

CONDITION LIST

Package BG GOLD 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	
Package Fee (per month)	HUF 3,656
Monthly minimum credited amount (salary or other income)	Min. HUF 250,000
Account keeping fee of payment account in HUF/foreign currency (monthly)	Free of charge ¹
Monthly statement fee	Free of charge
Financial Services	
HUF transfer to other domestic Bank	
Paper-based order	HUF 218
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	HUF 81
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	EUR 28.38
KDB NetBank order	EUR 19.05
EUR transfer to account kept with other bank in other EEA country	
Paper-based order	HUF 218
KDB NetBank order	HUF 81
Electronic Services	
KDB NetBank (optional)	Free of charge
KDB Kontakt	Free of charge

¹ The package fee contains a free account in HUF and a free account in foreign currency (in EUR, USD, CHF or GBP).

² The regular fee of the transaction is HUF 81. The special offer is valid until withdrawal.

VISA Chip-card Services	
VISA CHIP Gold bankcard annual fee	Free of charge
Open balance: VISA CHIP GOLD bankcard	HUF 0
• Cash withdrawal from own ATM	Free of charge
• 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

Sight deposit interest rates	
Interest rate of payment account in HUF	4.75% (EBKM: 4.75%) (NBH base rate – 1.5%) ³

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

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

³The interest rate of payment account in foreign currency is defined by the „Announcement on Private Deposit Interest Rates“.