

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

| Account Keeping Services | |
|---|--|
| Package monthly fee ¹ | HUF 0 ² |
| Monthly minimum credited amount (salary or other income) | HUF 150,000 |
| Monthly statement fee | HUF 0 |
| Monthly fee on HUF payment account | HUF 0 |
| Financial Services | |
| HUF transfer to other domestic Bank | |
| Paper-based order | 0.16%, min. HUF 188 max. HUF 5,215 + (0.30% max. HUF 6,000) |
| KDB NetBank order | 0.16%, min. HUF 136 max. HUF 5,215 + (0.30% max. HUF 6,000) |
| Fulfillment of authorization on direct debit | 0.30% max. HUF 6,000 |
| Credit of FX transfer | HUF 0 |
| Electronic Services | |
| KDB NetBank annual fee (optional) | HUF 0 |
| KDB Kontakt annual fee | HUF 0 |
| VISA bankcard Services^{3, 4} | |
| VISA Electron HUF bankcard ⁵ issuance fee | HUF 0 |
| VISA Classic HUF bankcard issuance fee | HUF 0 |
| Open balance: VISA Electron bankcard ⁵ | HUF 0 |
| Open balance: VISA Classic bankcard | HUF 0 |
| VISA Electron⁵ / VISA Classic bankcard transactional fee: | |
| 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 |
| VISA bankcard Services^{3, 6} | |
| VISA Classic HUF bankcard issuance fee | HUF 0 |
| Open balance: VISA Classic bankcard | HUF 0 |
| VISA Classic bankcard transactional fee: | |
| 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 |

Conversion rate: conversions are made on special rate.

| Payment account related credit line conditions ⁷ | |
|---|---------------------|
| Annual handling fee | HUF 0 |
| Annual interest rate | 16.50% |
| APR | 18.07% ⁸ |

The Account Package Partner Mezzo 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.

The following product is available **at favourable price** in the Account Package Partner Mezzo:

- payment account related credit line is available at favourable interest rate and without annual handling fee.

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 „List of conditions for retail clients Regarding payment account related credit line“ (henceforth: List of conditions Credit line).

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 and List of conditions Credit Line 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, List of conditions Credit line, 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 Valid on basis of Partnership Agreement concluded between KDB Bank and Client’s Employer.

³ **One piece of HUF bankcard** (VISA Classic) can be applied free of charge issuance.

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

⁵ Sales of this product was discontinued from 12 April 2019.

⁶ In case of Partner Mezzo Account Package concluded after 21 August 2019.

⁷ Preferential credit line can be applied after probation period in case of employment contract with undefined period. Conditions of credit line not defined here can be found in effective announcement of “List of conditions for retail clients regarding Payment account related credit line”.

⁸ Definition of APR was made on basis of actual conditions and effective laws, regarding HUF 375.000 loan amount, for 1 year tenor. It is subject to change. APR does not reflect risks arisen from interest rate.

Example:

| | |
|------------------------------|---|
| Loan amount | HUF 375.000 |
| Tenor: | 1 year |
| Payment account keeping fee: | HUF 0 |
| Annual interest rate: | 16.50% |
| Minimum installment: | HUF 5,214 interest/ month (in case the whole credit-line is continuously used), principal must be repaid end of the tenor, sum: HUF 375,000 |
| Total loan amount: | HUF 437,563 |
| APR: | 18.07% |