients?

The aim of the standardized Statement of Fees is that our Clients

- understand better their banking costs;
- have information to change their spending habits possibly (e.g. dynamic usage of online channels or pay by bankcard).

What is it worth to take into consideration when analyzing the Statement of Fees?

- Due to the Statement of Fees, the fees are presented on an annualized basis in addition to the monthly statements Clients receive so far. Clients' banking fees are not influenced certainly by this.
- More information is available about denomination of fees in the *Glossary* on our website (<https://www.kdbbank.eu/general-terms-conditions-1>).

What does the Statement of Fees contain?

The Statement of Fees contains the following fees and interest rates depend on the related services to the account:

- fees connected to the payment account;
- and, if there are,
- fees connected to debit card;
 - fees of KDB NetBank;
 - fees of KDB Kontakt service;
 - fees of SMS service;
 - interests related to the account;
 - fees and interests connected to overdraft.

Do you have any tasks related to the Statement of Fees?

Our clients have nothing to do about it. Should you have any questions, please do not hesitate to contact us (at +36 1 473 4440 between 7:00 am and 8:00 pm on working days) or your relationship manager, or visit any of our branches.