

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:

Based on the point IV. 3.1. of General Terms and Conditions on payment accounts, payment services and deposits, the Bank increases the fees by the measure of annual consumer price index published by KSH for 2025 (4.4%).

Valid from: July 1, 2026

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	1.073%, min. HUF 434 max. HUF 39,933
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	HUF 170
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	0.822%, min EUR 16.69 max. EUR 266.19
KDB NetBank order	0.489%, min EUR 16.69 max. EUR 242.80
EUR transfer to account kept with other bank in other EEA country	
Paper-based order	0.822%, min. HUF 434 max. HUF 39,933
KDB NetBank order	HUF 170
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 170. 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 177
• Cash withdrawal from other ATM	HUF 449+ 0.656%, max. HUF 7,009 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".