

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.

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 (HUF/month)	Free of charge ¹
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 ²
Interest rate of payment account in HUF	4.75% (EBKM: 4.75%) (NBH base rate – 1.5%) ³
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 ⁴
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 Valid on basis of Partnership Agreement concluded between KDB Bank and Client's employer.

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

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

⁴ The regular fee of the transaction is HUF 81. The special offer is valid until withdrawal.

VISA bankcard Services⁵	
VISA Classic bankcard issuance fee	Free of charge
VISA Classic bankcard annual fee	Free of charge
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

Safe box service	
Safe box rental fee	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".

⁵ One piece of bankcard (VISA Classic) can be applicable free.