

**LIST OF CONDITIONS**  
**Partner Light Account Package**  
**on basis of Partnership Agreement with Employer**  
**for private clients**

Account Keeping Services	
Package monthly fee <sup>1</sup>	HUF 0 <sup>2</sup>
Monthly minimum credited amount (salary or other income)	Not defined
Monthly statement fee	HUF 0
Monthly fee of HUF payment account	HUF 0
Financial Services	
HUF transfer to other domestic Bank	
Paper-based order	0.15 %, min. HUF 180 max. HUF 8,000 + (0.30% max. HUF 6,000)
KDB NetBank order	0.15 %, min. HUF 180 max. HUF 5,000 + (0.30% max. HUF 6,000)
<b>Fulfilment of authorization on direct debit</b>	0.30% max. HUF 6,000
Electronic Services	
KDB NetBank annual fee (optional)	HUF 0
KDB Kontakt annual fee	HUF 0
VISA CHIP-bankcard Services <sup>3</sup>	
VISA CHIP Electron HUF bankcard issuance fee	HUF 0
Open balance: VISA CHIP Electron HUF bankcard	HUF 0
VISA CHIP Electron bankcard transactional fee:	
Cash withdrawal from own ATM	HUF 85 + (0.60%), max. HUF 6,085 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal from other ATM	HUF 275 + (0.60%), max. HUF 6,275 for every HUF 1,000,000, or part thereof of the total amount

The Account Package Partner Light includes the following **free of charge** services:

- a HUF payment account,
- 1 pc VISA CHIP Electron HUF bankcard issuance,
- KDB NetBank service,
- KDB Kontakt (Call Center) service.

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).

Fees specified in the present announcement are valid for 1 year from the date of entry into force of the account package contract concluded from August 22, 2016, 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 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 and the Deposit Announcement on payment accounts and term deposits of retail clients published by the Branch, and the effective legislation.

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<sup>1</sup> 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.

<sup>2</sup> Valid on basis of Partnership Agreement concluded between KDB Bank and Client's Employer.

<sup>3</sup> **One piece of bankcard** (VISA CHIP Electron) can be applicable with free of charge issuance.