

## 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.**

**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	
<b>Package Fee (per month)</b>	HUF 449
<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	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 <sup>1</sup>
<b>Fulfilment of authorization on direct debit</b>	HUF 69
<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	0.822%, 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	
<b>KDB NetBank (optional)</b>	Free of charge
<b>KDB Kontakt</b>	Free of charge

<sup>1</sup> The regular fee of the transaction is HUF 170. The special offer is valid until withdrawal.

<b>VISA bankcard Services</b>	
<b>VISA Classic bankcard issuance fee</b>	Free of charge
<b>VISA Classic bankcard annual fee</b>	Free of charge
<b>VISA Classic bankcard transactional fee:</b>	
➤ 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

**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".