



LIST OF CONDITIONS FOR PRIVATE PERSONS

**The List of Conditions includes the terms and conditions of bank account contracts concluded before July 1, 2013.
New applications are not to be accepted and new contracts are not to be concluded under the present List of Conditions.**

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I. General Conditions

1. The present List of Conditions is applicable together with the prevailing General Terms and Conditions and Business Regulations concerning payment accounts, payment services and deposits.
2. The following announcements are valid only together with the present List of Conditions, constitutes inseparable part of that:
 - Announcement on customer identification rules,
 - Announcement on international payment orders,
 - Announcement on payment obligation of healthcare contribution on interest income,
 - Announcement on free cash withdrawal option.

In case of any discrepancy between the present List of Conditions and the relevant Announcement, the relevant Announcement shall govern. The above Announcements are also available on the Bank's official homepage: www.kdbbank.eu.

3. The Bank accepts orders only in accordance with the Contract, particularly in accordance with the KDB Bank Europe Ltd's Business Terms relating to financial- and auxiliary financial services, the General Terms and Conditions and the given service related Business Regulation/General Terms and Conditions.
4. Transactions not included in the present list are handled on the basis of separate agreement by the Bank.
5. Extra fees, postage, cable, telephone, and SWIFT charges, incurred, as well as the commission and charges duly claimed by our correspondents and third banks, will be debited to the customer's account.
6. To open account, it is required to complete a Payment Account Contract and signature card, which has to be signed by both the Client and the Bank. Further necessary documents:
 - Valid old type ID issued by Hungarian authorities, but in case it does not contain the actual residence address, residence address card or
 - Card type ID and residence address card or
 - Card type driving licence and residence address card or
 - Passport and residence address card
 - In case of foreign citizen passport, residence permit, ID card for EU citizen
7. The Bank can ask for the official translation of documents into Hungarian.
8. In special cases the Bank can ask further documents besides the above mentioned.

9. If the currency of the fee and the account of withdrawal are different, conversion is executed on official NBH foreign exchange rate.
10. All fees and charges are stipulated in the present List of Conditions in gross value.
11. In case of any discrepancy between the English and the Hungarian version of List of Conditions, the Hungarian version shall govern.

II. Account Keeping Services

Current account	HUF	FCY¹	Due date
Account opening	HUF 0	EUR 0	
Account maintenance fee ²	HUF 270/month	EUR 1.10/month	Last working day of the month
Account closing	HUF 0	EUR 0	
Statement/account movement			
Monthly statement for clients without KDB NetBank	HUF 0	EUR 0	
e-statement for clients with KDB NetBank ³	HUF 0	EUR 0	
Postal charges of account statement abroad	HUF 500	EUR 2	1 st working day after month
Copy of statement	HUF 330/pc	EUR 1/pc	At fulfilment
Cost of Fax			
Sending fax inland/page	HUF 500	EUR 2	At fulfilment
Sending fax abroad/page	HUF 1,500	EUR 6	At fulfilment
Cost of printed forms			
Bank payment order forms	HUF 0	EUR 0	
Passbook	HUF 0	EUR 0	
Post payment order form	HUF 15/pc	-	Related month
Check book for cash withdrawal	HUF 5,000/pc	-	Related month
Other costs			
Preparation of certificates ⁴	HUF 1,000	EUR 4	Related month
Making copy of other documents	HUF 100/page	EUR 0.5/page	Related month
Rental fee for post box	HUF 1,050/month	EUR 4/month	At the end of month
Declaration for death case at the time of account opening	HUF 0	EUR 0	
Declaration for death case later or modification thereof	HUF 2,000	EUR 8	Related month

¹ We keep foreign currency accounts in the following currencies: EUR, USD, CHF, GBP

² Account maintenance fee refers to bankcard account as well.

³ One paper-based statement is available if necessary in any branches

⁴ In case of issuance of a balance certificate the Bank certifies the present balance of the account, with blocking the account for the said day. Certificate about transaction can be issued only by the branch where the payment order was submitted.

III. Financial Services

Internal transfers		Exchange rate	Due date
HUF			
Internal transfer			
Paper-based order	0.42 %, min. HUF 198 max. HUF 11,473		At fulfilment
KDB NetBank order	HUF 16		At fulfilment
Transfer between own accounts			
Paper-based order	HUF 156		At fulfilment
KDB NetBank order	HUF 16		At fulfilment
Foreign exchange			
Internal transfer			
Paper-based order	EUR 11		At fulfilment
KDB NetBank order	EUR 2		At fulfilment
Transfer between own accounts			
Paper-based order	EUR 1		At fulfilment
KDB NetBank order	0.05 EUR		At fulfilment
Conversion	0 EUR		
External transfers			
Transfers in HUF			
Credit of incoming item	HUF 0	Account conversion rate	
Transfer to HUF account kept in other bank			
Paper-based order	0.55 %, min. HUF 261 max. HUF 14,602		At fulfilment
KDB NetBank order	0.34 %, min. HUF 71 max. HUF 7,343		At fulfilment
Modification, revocation and recall of transfer order ¹	HUF 3,009/pc		At order
Return fund based on recall	HUF 0		At fulfilment
VIBER transfer ²			
Paper-based order	0.5 %, min. HUF 10,000 max. HUF 100,000		At fulfilment
KDB NetBank order	0.25 %, min. HUF 10,000 max. HUF 100,000		At fulfilment
HUF transfer abroad			
Paper-based order	0.5 %, min. HUF 10,000 max. HUF 100,000	FX rate	At fulfilment
Foreign currency payments			
Transfer to account kept with other bank (abroad as well)			
Paper-based order	0.40 %, min. EUR 10 max. EUR 136	FX rate	At fulfilment
KDB NetBank order	0.20 %, min. EUR 10 max. EUR 122	FX/Account conversion rate	At fulfilment
Charge calculated by foreign bank ³ (in case of bearing correspondent bank's charges)	Effective cost, min EUR 20	FX rate	At fulfilment
Subsequent data modification or revocation ⁴	EUR 20	FX rate	On modification / revocation day

Data supply in case of incomplete payment order	EUR 20	FX rate	on date of supply
In case of FX payment order – which is not considered as SEPA ¹¹ payment – to EU member states when IBAN account no. and BIC (SWIFT) are not indicated extra charge by foreign Bank	Min. EUR 10	FX rate	At fulfilment
Credit of incoming item	EUR 0	Account conversion rate	
Extra charge of urgent fulfilment ⁵	EUR 20	FX rate	At fulfilment
Intra-bank cross border payments⁶			
Credit (HUF and FX)	0 HUF / 0 EUR		At fulfilment
Outgoing HUF transfer order- paper-based	HUF 300		At fulfilment
Outgoing HUF transfer order via KDB NetBank	HUF 80		At fulfilment
Outgoing FX transfer order- paper-based	EUR 1	FX rate	At fulfilment
Outgoing FX transfer order via KDB NetBank	EUR 0.25	FX rate	At fulfilment
Data supply in case of incomplete payment order	EUR 10		At fulfilment
Modification, revocation before processing	EUR 20		At fulfilment
Transfer through post			
Door-to-door payment order ⁷	0.2 % min. HUF 500 + Post cost, max. HUF 10,000 for every HUF 1,000,000, or part thereof of the total amount		At fulfilment
Credit of post payment order	HUF 346		At fulfilment
Standing orders⁸			
Registration of transfer order	HUF 0		
Fulfilment of standing order			
Paper-based order	0.38 %, min. HUF 52 max. HUF 16,688		At fulfilment
KDB NetBank order	HUF 52		At fulfilment
Standing order modification/revocation on paper-based order	HUF 500		At order
Standing order modification/revocation on KDB NetBank	HUF 20		At order
Other orders			
Set up hold funds via KDB NetBank	HUF 40		Next working day
Hold funds cancellation via KDB NetBank	HUF 40		Next working day
Direct debit authorization			
Acceptance of authorization on direct debit	HUF 0		
Fulfilment of authorization on direct debit ⁹ (e.g. payment of utility bills) – paper-based and via KDB NetBank	HUF 42/pc		At fulfilment

Modification or revocation of authorization of direct debit via KDB NetBank			
Paper-based order		HUF 200	At order
KDB NetBank order		HUF 100	At order
Payment executions and collection			
Initiation of collection order based on authorization letter		HUF 750/pc	At fulfilment
Registration fee of authorization letter		HUF 750/pc	Related month
Collection order with execution purpose		HUF 750/pc	At fulfilment
Initiation of Promissory Note collection		HUF 750/pc	At fulfilment
Fulfilment of authorization letter / collection order with execution purpose / official transfer / credit transfer based on remittance summons / Promissory Note Collection		The valid and related transfer fee	At partial- /fulfilment
Direct debit based on loan contract (loan repayment) ¹⁰		HUF 0	At partial- /fulfilment

¹ The Bank debit the cost of the bank initiated the return fund afterwards

² In case of VIBER transfers over the amount of HUF 200,000,000 please, call the Bank.

³ In case the foreign bank's charge exceeds EUR 20; the difference is debited to the ordering party's account afterwards, at the beginning of next month.

⁴ The Bank charges the foreign bank's subsequent fee of revocation/ modification afterwards over the fee published hereby.

⁵ Urgent fulfilments are based on a separate decision. In case of KDB NetBank order the urgency must be indicated by ticking the 'Urgent' checkbox in the order. The Bank only assumes liability for the prompt debit in case of urgent fulfilment but cannot assume liability for the same day credit of the transferred amount on the beneficiary's bank account.

⁶ Intra-bank transfers between KDB Bank Europe Ltd. and KDB Bank Europe Ltd., pobočka zahraničnej banky.

⁷ The Bank counts the fee on paper-based order even in case of orders sent via electronic channel if less than three orders accepted on the given day. The Bank collects fees by packages regarding the package amount.

⁸ Queuing days of the uncovered orders are at most five days.

⁹ Queuing days of the uncovered direct debit orders are four days.

¹⁰ Shall mean a transaction based on a loan- or credit contract, by which the Client's payment account is debited for the benefit of the Bank as beneficiary, for the purpose of total or partial fulfilment of payment obligation deriving from a loan- or credit contract, on the basis of the Client's consent given to the Bank in the loan- or credit contract.

¹¹ SEPA payment order is an external FX payment that meets all of the following requirements: 1) the fulfilment currency is EUR; 2) the beneficiary's account number is in IBAN format; 3) the beneficiary's payment service provider is within the SEPA-zone and it is a direct or indirect SEPA-member; 4) the cost bearing method is shared (SHA); 5) the order was not submitted with urgent fulfilment request. The Bank fulfills the transfers that meet all of the listed requirements as SEPA payment order automatically. Bank certificate about a SEPA transfer is issued by the Bank upon client's request, which fee is specified in Chapter II. of the present List of Conditions (SEPA transfers are forwarded not by SWIFT message, therefore the Bank is unable to provide SWIFT copy about these transfers). More information about SEPA can be found in the „General questions in connection with foreign currency payment orders“ information material.

1. In case of external HUF transfer initiated via electronic channel the transactional limit is to be HUF 5,000,000,000.
2. The Bank is entitled to deny the fulfillment of international or foreign currency transfer orders initiated from a private payment account and to reject the payment order, in case the amount of the submitted international or foreign currency transfer order(s) concerning the private payment account exceeds USD/EUR 10,000 on daily basis and the source of the amount of the transfer order is not confirmed by credible document.

The Bank is entitled to deny the fulfillment of international or foreign currency transfer orders initiated from a private payment account and to reject the payment order, in case the total amount of submitted international or foreign currency transfer order(s) concerning the private payment account exceeds USD/EUR 10,000 regarding the days of submitting the order and the previous four banking days altogether and the source of the amount of the transfer order is not confirmed by credible document.

The amount shall be exchanged to HUF then USD at the official NBH foreign exchange rate valid on the date of the order submission in case of payment order in other foreign currency to compare to the above thresholds.

3. **Payment order applying conversion shall be fulfilled by the Bank only if the cover of the order and that of the remuneration for the service are available. The Bank is entitled for a collateral which exceeds by up to 10% the amount of payment order and service fee calculated into the currency of the account to be debited. The cover shall be blocked till the fulfilment of payment order.**
4. Payment transactions regardless of its currency, with or without conversion, provided within the EEA, where both the payer's and the payee's payment service providers are, or the sole payment service provider in the payment transaction is, located therein, the payee pays the charges levied by his payment service provider, and the payer pays the charges levied by his payment service provider. In this case the cost bearing method must be "SHA" (shared).
5. The modification or revocation of a transfer order to an EEA state is not allowed after its acceptance (processing).
6. The Bank is entitled to refuse the payment order – in compliance with the Business Regulation regarding bank accounts, payment services and deposits – in case the necessary cover needed for the fulfilment of that and for the debit of the charges and fees is not available on the account determined in the payment order on the takeover day till the end of Opening Hours. In case of such domestic HUF transfer for which the cut-off time is earlier than 16:00, the Bank is entitled to refuse the payment order submitted until the cut-off time for which the necessary cover needed for the fulfilment is not available on the account determined in the payment order at 16:00.
7. The paper-based HUF payment orders without cover are returned – in lack of other instruction from the customer - by post or rent post-box after two working days counted from the taking over. The customer will be notified within two days in case the foreign currency payment orders initiated via electronic channels are not to be fulfilled due to the lack of cover.
8. Fees for payment orders given by telephone to Call Center operators equal to the paper based transaction fees.

IV. Electronic Banking Services

E-banking service charges	Current account	Due date
KDB Kontakt (Call center) code application	HUF 0	
KDB NetBank service		
KDB NetBank Info package	HUF 0	
KDB NetBank Active package	HUF 0	
Authentication tool (ViCA) registration fee	Promotional offer (discounted fee): HUF 0/each registered user ¹	At fulfilment
Replacement of authentication tool (ViCA) (request for new registration password)	Promotional offer (discounted fee): HUF 0/each registered user ²	At fulfilment
Reactivation of blocked authentication tool (ViCA) due to the user's fault	Promotional offer (discounted fee): HUF 0/each registered user ³	At fulfilment
SMS service (as per account and bankcard)		
Full SMS service (credits and debits)	HUF 300/month	Last working day of the month
Mini SMS service (only debits)	HUF 200/month	Last working day of the month
Bankcard Security SMS (Bankcard debits)	See chapter VIII.	Last working day of the month

¹ The regular fee of this item is one-time HUF 1,200 for the case of first successful registration of a given user. During the promotional period the Bank charges the discounted fee announced in this List of Conditions instead of the regular fee. The promotional offer is valid until the Bank revokes it unilaterally. This fee applies to the KDB NetBank service contracts concluded after September 21, 2018, and to those KDB NetBank service contracts that concluded prior to this date but was modified bilaterally after September 21, 2018.

² The regular fee of this item is one-time HUF 200/replacement for a given user. During the promotional period the Bank charges the discounted fee announced in this List of Conditions instead of the regular fee. The promotional offer is valid until the Bank revokes it unilaterally. This fee applies to the KDB NetBank service contracts concluded after September 21, 2018, and to those KDB NetBank service contracts that concluded prior to this date but was modified bilaterally after September 21, 2018.

³ The regular fee of this item is one-time HUF 200/reactivation for a given user. During the promotional period the Bank charges the discounted fee announced in this List of Conditions instead of the regular fee. The promotional offer is valid until the Bank revokes it unilaterally. This fee applies to the KDB NetBank service contracts concluded after September 21, 2018, and to those KDB NetBank service contracts that concluded prior to this date but was modified bilaterally after September 21, 2018.

Daily maximal limits of transactions given through KDB Kontakt services are HUF 1,000,000; EUR 3,600; USD 5,000. Deposit fixing/breaking, transfer between own accounts: there is no limit.

V. Conversions and Exchange Rates

The Bank applies buying rate in case the account to be debited is a foreign exchange account and selling rate in case the account to be debited is a HUF account for transfer between foreign exchange and HUF accounts. For transfers between accounts managed in different foreign exchanges (e.g. USD and EUR accounts) - in case the Bank does not apply cross-currency exchange rates - the exchange will be made as follows: the amount to be debited is to be exchanged to HUF on buying rate and then the HUF amount is to be converted on selling rate of the foreign exchange in which the account to be credited is managed.

The conversion is made by usage of buying rate in case of credit foreign exchange amount onto HUF account and selling rate in case of credit HUF onto foreign exchange account.

In case of cash desk transactions the foreign currency payment-in to HUF account and HUF payments from foreign currency account is converted on buying rate and the HUF payment-out to foreign currency account and foreign currency payment-out from HUF account is converted on selling rate.

Referential exchange rates fixed by the Bank:

1. Cash exchange rate

Exchange rate applied in case of conversion at cash-desk and T-day (prompt) conversion between accounts of different clients of the Bank, during Cash-Desk Hours.

Cancellation of executed conversion can be made by a reversal transaction only at buying cash exchange rate valid for the given currency during Cash-Desk Hours on the same day on basis of the written claim of the client.

More rate fixing can be made within one day (the rate valid at the time of taking over the order shall be applied for).

2. Account conversion rate (T day)

Exchange rate applied in case of

- a) T-day (prompt) conversion between the clients' own accounts, or
- b) HUF credit of foreign exchange amounts arriving on HUF accounts from outside of the Bank or
- c) foreign exchange credit of HUF amounts arriving on foreign exchange accounts from outside of the Bank or
- d) Domestic payment transactions – sent via electronic channels - involving only one currency conversion between EUR and HUF;
- e) Internal payment transactions involving only one currency conversion between EUR and HUF;
- f) intra-EEA payment transactions involving only one currency conversion between EUR and HUF, provided that the conversion is carried out in Hungary and the intra-EEA transfer takes place in EUR.

In case of transactions determined in point f) the account conversion rate published at first on the next banking day shall be applied regarding the orders forwarded from 09:30 a.m..

Cancellation of executed conversion can be made by a reversal transaction only at a market exchange rate given by the Bank (Treasury) on basis of the written claim of a client or in case the client has a valid KDB Kontakt service contract than via call center after electronic identification.

More rate fixing can be made within one day (the rate valid at the time of processing of the order shall be applied for).

3. Foreign exchange rate (T+2 rate)

Exchange rate - valid for T+2 day fixed by the Bank on the day of order - applied for spot day (T+2 day) conversions between accounts, with the exception of transactions identified in point 4. **The orders' cut-off time** is defined by the point "Execution of Payment Orders" of present List of Conditions.

Cancellation of executed conversion can be made by a reversal transaction only on basis of the written claim of a client or in case the client has a valid KDB Kontakt service contract than via call center after electronic identification

- **till 9.30 a.m.** – at original exchange rate
- **after 9.30 a.m.** – at valid market exchange rate fixed by the Bank (Treasury)

There is only one foreign exchange rate fixing in a day.

4. Special exchange rate fixing

The Clients of the Bank are entitled to ask for a special exchange rate if the amount of the conversion order is at least EUR, USD 50,000 (or equivalent in other currency) or over within open hours (MON-THU: 9.00-15.00 , FRI: 9.00-14.30).

(The difference of special exchange rate from the announced rates can be positive or negative as it is quoted on basis of actual market prices)

The settlement date can be chosen by the client: T, T+1 or T+2.

Cancellation of executed conversion can be made by a reversal transaction only on basis of the written claim of a client or by fax in case the client has a supplementary contract for sending orders at valid market exchange rate fixed by the Treasury.

VI. Cash services

HUF				Exchange rate	Due date
Cash deposit		HUF 0			
Chief Cash Desk service fee ¹	HUF 30,000,000-59,999,999	0.2%, max. HUF 2,000 for every HUF 1,000,000, or part thereof of the total amount			At fulfilment
	HUF 60,000,000 -	0.3%, max. HUF 3,000 for every HUF 1,000,000, or part thereof of the total amount			
Bulk cash deposit- minimum amount HUF 1,000,000		0.05% min. HUF 200, max. HUF 500 for every HUF 1,000,000, or part thereof of the total amount			At fulfilment
Separate charge for coin processing in case of deposit/withdrawal more than 15 coins		HUF 2/coin			At fulfilment
Interchange of banknotes (exchange) ²		5 % of the nominal value of the paid banknotes	10% of the nominal value of the paid coins		At fulfilment
Interchange of coins (exchange) ²		10% of the nominal value of the changed coins			At fulfilment
Extra charge payable in case cash deposit of banknotes smaller than HUF 10,000 exceed 50 pieces ³		HUF 10/pc			At fulfilment
Cash withdrawal		0.49% max. HUF 48,000			At fulfilment
Foreign exchange⁴					
Cash deposit					
USD / EUR		0 USD/EUR			
CHF / GBP		0,5%, max. CHF/GBP 25 for every CHF/GBP 5,000, or part thereof of the total amount			At fulfilment
Chief Cash Desk service fee ¹		EUR/USD 100.000-199.999	0,2%, max. EUR/USD 10 for every EUR/USD 5,000, or part thereof of the total amount		At fulfilment

	EUR/USD 200,000 -	0,3%, max. EUR/USD 15 for every EUR/USD 5,000, or part thereof of the total amount		
USD/EUR cash process charge over 100 pcs of banknotes ²	EUR 0.1/pc		Acc. conv. rate	At fulfilment
Bulk cash deposit- min. amount CHF/EUR/GBP/USD 4,000	0.05%, max. CHF/EUR/GBP/USD 2.5 for every CHF/EUR/GBP/USD 5,000, or part thereof of the total amount			At fulfilment
Extra charge payable in case cash deposit of banknotes smaller than EUR/USD/CHF 50 exceed 50 pieces ³	EUR 0.1/pc		Acc. conv. rate	At fulfilment
Cash withdrawal				
USD / EUR	0.53%, max. EUR 60			At fulfilment
CHF / GBP	0.75%, max. EUR 150			At fulfilment
Other fees				
Process charge of night safety box	Same as fee of bulk cash deposit process fee			At fulfilment

¹ Cash transactions started within two hours shall be considered as one transaction from the fee point of view.

² Detailed regulations regarding the exchange of banknotes and coins are included in the Bank's "Announcement on the replacement and exchange of bank notes and coins".

³ Calculated and debited by client, by day

⁴ Foreign currency coin pay-in and withdrawal is not possible.

The Bank provides cash services exclusively in currency HUF, CHF, EUR, GBP and USD.

1. Preliminary notice for cash request

Cash withdrawals within one day over HUF 1 million or equivalent FCY are to be announced to Bank one business day in advance in writing or by phone. In case of over HUF 10 Mio or equivalent FCY, the request has to be made 2 business days before. We only accept the written orders with authorised signature on the required day up to 10 a.m. Even if the customers do not pick up the cash on the ordered day, the bank charges their account with the withdrawal fee. In case of cash withdrawal in FCY, different from USD, HUF and EUR, we request 3-day notice.

In urgent case the client can withdraw money according to the single judgement of the Bank with an extra withdrawal fee, which is + 0.2% for HUF and + 0.5% for FCY.

2. Limitations for cash payments to payment accounts

The Bank is entitled to deny the fulfillment of foreign currency cash payments to a private payment account and to reject the payment order, in case the total amount of the initiated foreign currency cash payment(s) to the private payment ac-

count exceeds USD/EUR 10,000 on daily basis and the source of the amount of foreign currency cash deposit is not confirmed by credible document.

The Bank is entitled to deny the fulfillment of foreign currency cash payments to a private payment account and to reject the payment order, in case the total amount of the initiated foreign currency cash payment(s) to the private payment account exceeds USD/EUR 10,000 regarding the days of submitting the order and previous four banking days altogether and the source of the amount of the foreign currency cash deposit is not confirmed by credible document.

The amount shall be exchanged to HUF then USD at the official NBH foreign exchange rate valid on the date of the cash deposit in case of cash deposit in other foreign currency to compare to the above thresholds.

The Bank has the right to reject any cash payments to a bank account over HUF 10,000,000 or 50,000 USD/EUR due to lack of sufficient capacity for processing and storing.

The Bank reserves the right to deny the acceptance of foreign exchange coins.

3. Deposit Services

Interest rates are contained in the valid Announcement on Deposit Interest Rates of the Bank which is an inseparable part of the Condition List and can be found in the customer service areas and on the website of the Bank. In case the interest rates published in the Announcement on Deposit Interest Rates are connected to referential interest rates the Bank has the right to modify the announced interest rates in case of any change in the referential interest rate. The Bank shall publish the new Announcement on Deposit Interest Rates one day prior to coming into force on its website and in open areas. In any other cases the point I.1 is to be the relevant.

- The Bank keeps the right of interest changing.
- The interests are stipulated per annum, their settlement is as follows:
 - In case of current account quarterly, on the last working day of the quarter of year.
 - In case of term deposit at the end of the term.
- The first day of computation of interest rate is the day of crediting the account. The last day of computation is the calendar day preceding the day of the maturity/ early-termination.
- To make term deposit open of a current account is needed.
- In case of cancellation of a term deposit the Bank calculates sight deposit interest rate valid at cancellation from the last rollover date.
- In case of term deposit partly cancellation is not possible.

Calculation method of interest: $\text{interest} = (\text{Fixed amount} * \text{number of days} * \text{interest rate}) / (365 * 100)$

4. Uncovered (advanced) orders/liabilities

The Bank shall debit customer's account with the Bank by the following amounts even if funds are insufficient – partly or totally – on the customer's payment account affected by the transaction:

- Bankcard annual fee
- Transaction made by bankcard

The Bank shall charge overdrawn interest on the total amount of uncovered (advanced) liabilities from the debit date to the date of depositing funds on the account or settling debts.

VII. Method of raising complaints

We do our best to have our customers satisfied with our services. On the contrary, a complaint can arise which is to be solved by our colleagues within the shortest time. In case it is not possible, our customers can raise complaints by phone (+36 1 473 4440, +36 1 374 9990, between 7 a.m. and 8 p.m. on working days), via telefax (+36 1 328 5411), in an e-mail (complaint@kdbbank.eu), in a postal letter (address: H-1054 Budapest, Bajcsy-Zsilinszky street 42-46.) or personally in our branch offices. In case the Bank does not give satisfactory solution, the complaint can be given to the National Bank of Hungary through internet (ugyfelszolgalat@mbn.hu) or in a postal letter (H-1534 Budapest BKKP P.O. Box: 777).

VIII. VISA CHIP Bankcards

Card type	ELECTRON	CLASSIC	GOLD	Due date
Account currency	HUF, EUR, USD	HUF, EUR, USD	HUF, EUR, USD	
Card issuance fee	HUF 2,500	HUF 4,200	HUF 12,500	1 st working day in the month after producing
Yearly fee from the 2nd year	HUF 2,500	HUF 4,200	HUF 12,500	1 st working day in 13 th month after issuing
Bankcard take over in our bank's branch offices	HUF 0			
Postal charges of bankcard / PIN code to inland	HUF 600			
Postal charges of bankcard / PIN code abroad	by FedEx tariff			
Storage of bankcard / PIN code	HUF 200/month			
Charges of repeated posting of bankcard / PIN code	HUF 1,000			

Card reissue fee	HUF 1,000	HUF 2,000		At fulfilment
Reprint of PIN code	HUF 500			At fulfilment
Card expiration date	3 years			
Card emergency issuance fee (10 working days)	HUF 3,500			At fulfilment
Bankcard cancellation fee	HUF 0	HUF 0		At fulfilment
Min. opening balance ¹	HUF 2,000	HUF 25,000	HUF 50,000	
24-hour cash withdrawal limit ² (default setting)	HUF 150,000 / EUR 600 / USD 750		HUF 200,000 / EUR 800 / USD 1,000	
Maximum available 24-hour cash withdrawal limit ²	HUF 1,000,000 / EUR 4,000 / USD 5,000			
24-hour cash withdrawal transaction limit ² (default setting)	3 pcs			
Maximum available 24-hour cash withdrawal transaction limit ²	6 pcs			
24-hour purchase limit ² (default setting)	HUF 200,000 / EUR 800 / USD 1,000			
Maximum available 24-hour purchase limit ²	HUF 2,000,000 / EUR 8,000 / USD 10,000			
24-hour purchase transaction limit ² (default setting)	10 pcs			
Maximum available 24-hour purchase transaction limit ²	20 pcs			
24-hour virtual limit ³	HUF 75,000 / EUR 250 / USD 300			
Maximum available 24-hour virtual limit ³	HUF 400,000 / EUR 1,600 / USD 2,000			
24-hour virtual transaction ³ limit	3 pcs			
Maximum available 24-hour virtual transaction ³ limit	10 pcs			
Transaction fees				
General transactions				
Purchase ⁴	Special offer: 0.3%, max. HUF 800/year ⁵			The debit date of transaction amount
Cash withdrawal in own ATM	HUF 104, max. HUF 104 for every HUF 1,000,000, or part thereof of the total amount			The debit date of transaction amount
Cash withdrawal in other domestic ATM ⁶	HUF 260 + 0.2%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount			The debit date of transaction amount
Cash withdrawal abroad in ATM	HUF 1,200 + 0.5%, max. HUF 6,200 for every HUF 1,000,000, or part thereof of the total amount			The debit date of transaction amount
Limit modification fee	HUF 150			1 st working day after modification

Balance inquiry in Hungary	HUF 50		The date after inquiry
Special transactions			
Cash withdrawal on POS in other bank or Post office	HUF 320 + 0.4%, max. HUF 4,320 for every HUF 1,000,000, or part thereof of the total amount		The debit date of transaction amount
Cash withdrawal abroad on POS	HUF 1,700 + 0.5%, max. HUF 6,700 for every HUF 1,000,000, or part thereof of the total amount		The debit date of transaction amount
Other fees			
Emergency card replacement	Not available	EUR 220	At fulfilment
Emergency cash advance	Not available	EUR 170 (max. 1,000 USD can be taken)	At fulfilment
Receding from emergency card replacement or cash withdrawal	-	EUR 55	
Copy of sales receipt	HUF 5,000		
Extra services and their fees			
Card security SMS	HUF 100/month	Included	

¹ The Bank may require additional security deposit for the card issues.

² LIMIT can be modified upon customer's request as follows only in case of valid card security SMS control:

- Duplicate default settings are available without time limit
 - Limit rising over the double of default settings - but at most up to the maximum limit defined by the present List of Condition - can be requested only for 15 days long period. After this period the default settings is to be enter into force.
 - Over the maximum limit defined by the present List of Condition the Bank has the right to permit individually at most for 24 hours the Client's written application on limit increase presented 1 working day before.
 - Lower limits can be requested without any time limit.

Limit modification possibilities (only during the working hours):

- via KDB Kontakt (+36 1 473 4440, +36 1 374 9990)
- via NetBank (limited)
- in written form, applied in the KDB Branches

³ A transaction during which the bankcard physically does not participate in, the bankcard holder provides the bankcard data verbally, in written or electronic way needed for fulfillment of transaction to the merchant. Virtual transaction can be done in letter, by phone (Mo/To transaction) or by purchase via internet (payment settlement of goods or services).

⁴ The applied exchange rate is defined by the 9.9 point of the General Terms and Conditions Regarding VISA CHIP Debit Card.

⁵ The regular fee of the transaction is 0.3% max. HUF 6,000. If there is at least one contactless (payment) purchase transaction in a given year, the discounted fee is 0.30%, max. HUF 500/year. In this context, the Bank will refund the amount of the debited purchase fees exceeding HUF 500/year. The Bank charged the discounted fee announced in List of Conditions instead of regular fee. The special offer is valid until withdrawal. From calculation point of view the renewed and replaced cards are considered as same cards. Same card means the new card issued for the same cardholder in case of lost or stolen and/or expired cards, attached to the same payment account with same card product.

⁶ In case of domestic cash withdrawal in foreign currency from other bank's ATM the fee defined for the cash withdrawal from ATM abroad shall be applied.

IX. Electronic account package

Account keeping services

	HUF 407
Package fee/month ¹	In case of credit on the account ² - at most in two items - at the amount of minimum HUF 80,000 and fulfilment of two direct debit authorization: HUF 0
Minimum open balance	HUF 1,000
Monthly/daily statement fee in KDB NetBank	HUF 0
Financial services	
Domestic HUF transfer	
Paper based order	0.30 %, min. HUF 313, max. HUF 26,075
KDB NetBank order	HUF 54
Fulfillment of authorization on direct debit	HUF 20
Credit of foreign exchange transfer	HUF 0
Foreign exchange transfer	
Paper based order	0.40 %, min EUR 10 max. 136
KDB NetBank order	0.20 %, min EUR 10 max. 122
Electronic banking services	
KDB NetBank	HUF 0
KDB Kontakt	HUF 0
Bankcard SMS	HUF 0
Bankcard services³	
VISA Electron annual fee	HUF 0
VISA Classic annual fee	HUF 0
Open balance: VISA Electron bankcard	HUF 0
Open balance: VISA Classic bankcard	HUF 0
Transactional fees of VISA Electron /VISA Classic bankcards:	
Cash withdrawal from KDB ATM	HUF 0
Cash withdrawal from other ATM	Once in a month the fee of cash withdrawal from any domestic ATM is HUF 0
Cash desk transactions	
Cash deposit	HUF 0

Cash withdrawal	0.57% max. HUF 21,903
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¹ The package fee is due on the last working day in each month. The bank 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 From the package fee point of view the credits on the account arrived from outside of the Bank or income-type credits arrived from inside of the Bank are classified as credit on the account.

³ One piece of bankcard (VISA Electron or VISA Classic) can be applied for free of charge with the transaction fees published in this chapter.

Conditions not defined here can be found in chapter I-VII, X.

X. Cut-off time and execution dates of payment orders

Transactions	Currency	Cut-off Time	Fulfillment	
			Debit date	Credit date ¹
Cash transactions				
Cash deposit	HUF, FCY	During cash desk hours	-	Immediately after take over
Cash withdrawal	HUF, FCY	During cash desk hours	Subject day	-
Bulk cash deposit	HUF, FCY	During cash desk hours	-	Immediately after take over ²
Night safety box	HUF, FCY		-	Immediately after take over ²
Internal transfer and cross-border internal transfer				
<i>In branches</i>				
Same currency	HUF, FCY	During cash desk hours	Subject day	Subject day
T day conversion	HUF, FCY	During cash desk hours	Subject day	Subject day
T+2 days conversion	HUF, FCY	9:30 a.m.	2 nd banking day after subject day	Debit date
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	Debit date
Term deposit fixing/breaking	HUF, FCY	During cash desk hours	Subject day	Subject day
<i>Electronic channels</i> ³				
Same currency	HUF	20:00	Subject day	Subject day, in 4 hours after take-over
		20:00-24:00	Banking day after subject day	Debit date, in 4 hours after take-over
Same currency	FCY	20:00	Subject day	Subject day
		20:00-24:00	Banking day after subject day	Debit date
T day conversion	HUF, FCY	Banking day 08:30-15:00	Subject day	Subject day

T+2 days conversion	HUF, FCY	9:30 a.m.	2 nd banking day after subject day	Debit date
		9:30-24:00	3 rd banking day after subject day	Debit date
T+1 days conversion	HUF, EUR	9:30 a.m.	banking day after subject day	Debit date
		9:30-24:00	2 nd banking day after subject day	Debit date
Group transfer	HUF	7:30-15:30	Subject day	Subject day, in 4 hours after take-over
Term deposit fixing / breaking ⁴	HUF, FCY	20:00	Subject day	Subject day
Set up / cancellation of hold funds	HUF, FCY	20:00	Subject day	Subject day

External HUF payments without conversion

<i>In branches</i>				
Transfer order	HUF	During cash desk hours	Subject day	Banking day after debit date
VIBER transfer order	HUF	15:00	Subject day	Subject day
Value date transfer order	HUF	During cash desk hours	Value date	Banking day after debit date
Value date VIBER transfer order	HUF	During cash desk hours	Value date	Value date
Door-to-door payment order	HUF	9:00 a.m.	Subject day	-
<i>Electronic channels</i>³				
Transfer order	HUF	7:00-16:30 ⁵	Subject day	Subject day, in 4 hours after take-over Debit date, in 4 hours after take over
		16:30-	Banking day after subject day	
VIBER transfer order	HUF	Banking day 08:30-15:00	Subject day	Subject day, in 4 hours after take over
Value date transfer order	HUF	24:00	Value date	Debit date
Value date VIBER transfer order	HUF	During cash desk hours	Value date	Debit date
Group transfer	HUF	7:30-15:30	Subject day	Subject day, in 4 hours after take-over
Door-to-door payment order	HUF	9:00 a.m.	Subject day	-

Credit of HUF transfer

Transfer order (GIRO)	HUF	18:00	-	Immediately after credit on the Bank's account
VIBER transfer order	HUF	17:00	-	

External foreign currency transfer without conversion

<i>In branches</i>				
Transfer order to EEA country	EUR	9:30 a.m.	banking day after subject day	on debit date
		From 9:30 a.m. dur-	2 nd banking day after subject day	

Urgent EUR transfer order to EEA country	EUR	ing cash desk hours 1 hour before end of Cash desk hours ⁶	Subject day	on debit date
Transfer order to not EEA country	EUR	9:30 a.m.	2 nd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	
Transfer order to EEA country	SEK, NOK, DKK	9:30 a.m.	3 rd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	4 th banking day after subject day	
Transfer order to EEA country	Other EEA-currency	9:30 a.m.	2 nd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	
Transfer order to not EEA country	SEK, NOK, DKK	9:30 a.m.	3 rd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	4 th banking day after subject day	
Transfer order to not EEA country	Other EEA currency	9:30 a.m.	2 nd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	
Transfer order to EEA country	JPY	9:30 a.m.	3 rd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	4 th banking day after subject day	
Transfer order to EEA country	Other not EEA currency	9:30 a.m.	2 nd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	
Transfer order to not EEA country	JPY	9:30 a.m.	3 rd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	4 th banking day after subject day	
Transfer order to not EEA country	Other not EEA currency	9:30 a.m.	2 nd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	
Electronic channels³				
Transfer order to EEA country	EUR	9:30 a.m.	banking day after subject day	on debit date
		9:30-24:00	2 nd banking day after subject day	
Urgent EUR transfer order to EEA country	EUR	1 hour before end of Cash desk hours ⁶	Subject day	on debit date
Transfer order to not EEA country	EUR	9:30 a.m.	2 nd banking day after subject day	-
		9:30-24:00	3 rd banking day after subject day	
Transfer order to EEA country	SEK, NOK, DKK	9:30 a.m.	3 rd banking day after subject day	banking day after debit date
		9:30-24:00	4 th banking day after subject day	
Transfer order to EEA country	Other EEA currency	9:30 a.m.	2 nd banking day after subject day	banking day after debit date
		9:30-24:00	3 rd banking day after subject day	

Transfer order to not EEA country	SEK, NOK, DKK	9:30 a.m.	3 rd banking day after subject day	-
		9:30-24:00	4 th banking day after subject day	
Transfer order to not EEA country	Other EEA currency	9:30 a.m.	2 nd banking day after subject day	-
		9:30-24:00	3 rd banking day after subject day	
Transfer order to EEA country	JPY	9:30 a.m.	3 rd banking day after subject day	banking day after debit date
		9:30-24:00	4 th banking day after subject day	
Transfer order to EEA country	Other not EEA country	9:30 a.m.	2 nd banking day after subject day	banking day after debit date
		9:30-24:00	3 rd banking day after subject day	
Transfer order not to EEA country	JPY	9:30 a.m.	3 rd banking day after subject day	-
		9:30-24:00	4 th banking day after subject day	
Transfer order not to EEA country	Other not EEA country	9:30 a.m.	2 nd banking day after subject day	-
		9:30-24:00	3 rd banking day after subject day	

External foreign currency transfer with conversion

<i>In branches</i>				
Transfer order to EEA country	HUF/EUR	9:30 a.m.	banking day after subject day	on debit date
		From 9:30 a.m. during cash desk hours	2 nd banking day after subject day	
Urgent EUR transfer order to EEA country		1 hour before end of Cash desk hours ⁶	Subject day	on debit date
Transfer order not to EEA country	HUF/EUR	9:30 a.m.	2 nd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	
Transfer order to EEA country	Other EEA currency/SEK, NOK, DKK	9:30 a.m.	3 rd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	4 th banking day after subject day	
Transfer order not to EEA country	Other EEA currency/SEK, NOK, DKK	9:30 a.m.	3 rd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	4 th banking day after subject day	
Transfer order to EEA country	Other EEA currency/ Other EEA currency	9:30 a.m.	2 nd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	
Transfer order not to EEA country	Other EEA currency/ Other EEA currency	9:30 a.m.	2 nd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	
Transfer order to EEA country	EEA currency/ JPY	9:30 a.m.	3 rd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	4 th banking day after subject day	
Transfer order to EEA country	EEA currency/ Other not EEA currency	9:30 a.m.	2 nd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	

Transfer order to EEA country	Other not EEA currency / EEA currency	9:30 a.m.	2 nd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	
Transfer order not to EEA country	EEA currency/ JPY	9:30 a.m.	3 rd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	4 th banking day after subject day	
Transfer order not to EEA country	EEA currency/ Other not EEA currency	9:30 a.m.	2 nd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	3 rd banking day after subject day	

Electronic channels³

Transfer order to EEA country	HUF/EUR	9:30 a.m.	banking day after subject day	on debit date
		9:30-24:00	2 nd banking day after subject day	
Urgent EUR transfer order to EEA country		1 hour before end of Cash desk hours ⁶	Subject day	on debit date
Transfer order not to EEA country	HUF/EUR	9:30 a.m.	2 nd banking day after subject day	-
		9:30-24:00	3 rd banking day after subject day	
Transfer order to EEA country	Other EEA currency/ SEK, NOK, DKK	9:30 a.m.	3 rd banking day after subject day	banking day after debit date
		9:30-24:00	4 th banking day after subject day	
Transfer order not to EEA country	Other EEA currency/ SEK, NOK, DKK	9:30 a.m.	3 rd banking day after subject day	-
		9:30-24:00	4 th banking day after subject day	
Transfer order to EEA country	Other EEA currency/ Other EEA currency	9:30 a.m.	2 nd banking day after subject day	banking day after debit date
		9:30-24:00	3 rd banking day after subject day	
Transfer order not to EEA country	Other EEA currency/ Other EEA currency	9:30 a.m.	2 nd banking day after subject day	-
		9:30-24:00	3 rd banking day after subject day	
Transfer order to EEA country	EEA currency/ JPY	9:30 a.m.	3 rd banking day after subject day	banking day after debit date
		9:30-24:00	4 th banking day after subject day	
Transfer order to EEA country	EEA currency/ Other not EEA currency	9:30 a.m.	2 nd banking day after subject day	banking day after debit date
		9:30-24:00	3 rd banking day after subject day	
Transfer order to EEA country	Other not EEA currency / EEA currency	9:30 a.m.	2 nd banking day after subject day	banking day after debit date
		9:30-24:00	3 rd banking day after subject day	
Transfer order not to EEA country	EEA currency/ JPY	9:30 a.m.	3 rd banking day after subject day	-
		9:30-24:00	4 th banking day after subject day	
Transfer order not to	EEA currency/ Not	9:30 a.m.	2 nd banking day after subject day	-

EEA country	EEA currency	9:30-24:00	3 rd banking day after subject day	
Credit of foreign currency transfer without conversion				
Transfer order	EUR	Closing time of workday: 18:00 Final cut-off time of incoming transactions: 17:00	-	Immediately after credit on Bank's nostro account back dated to credit date
Transfer order	Other EEA currency	-	-	Immediately after credit on Bank's nostro account back dated to credit date
Transfer order	Not EEA currency	-	-	Immediately after credit on Bank's nostro account back dated to credit date

Credit of foreign currency transfer with conversion

Transfer order	EEA currency/ EEA currency	-	-	Immediately after credit on Bank's nostro account back dated to credit date by the account conversion rate valid at crediting
Transfer order	EEA currency/ Not EEA currency	-	-	Immediately after credit on Bank's nostro account back dated to credit date by the account conversion rate valid at crediting
Transfer order	Not EEA currency/ Not EEA currency	-	-	Immediately after credit on Bank's nostro account back dated to credit date by the account conversion rate valid at crediting

¹ Obligation of Beneficiary's payment service provider, only for information.

² The takeover day is equal with the processing day, which can be max the 3rd day following of the sack's handing over.

³ Netbank, KDB Kontakt

⁴ Term deposit fixing / breaking orders submitted through free format letter option of KDB NetBank considered as paper-based order from cut-off and fulfillment time point of view.

⁵ On Saturdays which considered as working days the cut-off time is 7:00-12:30.

⁶ In case the urgent payment order is submitted after the cut-off time, the order will be rejected.

1. Regarding Present Fulfillment Order:

EEA-state: European Union's Member states and partners of the agreement of the European Economic Area:

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Ireland, Island, Poland, Latvia, Liechtenstein, Lithuania, Luxemburg, Hungary, Malta, Great-Britain, Germany, Norway, Italy, Portugal, Romania, Spain, Sweden, Slovakia, Slovenia.

Currencies of the EEA-states: EUR, BGN, CZK, DKK, HRK, ISK, PLN, CHF, HUF, GBP, NOK, RON, SEK

Cut-off time: Period within start and end time, during which the Bank take over the given transfer order depending on various conditions - defined in the Business Regulation and List of Conditions - especially on currency, channel of initiation and method of payment.

T day: Taking over day of the order

Value date: In case of value dated orders the working day on what the order was initiated. If the appointed date of the order is not a working day the initiation of the order will occur on the next working day.

FCY: Foreign Currency

2. In case of foreign currency transfer is without conversion the value date can be the next day on the ground of unique consideration.
 3. The debit date may be changed in case of international bank holidays concerning the fulfilment day of both international foreign currency orders and internal conversions.
 4. Revocation of paper-based payment order can be made only on the transaction day, only in branch taking the payment order during cash-desk hours, in case the bank has not started the input of the order, and certificate was not issued about the transfer.
 5. Orders made via electronic channel or KDB Kontakt solely can be revoked via KDB Kontakt from 8 a.m. till 8 p.m. on working days if the Bank has not been started processing the order.
 6. Deadline of any transaction over HUF 1,000,000 given through KDB Kontakt: p.m. 4.00.
-
7. **HUF transfer orders without conversion initiated via NetBank or KDB Kontakt** and taken over within cut-off time are to be fulfilled on subject day, in 4 hours from take-over on the account of the Beneficiary's Bank in case of:
 - transfer order in Hungary,
 - value date transfer order,
 - fulfilment of standing order.

Cash desk hours:

Monday-Thursday: 8.30 a.m.-4.30 p.m.

Friday: 8.30 a.m.-3.30 p.m.