

## CONDITION LIST

### Package GOLD with VISA Chip-card for private clients On basis of Partnership Agreement with Employer

**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 21, 2019*

Account Keeping Services	
<b>Package Fee (HUF/month)</b>	Free of charge <sup>1</sup>
<b>Monthly minimum credited amount (salary or other income)</b>	Min. HUF 400,000
<b>Monthly statement fee</b>	Free of charge
<b>Account keeping fee of payment account in HUF/foreign currency (monthly)</b>	Free of charge <sup>2</sup>
<b>Interest rate of payment account in HUF</b>	0.00 % (EBKM: 0.00 %) (NBH base rate-1.5%) <sup>3</sup>
Financial Services	
<b>HUF transfer to other domestic Bank</b>	
Paper-based order	HUF 132
KDB NetBank order	HUF 50
<b>Fulfillment of authorization on direct debit</b>	Free of charge
<b>Credit of FX transfer</b>	Free of charge
<b>Foreign currency transfer</b>	
Paper-based order	EUR 17
KDB NetBank order	EUR 11
Electronic Services	
<b>KDB NetBank (optional)</b>	Free of charge
<b>KDB Kontakt</b>	Free of charge
VISA bankcard Services <sup>4</sup>	
<b>VISA Electron bankcard<sup>5</sup> annual fee</b>	Free of charge
<b>VISA Classic bankcard annual fee</b>	Free of charge
<b>Open balance: VISA Electron bankcard<sup>5</sup></b>	HUF 0
<b>Open balance: VISA Classic bankcard</b>	HUF 0
<b>VISA Electron<sup>5</sup> /VISA Classic bankcard transactional fee:</b>	
❖ Cash withdrawal from own ATM	Free of charge
❖ Cash withdrawal from other ATM	HUF 260 + 0,2%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount
Safe box service <sup>6</sup>	
<b>Safe box rental fee</b>	50% of published fee by the Announcement on Safety Box Rental service

**Conversion rate:** conversions are made on special rate.

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

<sup>1</sup> Valid on basis of Partnership Agreement concluded between KDB Bank and Client's employer.

<sup>2</sup> The package fee contains a free account in HUF and a free account in foreign currency (in EUR, USD, CHF or GBP).

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

<sup>4</sup> One piece of bankcard (VISA Classic) can be applicable free.

<sup>5</sup> Sales of this product was discontinued from 12 April 2019.

<sup>6</sup> Only in HO (1054 Bp. Bajcsy-Zsilinszky st. 42-46.).