

**LIST OF CONDITIONS**  
**NET Account Package for private clients**

| <b>Account keeping services</b>  |   |
|--|---|
| Package monthly fee <sup>1</sup>   | HUF 563   |
|  | in case of credit on the account <sup>2</sup> at most in two items - at the amount of minimum HUF 80,000 and fulfilment of two direct debit authorization:<br>HUF 0 |
| Minimum open balance   | HUF 1,000   |
| Monthly/daily statement fee in KDB NetBank                                       | HUF 0   |
| <b>Financial services</b>  |   |
| <b>Domestic HUF transfer</b>   |   |
| Paper based order  | HUF 156 + (0.30% max. HUF 6,000)  |
| KDB NetBank order  | HUF 146 + (0.30% max. HUF 6,000)  |
| <b>Fulfilment of authorization on direct debit</b>                               | 0.30% max. HUF 6,000  |
| <b>Electronic banking services</b>   |   |
| KDB NetBank annual fee   | HUF 0   |
| KDB Kontakt annual fee   | HUF 0   |
| Bankcard security SMS  | HUF 0   |
| <b>VISA bankcard services<sup>3</sup></b>  |   |
| VISA Electron HUF bankcard <sup>4</sup> issuance fee                             | HUF 0   |
| VISA Classic HUF bankcard issuance fee   | HUF 0   |
| Open balance: VISA Electron HUF bankcard <sup>4</sup>                            | HUF 0   |
| Open balance: VISA Classic HUF bankcard  | HUF 0   |
| <b>Transactional fees of VISA Electron<sup>4</sup> / VISA Classic bankcards:</b> |   |
| ❖ Cash withdrawal from KDB ATM   | 0.60%, max. HUF 6,000 for every HUF 1,000,000, or part thereof of the total amount  |
| ❖ Cash withdrawal from other ATM <sup>5</sup>                                    | Once in a month the fee of cash withdrawal from any domestic ATM is 0.60%, max. HUF 6,000 for every HUF 1,000,000, or part thereof of the total amount              |
| <b>Cash desk transactions</b>  |   |
| Cash withdrawal  | 0.26% + 0.60%, max. HUF 8,600 for every HUF 1,000,000, or part thereof of the total amount  |

The Account Package NET includes the following **free of charge** services:

- a HUF payment account,
- 1 pc VISA Classic HUF bankcard issuance,
- KDB NetBank service,
- KDB Kontakt (Call Center) service,
- Bankcard security SMS service.

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).

Fees specified in the present announcement are valid for 1 year from the date of entry into force of the account package contract concluded from August 22, 2016, 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 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 and the Deposit Announcement on payment accounts and term deposits of retail clients published by the Branch, and the effective legislation.

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<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> One piece of HUF bankcard (VISA Classic) can be applied free of charge issuance.

<sup>4</sup> Sales of this product was discontinued from 12 April 2019.

<sup>5</sup> From the favourable cash withdrawal fee point of view the date of debit not the date of hold governs.