



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.**

Valid: from ~~April 18~~July 1, 2019

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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, in case of instant payment order requirements are not fulfilled | HUF 16 | | At fulfilment |
| KDB NetBank order, in case of fulfill the requirements of instant payment order | Special offer: HUF 0¹² | | At fulfilment |
| Transfer between own accounts | | | |
| Paper-based order | HUF 156 | | At fulfilment |
| KDB NetBank order, in case of instant payment order requirements are not fulfilled | HUF 16 | | At fulfilment |
| KDB NetBank order, in case of fulfill the requirements of instant payment order | Special offer: HUF 0¹³ | | 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 | EUR 0.05 | | At fulfilment |
| Conversion | EUR 0 | | |
| 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, in case of instant payment order requirements are not fulfilled | 0.34 %, min. HUF 71 max. HUF 7,343 | | At fulfilment |
| KDB NetBank order, in case of fulfill the requirements of instant payment order | Special offer: HUF 0¹⁴ | | 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, in case of instant payment order requirements are not fulfilled | 0.25 %, min. HUF 10,000 max. HUF 100,000 | | At fulfilment |
| KDB NetBank order, in case of fulfill the requirements of instant payment order | Special offer: HUF 0¹⁵ | | 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 Net-Bank | 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.

¹² [The regular fee of the transaction is HUF 16. The special offer is valid until withdrawal.](#)

¹³ [The regular fee of the transaction is HUF 16. The special offer is valid until withdrawal.](#)

¹⁴ [The regular fee of the transaction is 0.34 %, min. HUF 71 max. HUF 7,343. The special offer is valid until withdrawal.](#)

¹⁵ [The regular fee of the transaction is 0.25 %, min. HUF 10,000 max. HUF 100,000. The special offer is valid until withdrawal.](#)

1. In case of external HUF transfer initiated via electronic channel the transactional limit is to be HUF 5,000,000,000. Instant payment order can only be sent up to HUF 10 million. Bank can receive instant payment orders of up to HUF 10 million.
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). The last exchange rate fixing of the day is valid until the next fixing.

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). The last exchange rate fixing of the day is valid until the next fixing.

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 depos- | | HUF 2/coin | | At fulfilment |

| | | | |
|--|--|--|----------------------------------|
| it/withdrawal more than 15 coins | | | |
| 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 account 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@mnbb.hu) or in a postal letter (H-1534 Budapest BKKP P.O. Box: 777).

VIII. VISA CHIP Bankcards

| Card type | ELECTRON <i>(Sales of this product</i> | CLASSIC | GOLD | Due date |
|-----------|---|---------|------|----------|
|-----------|---|---------|------|----------|

| | <i>was discontinued from 12 April 2019)</i> | | | |
|--|---|----------------------|-----------------------------------|---|
| 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 | |
|--|--|
| Package fee/month ¹ | HUF 407 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, in case of instant payment order requirements are not fulfilled | HUF 54 |
| KDB NetBank order, in case of fulfill the requirements of instant payment order | Special offer: HUF 0⁴ |
| 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 bankcard annual fee | HUF 0 |
| VISA Classic bankcard 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 |

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.

⁴ [The regular fee of the transaction is HUF 54. The special offer is valid until withdrawal.](#)

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, <u>in case of instant payment order requirements are not fulfilled</u> | 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 |
| <u>Same currency, in case of fulfill the requirements of instant payment order</u> | <u>HUF</u> | <u>0:00-24:00</u> | <u>Subject day</u> | <u>Subject day⁷, in 5 seconds after take-over</u> |
| Same currency | FCY | 20:00 | Subject day | Subject day |
| | | 20:00-24:00 | Banking day after subject day | Debit date |
| T day conversion, <u>in case of instant payment order requirements are not fulfilled</u> | HUF, FCY | Banking day 08:30-15:00 | Subject day | Subject day |
| <u>T day conversion, in case of fulfill the requirements of instant payment order</u> | <u>HUF, FCY</u> | <u>0:00-24:00</u> | <u>Subject day</u> | <u>Subject day⁷, in 5 seconds after take-over</u> |
| 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

| In branches | | | | |
|--|------------|----------------------------|-------------------------------|---|
| 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 | - |
| Electronic channels³ | | | | |
| Transfer order, <u>in case of instant payment order requirements are not fulfilled</u> | 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 | |
| <u>Transfer order, in case of fulfill the requirements of instant payment order</u> | <u>HUF</u> | <u>0:00-24:00</u> | <u>Subject day</u> | <u>Subject day⁷, in 5 seconds after take-over</u> |
| 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 |
| <u>Instant payment order</u> | <u>HUF</u> | <u>0:00-24:00</u> | <u>-</u> | |
| VIBER transfer order | HUF | 17:00 | - | |

External foreign currency transfer without conversion

| In branches | | | | |
|--|-----|---|---|---------------|
| Transfer order to EEA country | 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 | EUR | 1 hour before end of Cash desk hours ⁶ | Subject day | on debit date |
| Transfer order to not | EUR | 9:30 a.m. | 2 nd banking day after subject day | - |

| | | | | |
|--|------------------------|---------------------------------------|---|------------------------------|
| EEA country | | 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 | Other EEA cur- | 9:30 a.m. | 2 nd banking day after subject day | - |

| | | | | |
|-----------------------------------|-----------------------|------------|---|------------------------------|
| EEA country | currency | 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 | Other not EEA cur- | 9:30 a.m. | 2 nd banking day after subject day | banking day after debit date |

| | | | | |
|-----------------------------------|--------------------------------------|---------------------------------------|---|---|
| country | rency / EEA currency | 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 country | EEA currency/ Not EEA currency | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | 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.

⁷ In case of instant payment order submitted just before midnight, the debit date and credit date may differ. The payer's payment service provider shall execute the debit and the beneficiary's payment service provider shall execute the credit transactions using the business day as value date when the payer's payment account and the beneficiary's payment account is in fact debited and credited

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.