

**LIST OF CONDITIONS**  
**Partner Light Account Package on basis of Partnership Agreement with Employer**  
**for private clients**

<b>Account Keeping Services</b>	
Package monthly fee <sup>1</sup>	HUF 0 <sup>2</sup>
Monthly minimum credited amount (salary or other income)	Not defined
Monthly statement fee	HUF 0
Monthly fee of HUF payment account	HUF 0
<b>Financial Services</b>	
<b>HUF transfer to other domestic Bank</b>	
Paper-based order	0.16 %, min. HUF 188 max. HUF 8,344 + (0.30% max. HUF 6,000)
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	0.16 %, min. HUF 188 max. HUF 5,215 + (0.30% max. HUF 6,000)
KDB NetBank order, in case of fulfill the requirements of HUF instant payment order	Special offer: HUF 0 <sup>3</sup>
<b>Fulfilment of authorization on direct debit</b>	
	0.30% max. HUF 6,000
<b>Electronic Services</b>	
KDB NetBank annual fee (optional)	HUF 0
KDB Kontakt annual fee	HUF 0
<b>VISA bankcard Services<sup>4, 5</sup></b>	
VISA Electron HUF bankcard <sup>6</sup> issuance fee	HUF 0
VISA Classic HUF bankcard issuance fee	HUF 0
VISA Classic HUF bankcard yearly fee from 2 <sup>nd</sup> year	HUF 2,500
Open balance: VISA CHIP Electron <sup>6</sup> HUF bankcard	HUF 0
<b>VISA Electron<sup>6</sup> / VISA Classic bankcard transactional fee:</b>	
Cash withdrawal from own ATM	HUF 89 + (0.60%), max. HUF 6,089 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal from other ATM	HUF 287 + (0.60%), max. HUF 6,287 for every HUF 1,000,000, or part thereof of the total amount
<b>VISA bankcard Services<sup>3, 7</sup></b>	
VISA Classic HUF bankcard issuance fee	HUF 0
Open balance: VISA Classic HUF bankcard	HUF 0
<b>VISA Classic bankcard transactional fee:</b>	
Cash withdrawal from own ATM	HUF 89 + (0.60%), max. HUF 6,089 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal from other ATM	HUF 287 + (0.60%), max. HUF 6,287 for every HUF 1,000,000, or part thereof of the total amount

The Account Package Partner Light 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.

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> Valid on basis of Partnership Agreement concluded between KDB Bank and Client’s Employer.

<sup>3</sup> The regular fee of the transaction is 0.16 %, min. HUF 188 max. HUF 5,215 + (0.30% max. HUF 6,000). The special offer is valid until withdrawal.

<sup>4</sup> **One piece of bankcard** (VISA Classic) can be applicable with free of charge issuance.

<sup>5</sup> In case of Partner Light Account Package concluded before 21 August 2019.

<sup>6</sup> Sales of this product was discontinued from 12 April 2019.

<sup>7</sup> In case of Partner Light Account Package concluded after 21 August 2019.