

CONDITION LIST

Package "A" with VISA Chip-card for private clients On basis of Partnership Agreement with Employer

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

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

Reason of modification:

From 1 May 2025, in case of the fees highlighted in gray, as a promotion the Bank will not apply the fee increases announced with effect from 1 April 2025 due to changes in the consumer price index. In the case of fees highlighted in gray, the measure of the discounted fee can be found in the announcement titled "Announcement on discounted fees effective between 1 May 2025 and 30 June 2026 for private clients". The related promotional period is valid until withdrawal, but no later than 30 June 2026.

Valid from: May 1, 2025

| Account Keeping Services | |
|---|---------------------------------------|
| Package Fee (HUF/month) | Free of charge ¹ |
| Monthly minimum credited amount (salary or other income) | - |
| Monthly statement fee | Free of charge |
| HUF payment account keeping fee (monthly) | Free of charge |
| Financial Services | |
| HUF transfer to other domestic Bank | |
| Paper-based order | 1.028%, min. HUF 416 max. HUF 38,250 |
| KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled | HUF 163 |
| KDB NetBank order, in case of fulfill the requirements of HUF instant payment order | Special offer: HUF 0 ² |
| Fulfilment of authorization on direct debit | Free of charge |
| Credit of FX transfer | Free of charge |
| Foreign currency transfer | |
| Transfer to account kept with other bank (except EUR transfer to account kept with other bank to other EEA country) | |
| Paper-based order | 0.788%, min EUR 15.99 max. EUR 254.98 |
| KDB NetBank order | 0.469%, min EUR 15.99 max. EUR 232.57 |
| EUR transfer to account kept with other bank in other EEA country | |
| Paper-based order | 0.788%, min. HUF 416 max. HUF 38,250 |
| KDB NetBank order | HUF 163 |
| Electronic Services | |
| KDB NetBank (optional) | Free of charge |
| KDB Kontakt | Free of charge |

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

² The regular fee of the transaction is HUF 163. The special offer is valid until withdrawal.

| VISA bankcard Services | |
|---|--|
| VISA Classic bankcard issuance fee | Free of charge |
| VISA Classic bankcard annual fee | Free of charge |
| Open balance: VISA Classic bankcard | HUF 0 |
| VISA Classic bankcard transactional fee: | |
| • Cash withdrawal from own ATM | HUF 170 |
| • Cash withdrawal from other ATM | HUF 431+ 0.629%, max. HUF 6,721 for every HUF 1,000,000, or part thereof of the total amount |

Conversion rate: conversions are made on special rate

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