

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

Account Keeping Services	
Package monthly fee ¹	HUF 0 ²
Monthly minimum credited amount (salary or other income)	Min. HUF 400,000
Monthly statement fee	HUF 0
Monthly fee on HUF / foreign currency payment account	HUF 0 ³
Financial Services	
HUF transfer to other domestic Bank	
Paper-based order	HUF 156 + (0.30% max. HUF 6,000)
KDB NetBank order, <u>in case of instant payment order requirements are not fulfilled</u>	HUF 146 + (0.30% max. HUF 6,000)
<u>KDB NetBank order, in case of fulfill the requirements of instant payment order</u>	Special offer: HUF 0 ⁴
Fulfillment of authorization on direct debit	0.30% max. HUF 6,000
Credit of FX transfer	HUF 0
Foreign currency transfer	
Paper-based order	0.26% min. EUR 5 max. EUR 83 + (0.30% max. HUF 6,000)
KDB NetBank order	0.26% min. EUR 5 max. EUR 42 + (0.30% max. HUF 6,000)
Electronic Services	
KDB NetBank annual fee (optional)	HUF 0
KDB Kontakt annual fee	HUF 0
VISA CHIP bankcard Services⁵	
VISA CHIP Gold bankcard issuance fee	HUF 0
VISA CHIP Classic bankcard issuance fee	HUF 0
Open balance: VISA CHIP Gold bankcard	HUF 0
Open balance: VISA CHIP Classic bankcard	HUF 0
Transactional fees of VISA CHIP bankcards	
Cash withdrawal from own ATM	0.60%, max. HUF 6,000 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal from other ATM	HUF 250 + 0.60%, max. HUF 6,250 for every HUF 1,000,000, or part thereof of the total amount

Conversion rate: conversions are made on special rate.

Safe box service⁶	
Safe box rental fee	50% of published fee by the Announcement on Safety Box Rental service

Payment account related credit line conditions ⁷	
Annual handling fee	HUF 0
Annual interest rate	16.50%
APR	18.08% ⁸

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

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

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

- 1 safety deposit box is available at 50% discount price compared to fees published in Announcement on Safety Deposit Box rental,
- 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“, „Announcement on safe deposit box rental“ and „List of conditions for retail clients Regarding payment account related credit line“ (henceforth: Lists 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 Lists 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 Lists of Conditions and the Deposit Announcement on payment accounts and term deposits of retail clients published by the Branch, 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 Cooperation Agreement concluded between KDB Bank and Client’s employer.

³ The package fee contains a free of charge HUF payment account and a free of charge foreign currency payment account (in EUR, USD, CHF or GBP).

⁴ The regular fee of the transaction is HUF 146 + (0.30% max. HUF 6,000). The special offer is valid until withdrawal.

⁵ **One piece of bankcard** (VISA CHIP Gold or VISA CHIP Classic) can be applied with free of charge issuance.

⁶ Available only in Head Office (1054 Budapest, Bajcsy-Zsilinszky st. 42-46.).

⁷ 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”.

⁸ 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
Annual interest rate:	16.50%
Payment account keeping fee:	HUF 0
Minimum installment:	HUF 5,228 interest/ month (in case the whole credit-line is continuously used), principal must be repaid end of the tenor, sum: HUF 375,000
Total loan amount:	HUF 437,734
APR:	18.08%