

**CONDITION LIST**  
**Package SUPER with VISA Chip-card for private clients**  
**On basis of Partnership Agreement with Employer**

**The List of Conditions includes the terms and conditions of bank account contracts concluded before July 16, 2013.**

**New applications are not to be accepted and new contracts are not to be concluded under the present List of Conditions.**

*Valid from: December 2, 2016*

<b>Account Keeping Services</b>	
<b>Package Fee (HUF/month)</b>	Free of charge <sup>1</sup>
<b>Monthly minimum credited amount (salary or other income)</b>	HUF 120,000
<b>Monthly statement fee</b>	Free of charge
<b>HUF payment account keeping fee (monthly)</b>	Free of charge
<b>Interest rate of payment account in HUF</b>	0.00 % (EBKM: 0.00 %) (NBH base rate-4%)
<b>Financial Services</b>	
<b>HUF transfer to other domestic Bank</b>	
Paper-based order	HUF 127
KDB NetBank order	HUF 48
<b>Fulfillment of authorization on direct debit</b>	Free of charge
<b>Credit of FX transfer</b>	Free of charge
<b>Foreign currency transfer</b>	
Paper-based order	EUR 16
KDB NetBank order	EUR 11
<b>Electronic Services</b>	
<b>KDB NetBank (optional)</b>	Free of charge
<b>KDB Kontakt</b>	Free of charge
<b>VISA Chip-card Services</b>	
<b>VISA CHIP Electron annual fee</b>	Free of charge <sup>2</sup>
<b>VISA CHIP Classic annual fee</b>	Free of charge
<b>Open balance: VISA CHIP Electron bankcard</b>	0
<b>Open balance: VISA CHIP Classic bankcard</b>	0
<b>VISA CHIP Electron /VISA CHIP Classic bankcard transactional fee:</b>	
❖ <b>Cash withdrawal from own ATM</b>	HUF 100
❖ <b>Cash withdrawal from other ATM</b>	HUF 250 + 0.2%, max. HUF 2,250 for every HUF 1,000,000, or part thereof of the total amount

<sup>1</sup> Valid on basis of Partnership Agreement concluded between KDB Bank and Client's employer.

<sup>2</sup> One piece of bankcard (VISA CHIP Electron or VISA CHIP Classic) can be applied free.

**Conversion rate:** conversions are made on special rate

<b>Overdraft Conditions<sup>3</sup></b>	
<b>Annual handling fee</b>	Free of charge
<b>Annual interest rate</b>	16.50 %
<b>APR</b>	16.70 % <sup>4</sup>

Conditions not defined here can be found in effective "List of Conditions for Private Clients".

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<sup>3</sup> Preferential credits can be applied after probation period in case of employment contract with undefined period. Conditions of overdraft not defined here can be found in effective announcement of "List of conditions for retail clients regarding Overdraft".

<sup>4</sup> Definition of THM 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. THM does not reflect risks arisen from exchange rate and interest rate.

Example:

Loan amount	HUF 375.000
Tenor:	1 year
Annual interest rate:	16.50%
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