

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.

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 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 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 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 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 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 81. 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 449 + 0.656%, max. HUF 7,009 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.