

LIST OF CONDITIONS

Partner Light Account Package for private clients

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%).

Account Keeping Services	
Package monthly fee ¹	HUF 605
Monthly minimum credited amount (salary or other income)	Not defined
Monthly statement fee	HUF 0
Monthly fee of HUF payment account	HUF 0
Financial Services	
HUF transfer to other domestic Bank	
Paper-based order	0.265%, min. HUF 312 max. HUF 13,941 + (0.45% max. HUF 20,000)
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	0.265%, min. HUF 312 max. HUF 8,712 + (0.45% max. HUF 20,000)
KDB NetBank order, in case of fulfill the requirements of HUF instant payment order	Special offer: HUF 0 ²
Fulfilment of authorization on direct debit	0.45% max. HUF 20,000
Electronic Services	
KDB NetBank annual fee (optional)	HUF 0
KDB Kontakt annual fee	HUF 0
VISA bankcard Services^{3, 4}	
VISA Classic HUF bankcard issuance fee	HUF 0
VISA Classic HUF bankcard yearly fee from the 2 nd year	HUF 4,176
VISA Classic bankcard transactional fee:	
Cash withdrawal from own ATM	HUF 147 + (0.90%), max. HUF 9,147 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal from other ATM	HUF 478 + (0.90%), max. HUF 9,478 for every HUF 1,000,000, or part thereof of the total amount
VISA bankcard Services^{3, 5}	
VISA Classic HUF bankcard issuance fee	HUF 0
Open balance: VISA Classic HUF bankcard	HUF 0
VISA Classic bankcard transactional fee:	
Cash withdrawal from own ATM	HUF 147 + (0.90%), max. HUF 9,147 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal from other ATM	HUF 478 + (0.90%), max. HUF 9,478 for every HUF 1,000,000, or part thereof of the total amount

The Account Package Partner Light includes the following **prescribed services free of charge**:

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

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 The regular fee of the transaction is 0.265%, min. HUF 312 max. HUF 8,712 + (0.45% max. HUF 20,000). The special offer is valid until withdrawal.

³ **One piece of HUF bankcard** (VISA Classic) is issued free of charge.

⁴ In case of Partner Light Account Package concluded before 21 August 2019.

⁵ In case of Partner Light Account Package concluded after 21 August 2019.