

**LIST OF CONDITIONS**  
**Micro 4 PLUS Account Package**  
**for enterprises**

Account keeping services	
Package monthly fee <sup>1</sup>	HUF 463
Open balance	HUF 0
Monthly fee on HUF payment account	HUF 0
Financial services	
HUF transfer to other domestic bank	
Paper based order	0.46% min. HUF 463 + (0.30% max. HUF 6,000)
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	0.46% min. HUF 254 + (0.30% max. HUF 6,000)
KDB NetBank order, in case of fulfill the requirements of HUF instant payment order	0.46% min. HUF 254 + (0.30% max. HUF 6,000)
Elektronic banking services	
KDB NetBank annual fee	HUF 0
KDB Kontakt annual fee	HUF 0
Bankcard SMS	HUF 0
VISA Chip-card services <sup>2</sup>	
VISA CHIP Business HUF bankcard issuance fee	HUF 4,444
VISA CHIP Business HUF bankcard yearly fee from the 2 <sup>nd</sup> year	HUF 4,444
Open balance: VISA CHIP Business HUF bankcard	HUF 0

The Micro 4 PLUS Account Package includes the following **prescribed** services:

- a **free of charge** HUF payment account,
- **free of charge** KDB NetBank service,
- **free of charge** KDB Kontakt (Call Center) service,
- **free of charge** bankcard security SMS, in case bankcard available in the package is to be applied for.

The following product is available **at favorable price, optional** in the Micro 4 PLUS Account Package:

- 1 pc **VISA CHIP Business** HUF bankcard.

At least three - specified types of - transactions shall be fulfilled from the payment account belonging to the package Micro 4 PLUS in each full calendar month. These, specified transactions from the package Micro 4 PLUS point of view can be domestic HUF transfer to other bank and/or cash withdrawal at cash desk. In case the Account holder does not fulfil the prescribed condition in any full month, the Bank charges account keeping fee for that month, the amount of which is equal to the effective account keeping fee prescribed for the HUF payment account by the List of Conditions of KDB Basic Account Package for corporate clients and other organizations (henceforth: List of Conditions). The account keeping fee is to be charged on the last banking day of the month in which the prescribed condition was not fulfilled.

The Account holder contracted for package Micro 4 PLUS can switch on other packages for corporates or the regular HUF corporate payment account governed by the List of Conditions. In case of account package change the Bank shall charge a one-off fee the amount of which is equal to the effective account keeping fee prescribed for the HUF payment account by the List of Conditions. The same fee is to be charged in case of switching onto the Micro 4 PLUS account package from other package or regular corporate payment account.

Conditions, fees and charges not included here shall be governed by the effective List of Conditions.

Fees specified in the present announcement are valid for 1 year from the date of entry into force of the account package contract concluded from Sept 5, 2016, which fixed term – unless the Bank's written notification to the contrary – will automatically be prolonged by 1 year, but will not be prolonged more than 2 consecutive times. If the account package will not be prolonged, the conditions shall be governed by the effective List of Conditions instead of the account package conditions contained in the present announcement from the day indicated in the Bank's notification.

All issues which are not regulated by the present announcement shall be governed by the related General Terms and Conditions, Business Regulation on financial services and financial auxiliary services, the General Terms and Conditions on payment accounts, payment services and deposits, the General Terms and Conditions on VISA CHIP debit bankcards, the Business Regulation regarding electronic and phone banking services, the List of Conditions and the Deposit Announcement on payment accounts and term deposits of corporate clients published by the Branch, and the effective legislation.

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<sup>1</sup> The package fee is due on the last working day in each month. The Bank payment 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.

<sup>2</sup> In the account package **one piece** of bankcard (VISA CHIP Business) is available optional for discounted price.