

**DEPOSIT ANNOUNCEMENT
ON PAYMENT ACCOUNTS AND
TERM DEPOSITS OF PRIVATE PERSONS**

**Valid from: October 1, 2025
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1. HUF INTEREST RATES

1.1 STANDARD PRIVATE TERM DEPOSIT INTEREST RATES

Minimum amount: HUF 100,000

	Annual interest rate (EBKM)		Annual interest rate (EBKM)	
	HUF 100,000-9,999,999		HUF 10,000,000 -	
1 week	0.01%	(0.01%)	0.01%	(0.01%)
2 weeks	0.01%	(0.01%)	0.01%	(0.01%)
3 weeks	0.01%	(0.01%)	0.01%	(0.01%)
1 month	0.01%	(0.01%)	0.01%	(0.01%)
2 months	0.01%	(0.01%)	0.01%	(0.01%)
3 months	0.01%	(0.01%)	0.01%	(0.01%)
6 months	0.01%	(0.01%)	0.01%	(0.01%)
9 months	0.01%	(0.01%)	0.01%	(0.01%)
12 months	0.01%	(0.01%)	0.01%	(0.01%)

1.2 KDB LOYALTY DEPOSIT

Minimum amount: HUF 100,000

HUF	3 months	6 months
	Annual interest rate and EBKM	
100,000 - 999,999	1.00%	2.00%
1,000,000 -	1.50%	2.50%

Condition: Exist of KDB HUF payment account.

A **stipulation** of Tiger deposit is that the amount to be deposited shall stem from total or partial amount of **matured** – at least after one interest period – term deposit of which **the expiry date must not be earlier than 10 calendar days before.**

Above mentioned interest rate is only applicable for one-time deposit. After maturity the deposited amount with earned interest is to be automatically transferred to the payment account.

In case of **early termination** the interest rate for sight deposit in HUF defined in point 1.4 valid on termination day shall be paid.

1.3 ELECTRONIC DEPOSIT

The offer concerns the newly contracted deposits with 9 month- or 12 months-term ordered via NetBank.

Minimum amount: HUF 1,000,000

HUF	9 months	12 months
Annual interest rate and EBKM		
1,000,000 -	3.00%	3.50%

Condition: Exist of KDB HUF payment account.

Above-mentioned interest rate is only applicable for one-time deposit. After maturity the deposited amount with earned interest is to be automatically transferred to the payment account.

In case of **early termination** the interest rate for sight deposit in HUF defined in point 1.4 valid on termination day shall be paid.

In case any of the mentioned criteria would not be fulfilled, the Bank pay the interest rate of 9-month or 12-month term deposit published in point 1.1. of Private Announcement on Deposit Interest on the Electronic deposit.

The Electronic Deposit can be fixed only via KDB NetBank.

1.4 SIGHT DEPOSIT INTEREST RATES

a) Interest rates on payment accounts and bankcard accounts:

Annual interest rates (EBKM)		Annual interest rates (EBKM)	
HUF 0 – 9,999		HUF 10,000 -	
0.00%	(0.00%)	0.01%	(0.01%)

b) Interest rates on OBA Separated deposit account:

Annual interest rates (EBKM)		Annual interest rates (EBKM)	
HUF 0 – 9,999		HUF 10,000 -	
0.00%	(0.00%)	0.01%	(0.01%)

Interest rate on overspent amount: 18.00%

Presently undefined terms and conditions are included in effective "Condition List for Private Clients" and "List of conditions of KDB Basic account package for Private Persons".

2. FOREIGN EXCHANGE INTEREST RATES

2.1 STANDARD PRIVATE TERM DEPOSIT INTEREST RATES

Minimum amount: EUR, GBP, USD 1,000

Interest period	1 month		2 months	
Currency	Annual interest rates (EBKM)			
USD	1.00%	(1.00%)	1.30%	(1.30%)
EUR	0.05%	(0.05%)	0.10%	(0.10%)
GBP	0.01%	(0.01%)	0.01%	(0.01%)
CHF	0.01%	(0.01%)	0.01%	(0.01%)

Interest period	3 months		6 months		12 months	
Currency	Annual interest rates (EBKM)					
USD	1.70%	(1.70%)	2.00%	(2.00%)	2.10%	(2.10%)
EUR	0.15%	(0.15%)	0.25%	(0.25%)	0.55%	(0.55%)
GBP	0.01%	(0.01%)	0.01%	(0.01%)	0.01%	(0.01%)
CHF	0.01%	(0.01%)	0.01%	(0.01%)	0.01%	(0.01%)

In case the deposit amount exceeds EUR, GBP, USD 300,000 a special interest rate can be applied for at the branch. From 18th April 2022 it is not possible to make a new term deposit in CHF currency.

2.2 SIGHT DEPOSIT INTEREST RATES

a) Interest rates on payment accounts and bankcard accounts:

Currency	Annual interest rates	(EBKM)
AUD	0.00%	(0.00%)
CAD	0.00%	(0.00%)
CHF	0.00%	(0.00%)
CZK	0.00%	(0.00%)
DKK	0.00%	(0.00%)
EUR	0.01%	(0.01%)
GBP	0.00%	(0.00%)
JPY	0.00%	(0.00%)
NOK	0.00%	(0.00%)
PLN	0.00%	(0.00%)
RON	0.00%	(0.00%)
SEK	0.00%	(0.00%)
USD	0.01%	(0.01%)

b) Interest rates on OBA Separated deposit account:

Currency	Annual interest rates	(EBKM)
EUR	0.00%	(0.00%)
GBP	0.00%	(0.00%)
USD	0.00%	(0.00%)

3. GENERAL PROVISIONS

The Bank deducts and pays the interest income tax based on the Act CXVII of 1995 on personal income tax and the social contribution tax based on the Gov. Decree 205/2023. (V.31.). The measure of social contribution tax is currently 13% which must be paid in addition to the 15% interest income tax on interest of sight and term deposit.

The Bank credit the Account Holder's payment account with deposit interest amount reduced by interest income tax and social contribution tax at termination or early-termination.

Further details are available in the relevant information material ([„Szociális hozzájárulási adó – Tájékoztatás az egyes kamatjövedelmek után fizetendő szociális hozzájárulási adó főbb szabályairól”](#) – available in Hungarian only).

In case of deposit products referred to in this Announcement where more than one amount tier is specified, the Bank applies tiered interest, which means the interest on entire deposited amount falls in the given amount tiers will be charged at the interest rates assigned for the given tiers.

Present Announcement constitutes a part of effective “Condition List for Private Clients” and “List of conditions of KDB Basic account package for Private Persons”.

The deposit products determined in the present announcement are insured by the National Deposit Insurance Fund (OBA) in compliance with rules written in Deposit Contract.



4. CUT-OFF TIME AND EXECUTION DATES OF TERM DEPOSIT FIXING / BREAKING

Transactions	Currency	Cut-off Time	Fulfillment	
			Debit date	Credit date
Term deposit fixing / breaking in case of electronic channels order ^{1,2}	HUF, FCY	20:00	Subject day	Subject day
Term deposit fixing/breaking in case of paper-based order	HUF, FCY	During cash desk hours	Subject day	Subject day

¹ KDB NetBank, KDB Kontakt.

² Term deposit fixing / breaking orders submitted through free format letter option of KDB NetBank considered as paper-based order from cut-off and fulfillment time point of view.

Cut-off time: Period within start and end time, during which the Bank take over the given transfer order depending on various conditions - defined in the Business Regulation and List of Conditions - especially on currency, channel of initiation and method of payment.

T day: Taking over day of the order

Value date: In case of value dated orders the working day on what the order was initiated. If the appointed date of the order is not a working day the initiation of the order will occur on the next working day.

FCY: Foreign Currency

Cash desk hours:

Monday - Thursday: 8.30 a.m. - 4.30 p.m.

Friday: 8.30 a.m. - 3.30 p.m.