

## Announcement on modifications of private List of Conditions with effect from 11 February 2019

KDB Bank Europe Ltd. (hereinafter: Bank) hereby notifies its Clients that the Bank will amend the List of Conditions, fee items listed below with effect from 11 February 2019, as follows.

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 10 February 2019	Fees valid for transactions booked from 11 February 2019
<b>List of conditions for private persons</b>			
Account maintenance fee – HUF	-	259 HUF/month	270 HUF/month
Account maintenance fee – FX	-	1.05 EUR/month	1.10 EUR/month
Internal transfer – HUF	paper-based order	0.40%, min. 190 HUF max. 11,000 HUF	0.42%, min. 198 HUF max. 11,473 HUF
HUF transfer to payment account kept in other domestic bank	paper-based order	0.53%, min. 250 HUF max. 14,000 HUF	0.55%, min. 261 HUF max. 14,602 HUF
HUF transfer to payment account kept in other domestic bank	KDB NetBank order	0.33%, min. 68 HUF max. 7,040 HUF	0.34%, min. 71 HUF max. 7,343 HUF
Fulfilment of standing order	paper-based order	0.36%, min 50 HUF max. 16,000 HUF	0.38%, min 52 HUF max. 16,688 HUF
Fulfilment of standing order	KDB NetBank order	50 HUF	52 HUF
FX transfer to account kept with other bank (abroad as well)	paper-based order	0.38%, min. 10 EUR max. 130 EUR	0.40%, min. 10 EUR max. 136 EUR
FX transfer to account kept with other bank (abroad as well)	KDB NetBank order	0.19%, min. 10 EUR max 117 EUR	0.20%, min. 10 EUR max. 122 EUR
Cash withdrawal in own ATM	-	100 HUF	104 HUF
Cash withdrawal in other domestic ATM	-	250 HUF + 0.2%	260 HUF + 0.2%
<b>Electronic account package</b>			
Package monthly fee	-	390 HUF	407 HUF
Domestic HUF transfer	paper-based order	0.29%, min. 300 HUF max. 25,000 HUF	0.30%, min. 313 HUF max. 26,075 HUF
Domestic HUF transfer	KDB NetBank order	52 HUF	54 HUF
Foreign exchange transfer	paper-based order	0.38%, min. 10 EUR max. 130 EUR	0.40%, min. 10 EUR max. 136 EUR
Foreign exchange transfer	KDB NetBank order	0.19%, min. 10 EUR max 117 EUR	0.20%, min. 10 EUR max. 122 EUR
Cash withdrawal – cash desk	-	0.55% max. 21,000 HUF	0.57% max. 21,903 HUF
<b>'A' account package</b>			
Package monthly fee	-	315 HUF	329 HUF
Domestic HUF transfer to other bank	paper-based order	0.53%, min. 250 HUF max. 14,000 HUF	0.55%, min. 261 HUF max. 14,602 HUF
Domestic HUF transfer to other bank	KDB NetBank order	99 HUF	103 HUF
Foreign currency transfer	paper-based order	0.38%, min. 10 EUR max. 130 EUR	0.40%, min. 10 EUR max. 136 EUR
Foreign currency transfer	KDB NetBank order	0.19%, min. 10 EUR max. 117 EUR	0.20%, min. 10 EUR max. 122 EUR
Cash withdrawal in own ATM	-	100 HUF	104 HUF
Cash withdrawal in other domestic ATM	-	250 HUF + 0.2%	260 HUF + 0.2%
<b>SUPER account package</b>			
Package monthly fee	-	410 HUF	428 HUF
Domestic HUF transfer to other bank	paper-based order	127 HUF	132 HUF
Domestic HUF transfer to other bank	KDB NetBank order	48 HUF	50 HUF
Foreign currency transfer	paper-based order	16 EUR	17 EUR
Cash withdrawal in own ATM	-	100 HUF	104 HUF
Cash withdrawal in other domestic ATM	-	250 HUF + 0.2%	260 HUF + 0.2%
<b>GOLD account package</b>			
Package monthly fee	-	2,100 HUF	2,190 HUF
Domestic HUF transfer to other bank	paper-based order	127 HUF	132 HUF

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Domestic HUF transfer to other bank	KDB NetBank order	48 HUF	50 HUF
Foreign currency transfer	paper-based order	16 EUR	17 EUR
Cash withdrawal in other domestic ATM	-	250 HUF + 0.2%	260 HUF + 0.2%
<b>BG 'A' account package</b>			
Package monthly fee	-	260 HUF	271 HUF
Domestic HUF transfer to other bank	paper-based order	0.53%, min. 250 HUF max. 14,000 HUF	0.55%, min. 261 HUF max. 14,602 HUF
Domestic HUF transfer to other bank	KDB NetBank order	99 HUF	103 HUF
Foreign currency transfer	paper-based order	0.38%, min. 10 EUR max. 130 EUR	0.40%, min. 10 EUR max. 136 EUR
Foreign currency transfer	KDB NetBank order	0.19%, min. 10 EUR max. 117 EUR	0.20%, min. 10 EUR max. 122 EUR
Cash withdrawal in own ATM	-	100 HUF	104 HUF
Cash withdrawal in other domestic ATM	-	250 HUF + 0.2%	260 HUF + 0.2%
<b>BG Gold account package</b>			
Package monthly fee	-	2,100 HUF	2,190 HUF
Domestic HUF transfer to other bank	paper-based order	127 HUF	132 HUF
Domestic HUF transfer to other bank	KDB NetBank order	48 HUF	50 HUF
Foreign currency transfer	paper-based order	16 EUR	17 EUR
Cash withdrawal in other domestic ATM	-	250 HUF + 0.2%	260 HUF + 0.2%
<b>List of conditions of KDB Basic Account Package for private persons</b>			
Account maintenance fee – HUF	-	259 HUF/month	270 HUF/month
Account maintenance fee – FX	-	1.05 EUR/month	1.10 EUR/month
Internal transfer – HUF	paper-based order	0.15%, min. 190 HUF max. 5,000 HUF + (0.3%, max. 6,000 HUF)	0.16%, min. 198 HUF max. 5,215 HUF + (0.3%, max. 6,000 HUF)
HUF transfer to payment account kept in other domestic bank	paper-based order	0.23%, min. 250 HUF max. 8,000 HUF + (0.3%, max. 6,000 HUF)	0.24%, min. 261 HUF max. 8,344 HUF + (0.3%, max. 6,000 HUF)
HUF transfer to payment account kept in other domestic bank	KDB NetBank order	0.07%, min. 68 HUF max. 1,040 HUF + (0.3%, max. 6,000 HUF)	0.07%, min. 71 HUF max. 1,085 HUF + (0.3%, max. 6,000 HUF)
Fulfilment of standing order	paper-based order	0.18%, min. 50 HUF max. 10,000 HUF + (0.3%, max. 6,000 HUF)	0.19%, min. 52 HUF max. 10,430 HUF + (0.3%, max. 6,000 HUF)
Fulfilment of standing order	KDB NetBank order	50 HUF + (0.3%, max. 6,000 HUF)	52 HUF + (0.3%, max. 6,000 HUF)
FX transfer to account kept with other bank (abroad as well)	paper-based order	0.26%, min. 10 EUR max. 110 EUR + (0.3%, max. 6,000 HUF)	0.27%, min. 10 EUR max. 115 EUR + (0.3%, max. 6,000 HUF)
FX transfer to account kept with other bank (abroad as well)	KDB NetBank order	0.13%, min. 10 EUR max. 104 EUR + (0.3%, max. 6,000 HUF)	0.14%, min. 10 EUR max. 108 EUR + (0.3%, max. 6,000 HUF)
Cash withdrawal in own ATM	-	100 HUF + 0.6%	104 HUF + 0.6%
Cash withdrawal in other domestic ATM	-	250 HUF + 0.2% + 0.6%	261 HUF + 0.2% + 0.6%
<b>Partner Light account package</b>			
Package monthly fee	-	349 HUF	364 HUF
Domestic HUF transfer to other bank	paper-based order	0.15%, min. 180 HUF max. 8,000 HUF + (0.3%, max. 6,000 HUF)	0.16%, min. 188 HUF max. 8,344 HUF + (0.3%, max. 6,000 HUF)
Domestic HUF transfer to other bank	KDB NetBank order	0.15%, min. 180 HUF max. 5,000 HUF + (0.3%, max. 6,000 HUF)	0.16%, min. 188 HUF max. 5,215 HUF + (0.3%, max. 6,000 HUF)
Cash withdrawal in own ATM	-	85 HUF + (0.6%)	89 HUF + (0.6%)
Cash withdrawal in other domestic ATM	-	275 HUF + (0.6%)	287 HUF + (0.6%)
<b>Partner Mezzo account package</b>			
Package monthly fee	-	459 HUF	479 HUF
Domestic HUF transfer to other bank	paper-based order	0.15%, min. 180 HUF max. 5,000 HUF + (0.3%, max. 6,000 HUF)	0.16%, min. 188 HUF max. 5,215 HUF + (0.3%, max. 6,000 HUF)

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Domestic HUF transfer to other bank	KDB NetBank order	0.15%, min. 130 HUF max. 5,000 HUF + (0.3%, max. 6,000 HUF)	0.16%, min. 136 HUF max. 5,000 HUF + (0.3%, max. 6,000 HUF)
Cash withdrawal in own ATM	-	85 HUF + (0.6%)	89 HUF + (0.6%)
Cash withdrawal in other domestic ATM	-	275 HUF + (0.6%)	287 HUF + (0.6%)
<b>Partner Plus account package</b>			
Package monthly fee	-	990 HUF	1,033 HUF
Domestic HUF transfer to other bank	paper-based order	150 HUF + (0.3%, max. 6,000 HUF)	156 HUF + (0.3%, max. 6,000 HUF)
Domestic HUF transfer to other bank	KDB NetBank order	140 HUF + (0.3%, max. 6,000 HUF)	146 HUF + (0.3%, max. 6,000 HUF)
Foreign currency transfer	paper-based order	0.25%, min. 5 EUR max. 80 EUR + (0.3%, max. 6,000 HUF)	0.26%, min. 5 EUR max. 83 EUR + (0.3%, max. 6,000 HUF)
Foreign currency transfer	KDB NetBank order	0.25%, min. 5 EUR max. 40 EUR + (0.3%, max. 6,000 HUF)	0.26%, min. 5 EUR max. 42 EUR + (0.3%, max. 6,000 HUF)
Cash withdrawal in other domestic ATM	-	240 HUF + (0.6%)	250 HUF + (0.6%)
<b>NET account package</b>			
Package monthly fee	-	540 HUF	563 HUF
Domestic HUF transfer to other bank	paper-based order	150 HUF + (0.3%, max. 6,000 HUF)	156 HUF + (0.3%, max. 6,000 HUF)
Domestic HUF transfer to other bank	KDB NetBank order	140 HUF + (0.3%, max. 6,000 HUF)	146 HUF + (0.3%, max. 6,000 HUF)
Cash withdrawal – cash desk	-	0.25% + (0.6%)	0.26% + (0.6%)
<b>Elite account package</b>			
Package monthly fee	-	1,490 HUF	1,554 HUF
Domestic HUF transfer to other bank	paper-based order	150 HUF + (0.3%, max. 6,000 HUF)	156 HUF + (0.3%, max. 6,000 HUF)
Domestic HUF transfer to other bank	KDB NetBank order	140 HUF + (0.3%, max. 6,000 HUF)	146 HUF + (0.3%, max. 6,000 HUF)
Foreign currency transfer	paper-based order	0.25%, min. 5 EUR max. 80 EUR + (0.3%, max. 6,000 HUF)	0.26%, min. 5 EUR max. 83 EUR + (0.3%, max. 6,000 HUF)
Foreign currency transfer	KDB NetBank order	0.25%, min. 5 EUR max. 30 EUR + (0.3%, max. 6,000 HUF)	0.26%, min. 5 EUR max. 31 EUR + (0.3%, max. 6,000 HUF)
Cash withdrawal in other domestic ATM	-	240 HUF + (0.6%)	250 HUF + (0.6%)
Cash withdrawal – cash desk	-	0.3% + (0.6%)	0.31% + (0.6%)

List of Conditions that enter into force on 11 February 2019 – except those listed below – can be found on [www.kdbbank.eu](http://www.kdbbank.eu) and the customer areas at our branches. The List of Conditions of „A”, Super, Gold, Partner Light/Mezzo/Plus account packages for private persons, and Super, Gold, Partner Mezzo/Plus account packages for church representatives are available upon request through our colleagues at branches and Call Center customer service.

Budapest, 30 November 2018

KDB Bank Europe Ltd.