

**CONDITION LIST**  
**Package "BG A" with VISA Chip-card for private clients**

**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.**

*Valid from: August 10, 2022*

Account Keeping Services	
<b>Package Fee (per month)</b>	HUF 310
<b>Monthly minimum credited amount (salary or other income)</b>	-
<b>HUF payment account keeping fee (monthly)</b>	Free of charge
<b>Monthly statement fee</b>	Free of charge
Financial Services	
<b>HUF transfer to other domestic Bank</b>	
Paper-based order	0.630%, min. HUF 299 max. HUF 16,739
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	HUF 118
KDB NetBank order, in case of fulfill the requirements of HUF instant payment order	Special offer: HUF 0 <sup>1</sup>
<b>Fulfilment of authorization on direct debit</b>	HUF 49
<b>Credit of FX transfer</b>	Free of charge
<b>Foreign currency transfer</b>	
Transfer to account kept with other bank (except EUR transfer to account kept with other bank to other EEA country)	
Paper-based order	0.458%, min EUR 11.46 max. EUR 155.91
KDB NetBank order	0.229%, min EUR 11.46 max. EUR 139.86
EUR transfer to account kept with other bank in other EEA country	
Paper-based order	0.458%, min. HUF 299 max. HUF 16,739
KDB NetBank order	HUF 118
Electronic Services	
<b>KDB NetBank (optional)</b>	Free of charge
<b>KDB Kontakt</b>	Free of charge
VISA bankcard Services	
<b>VISA Electron bankcard<sup>2</sup> annual fee</b>	Free of charge
<b>VISA Classic bankcard issuance fee<sup>3</sup></b>	Free of charge
<b>VISA Classic bankcard annual fee</b>	Free of charge
<b>Open balance: VISA Electron<sup>2</sup> bankcard</b>	HUF 0
<b>VISA Electron<sup>2</sup> / VISA Classic bankcard transactional fee:</b>	
➤ Cash withdrawal from own ATM	HUF 119
➤ Cash withdrawal from other ATM	HUF 298 + 0.229%, max. HUF 2,588 for every HUF 1,000,000 or part thereof of the total amount

**Conditions of present List is applicable only for clients with Contract of package BG A.**

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

<sup>1</sup> The regular fee of the transaction is HUF 118. The special offer is valid until withdrawal.

<sup>2</sup> Sales of this product was discontinued from 12 April 2019.

<sup>3</sup> In case of VISA Classic bankcard issued instead of VISA Electron bankcard.