

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

Account Keeping Services	
Package monthly fee ¹	HUF 0 ²
Monthly minimum credited amount (salary or other income)	HUF 150,000
Monthly statement fee	HUF 0
Monthly fee on HUF payment account	HUF 0
Financial Services	
HUF transfer to other domestic Bank	
Paper-based order	0.15%, min. HUF 180 max. HUF 5,000 + (0.30% max. HUF 6,000)
KDB NetBank order	0.15%, min. HUF 130 max. HUF 5,000 + (0.30% max. HUF 6,000)
Fulfillment of authorization on direct debit	0.30% max. HUF 6,000
Credit of FX transfer	HUF 0
Electronic Services	
KDB NetBank annual fee (optional)	HUF 0
KDB Kontakt annual fee	HUF 0
VISA CHIP bankcard Services ³	
VISA CHIP Electron HUF bankcard issuance fee	HUF 0
VISA CHIP Classic HUF bankcard issuance fee	HUF 0
Open balance: VISA CHIP Electron bankcard	HUF 0
Open balance: VISA CHIP Classic bankcard	HUF 0
VISA CHIP Electron /VISA CHIP Classic 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

Conversion rate: conversions are made on special rate.

Payment account related credit line conditions ⁴	
Annual handling fee	HUF 0
Annual interest rate	16.50%
APR	18.07% ⁵

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

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

The following product is available **at favourable price** in the Account Package Partner Mezzo:

- payment account related credit line is available at favourable interest rate and without annual handling fee.

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 „List of conditions for retail clients Regarding payment account related credit line“ (henceforth: List of conditions Credit line).

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 and List of conditions Credit Line 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, List of conditions Credit line, 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 Valid on basis of Partnership Agreement concluded between KDB Bank and Client’s Employer.

³ **One piece of HUF bankcard** (VISA CHIP Electron or VISA CHIP Classic) can be applied free of charge issuance.

⁴ Preferential credit line can be applied after probation period in case of employment contract with undefined period. Conditions of credit line not defined here can be found in effective announcement of “List of conditions for retail clients regarding Payment account related credit line”.

⁵ Definition of APR was made on basis of actual conditions and effective laws, regarding HUF 375.000 loan amount, for 1 year tenor. It is subject to change. APR does not reflect risks arisen from interest rate.

Example:

Loan amount	HUF 375.000
Tenor:	1 year
Payment account keeping fee:	HUF 0
Annual interest rate:	16.50%
Minimum installment:	HUF 5,214 interest/ month (in case the whole credit-line is continuously used), principal must be repaid end tenor, sum: HUF 375,000
Total loan amount:	HUF 437,563
APR:	18.07%