

CONDITION LIST
Package 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.

From 1 May 2025, in case of the fees highlighted in gray, as a promotion the Bank will not apply the fee increases announced with effect from 1 April 2025 due to changes in the consumer price index. In the case of fees highlighted in gray, the measure of the discounted fee can be found in the announcement titled "Announcement on discounted fees effective between 1 May 2025 and 30 June 2026 for private clients". The related promotional period is valid until withdrawal, but no later than 30 June 2026.

Valid from: February 25, 2026

Account Keeping Services	
Package Fee (per month)	HUF 3,502
Monthly minimum credited amount (salary or other income)	Min. HUF 400,000
Monthly statement fee	Free of charge
Account keeping fee of payment account in HUF /foreign currency (monthly)	Free of charge ¹
Interest rate of payment account in HUF	4.75% (EBKM: 4.75%) (NBH base rate – 1.5%) ²
Financial Services	
HUF transfer to other domestic Bank	
Paper-based order	HUF 209
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	HUF 78
KDB NetBank order, in case of fulfill the requirements of HUF instant payment order	Special offer: HUF 0 ³
Fulfillment 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 27.19
KDB NetBank order	EUR 18.25
EUR transfer to account kept with other bank in other EEA country	
Paper-based order	HUF 209
KDB NetBank order	HUF 78
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 interest rate of payment account in foreign currency is defined by the „Announcement on Private Deposit Interest Rates“.

³ The regular fee of the transaction is HUF 78. The special offer is valid until withdrawal.

VISA bankcard Services⁶	
VISA Classic bankcard issuance fee	Free of charge
VISA Classic bankcard annual fee	Free of charge ⁴
Open balance: VISA Classic bankcard	HUF 0
VISA Classic bankcard transactional fee:	
• Cash withdrawal from own ATM	Free of charge
• Cash withdrawal from other ATM	HUF 431 + 0.629%, max. HUF 6,721 for every HUF 1,000,000, or part thereof of the total amount

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

⁴ One piece of bankcard (VISA Classic) can be applicable free.