

**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: February 11, 2019*

<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 132
KDB NetBank order	HUF 50
<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 17
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 104
❖ <b>Cash withdrawal from other ATM</b>	HUF 260 + 0.2%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount

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

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

<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.