

## LIST OF CONDITIONS Orient Account Package for enterprises<sup>1</sup>

Account keeping services	
Package monthly fee <sup>2</sup>	HUF 552
Open balance	HUF 0
Monthly fee on HUF payment account	HUF 0
Monthly fee on foreign currency payment account <sup>3</sup>	EUR 0
Financial services	
HUF transfer to other domestic bank	
Paper based order	0.717%, min. HUF 833 + (0.45% max. HUF 20,000)
KDB PC Kontakt or KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	0.717%, min. HUF 833 + (0.45% max. HUF 20,000)
KDB PC Kontakt or KDB NetBank order, in case of fulfill the requirements of HUF instant payment order	0.717%, min. HUF 833 + (0.45% max. HUF 20,000)
Foreign currency transfer to other bank (except EUR transfer to account kept with other bank to other EEA Member State)	
Paper based order	0.333%, min. EUR 9.59 max. EUR 501.02 + (0.45% max. HUF 20,000)
EUR transfer to account kept with other bank to other EEA Member State	
Paper based order	0.333%, min. EUR 2.22 max. EUR 501.02 + (0.45% max. HUF 20,000)
Cash desk services	
HUF cash deposit	0.048%
EUR or USD cash deposit	0.254%
Chief cash desk service fee	HUF 0
Elektronic banking services	
KDB Kontakt annual fee	HUF 0

The Orient Account Package includes the following **free of charge** services:

- a HUF payment account,
- an optional EUR or USD payment account,
- KDB Kontakt (Call Center) service,
- chief cash desk service.

Conditions, fees and charges not included here shall be governed by the "List of Conditions of KDB Basic Account Package for corporate clients and other organizations" (henceforth: 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.

The Account holder contracted for Orient Account Package can switch to other packages for corporates or the regular 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 listed in the List of Conditions. The same fee is charged in case of switching onto the Orient Account Package from other package or regular corporate payment account.



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<sup>1</sup> Account package can be applied only by enterprises registered in Hungary.

<sup>2</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>3</sup> The account package contains an optional EUR or USD payment account.