

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

<b>Account Keeping Services</b>	
Package monthly fee <sup>1</sup>	HUF 0 <sup>2</sup>
Monthly minimum credited amount (salary or other income)	Min. HUF 400,000
Monthly statement fee	HUF 0
Monthly fee on HUF / foreign currency payment account	HUF 0 <sup>3</sup>
<b>Financial Services</b>	
<b>HUF transfer to other domestic Bank</b>	
Paper-based order	HUF 178 + (0.30% max. HUF 6,000)
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	HUF 167 + (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>4</sup>
<b>Fulfillment of authorization on direct debit</b>	0.30% max. HUF 6,000
<b>Credit of FX transfer</b>	HUF 0
<b>Foreign currency transfer</b>	
Transfer to account kept with other bank (except EUR transfer to account kept with other bank to other EEA country)	
Paper-based order	0.298% min. EUR 5.73 max. EUR 95.15 + (0.30% max. HUF 6,000)
KDB NetBank order	0.298% min. EUR 5.73 max. EUR 48.14 + (0.30% max. HUF 6,000)
EUR transfer to account kept with other bank in other EEA country	
Paper-based order	HUF 178 + (0.30% max. HUF 6,000)
KDB NetBank order	HUF 167 + (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 CHIP bankcard Services<sup>5</sup></b>	
VISA CHIP Gold bankcard issuance fee	HUF 0
VISA CHIP Classic bankcard issuance fee	HUF 0
Open balance: VISA CHIP Gold bankcard	HUF 0
Open balance: VISA CHIP Classic bankcard	HUF 0
<b>Transactional fees of VISA CHIP bankcards</b>	
Cash withdrawal from own 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	HUF 286 + 0.60%, max. HUF 6,286 for every HUF 1,000,000, or part thereof of the total amount

**Conversion rate:** conversions are made on special rate.

<b>Safe box service<sup>6</sup></b>	
<b>Safe box rental fee</b>	50% of published fee by the Announcement on Safety Box Rental service

**The sale of this product is suspended from March 19, 2020.**

<b>Payment account related credit line conditions<sup>7</sup></b>	
Annual handling fee	HUF 0
Annual interest rate	16.50%
APR	18.08% <sup>8</sup>

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

- a HUF payment account,
- a payment account in foreign currency,
- 1 pc VISA CHIP Gold or VISA CHIP Classic bankcard issuance,
- KDB NetBank service,
- KDB Kontakt (Call Center) service.

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

- 1 safety deposit box is available at 50% discount price compared to fees published in Announcement on Safety Deposit Box rental,
- 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”, „Announcement on safe deposit box rental” and „List of conditions for retail clients Regarding payment account related credit line” (henceforth: Lists 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 Lists 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 Lists of Conditions and the Deposit Announcement on payment accounts and term deposits of retail clients published by the Branch, and the effective legislation.

<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 Cooperation Agreement concluded between KDB Bank and Client’s employer.

<sup>3</sup> The package fee contains a free of charge HUF payment account and a free of charge foreign currency payment account (in EUR, USD or GBP).

<sup>4</sup> The regular fee of the transaction is HUF 167 + (0.30% max. HUF 6,000). The special offer is valid until withdrawal.

<sup>5</sup> **One piece of bankcard** (VISA CHIP Gold or VISA CHIP Classic) can be applied with free of charge issuance.

<sup>6</sup> Available only in Head Office (1054 Budapest, Bajcsy-Zsilinszky st. 42-46.).

<sup>7</sup> 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”.

<sup>8</sup> 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
Annual interest rate:	16.50%
Payment account keeping fee:	HUF 0
Minimum installment:	HUF 5,228 interest/ month (in case the whole credit-line is continuously used), prior must be repaid end of the tenor, sum: HUF 375,000
Total loan amount:	HUF 437,734
APR:	18.08%