

LIST OF CONDITIONS Elite Account Package for private clients

Reason of modification:

From 1 May 2025, in case of the fees highlighted in gray, as a promotion the Bank will not apply the fee increases announced with effect from 1 April 2025 due to changes in the consumer price index. In the case of fees highlighted in gray, the measure of the discounted fee can be found in the announcement titled "Announcement on discounted fees effective between 1 May 2025 and 30 June 2026 for private clients". The related promotional period is valid until withdrawal, but no later than 30 June 2026.

Account keeping services	
Package monthly fee ¹	HUF 2,485 in case of monthly credit on the account ² at most in two items - at the amount of minimum HUF 450,000 in two items at most and fulfilment of three direct debit authorization and/or standing order: HUF 637
Monthly fee on HUF payment account	HUF 0
Minimum open balance of HUF payment account	HUF 50,000
Monthly fee on foreign currency payment account ³	EUR 0
Monthly/daily statement fee in KDB NetBank	HUF 0
Financial services	
HUF transfer to other domestic bank	
Paper based order	HUF 246 + (0.45% max. HUF 20,000)
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	HUF 232 + (0.45% max. HUF 20,000)
KDB NetBank order, in case of HUF fulfill the requirements of instant payment order	Special offer: HUF 0 ⁴
Fulfilment of authorization on direct debit	0.45% max. HUF 20,000
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	0.415% min. EUR 7.99 max. EUR 132.85 + (0.45% max. HUF 20,000)
KDB NetBank order	0.415% min. EUR 7.99 max. EUR 49.59 + (0.45% max. HUF 20,000)
EUR transfer to account kept with other bank in other EEA country	
Paper-based order	HUF 246 + (0.45% max. HUF 20,000)
KDB NetBank order	HUF 232 + (0.45% max. HUF 20,000)
Electronic banking services	
KDB NetBank annual fee	HUF 0
KDB Kontakt annual fee	HUF 0
Bankcard SMS	HUF 0
VISA Chip-card services	
VISA CHIP Gold HUF bankcard ⁵ issuance fee	HUF 9,838
VISA CHIP Gold HUF bankcard ⁵ yearly fee from the 2 nd year	HUF 9,838

VISA CHIP Classic HUF supplementary bankcard ⁶ issuance fee	HUF 3,441
VISA CHIP Classic HUF supplementary bankcard ⁶ yearly fee from the 2 nd year	HUF 3,441
Open balance: VISA CHIP Gold HUF bankcard	HUF 0
Transactional fees of VISA CHIP Gold bankcard⁷	
Cash withdrawal from KDB ATM	0.90%, max. HUF 9,000 for every HUF 1,000,000 or part thereof of the total amount
Cash withdrawal from other domestic ATM ⁸	HUF 398 + 0.90%, max. HUF 9,398 for every HUF 1,000,000 or part thereof of the total amount
Purchase with bankcard	HUF 0
Cash desk transactions	
Cash withdrawal	0.494% + 0.90%, max. HUF 13,940 for every HUF 1,000,000 or part thereof of the total amount

The Elite Account Package includes the following **prescribed** services:

- a free of charge HUF payment account,
- a free of charge payment account in foreign currency,
- free of charge KDB NetBank service,
- free of charge KDB Kontakt (Call Center) service,
- 1 pc VISA CHIP Gold HUF bankcard at favourable price,
- free of charge bankcard security SMS.

The following products are available **at favourable price, optional** in the Elite Account Package:

- 1 pc VISA CHIP Classic HUF supplementary bankcard,
- 1 safety deposit box is available at 50% discount price compared to fees published in Announcement on Safety Deposit Box rental.

Conditions, fees and charges not included here shall be governed by the effective „List of Conditions of KDB Basic Account Package for Private Persons” (henceforth: List of Conditions) and the „Announcement on safe deposit box rental”.

Fees specified in the present announcement are valid for 1 year from the date of entry into force of the account package contract, which fixed term – unless the Bank’s written notification to the contrary – will automatically be prolonged by 1 year, but will not be prolonged more than 2 consecutive times. If the account package will not be prolonged, the conditions shall be governed by the effective List of Conditions and Announcement on safe deposit box rental instead of the account package conditions contained in the present announcement from the day indicated in the Bank’s notification.

All issues which are not regulated by the present announcement shall be governed by the related General Terms and Conditions, Business Regulation on financial services and financial auxiliary services, the General Terms and Conditions on payment accounts, payment services and deposits, the General Terms and Conditions on VISA CHIP debit bankcards, the Business Regulation regarding electronic and phone banking services, the List of Conditions, the Announcement on safe deposit box rental and the Deposit Announcement on payment accounts and term deposits of retail clients published by the Branch, and the effective legislation.

¹ The package fee is due on the last working day in each month. The Bank payment account usage is to be examined one day before the last working day of the month and the fee is calculated and charged based on that.

² From the package fee point of view the credits on the account arrived from outside of the Bank or income-type credits arrived from inside of the Bank are classified as credit on the account.

³ The account package contains one foreign currency payment account in the chosen currency (EUR, GBP or USD).

⁴ The regular fee of the transaction is HUF 232 + (0.45% max. HUF 20,000). The special offer is valid until withdrawal.

⁵ The account package contains one piece of bankcard (VISA CHIP Gold) for discounted price.

⁶ In the account package one piece of supplementary bankcard (VISA CHIP Classic) is available optional for discounted price.

⁷ The favorable fees announced for bankcard transactions concern only the VISA CHIP Gold HUF bankcard as element of the package.

⁸ From the favorable cash withdrawal fee point of view the date of debit not the date of hold governs.