

## 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 31, 2022

Account Keeping Services	
Package Fee (HUF/month)	Free of charge <sup>1</sup>
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 <sup>2</sup>
Interest rate of payment account in HUF	10.25% (EBKM: 10.25%) (NBH base rate – 1.5%) <sup>3</sup>
Financial Services	
HUF transfer to other domestic Bank	
Paper-based order	HUF 151
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	HUF 57
KDB NetBank order, in case of fulfill the requirements of HUF instant payment order	Special offer: HUF 0 <sup>4</sup>
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 19.48
KDB NetBank order	EUR 13.08
EUR transfer to account kept with other bank in other EEA country	
Paper-based order	HUF 151
KDB NetBank order	HUF 57
Electronic Services	
KDB NetBank (optional)	Free of charge
KDB Kontakt	Free of charge
VISA bankcard Services <sup>5</sup>	
VISA Electron bankcard <sup>6</sup> annual fee	Free of charge
VISA Classic bankcard issuance fee <sup>7</sup>	Free of charge
VISA Classic bankcard annual fee	Free of charge
Open balance: VISA Electron bankcard <sup>6</sup>	HUF 0

<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> The regular fee of the transaction is HUF 57. The special offer is valid until withdrawal.

<sup>5</sup> One piece of bankcard (VISA Classic) can be applicable free.

<sup>6</sup> Sales of this product was discontinued from 12 April 2019.

<sup>7</sup> In case of VISA Classic bankcard issued instead of VISA Electron bankcard.

<b>Open balance: VISA Classic bankcard</b>	HUF 0
<b>VISA Electron<sup>6</sup> /VISA Classic bankcard transactional fee:</b>	
❖ Cash withdrawal from own ATM	Free of charge
❖ Cash withdrawal from other ATM	HUF 298 + 0.229%, max. HUF 2,588 for every HUF 1,000,000, or part thereof of the total amount
<b>Safe box service<sup>8</sup></b>	
<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>8</sup> Only in HO (1054 Bp. Bajcsy-Zsilinszky str. 42-46.).