

## CONDITION LIST

### Package SUPER with VISA Chip-card for private clients

The List of Conditions includes the terms and conditions of bank account contracts concluded before July 16, 2013.

New applications are not to be accepted and new contracts are not to be concluded under the present List of Conditions.

#### 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%).

Valid from: July 1, 2026

<b>Account Keeping Services</b>	
<b>Package Fee (per month)</b>	HUF 713
<b>Monthly minimum credited amount (salary or other income)</b>	HUF 120,000
<b>Monthly statement fee</b>	Free of charge
<b>HUF payment account keeping fee (monthly)</b>	Free of charge
<b>Interest rate of payment account in HUF</b>	2.25% (EBKM: 2.25%) (NBH base rate – 4%)
<b>Financial Services</b>	
<b>HUF transfer to other domestic Bank</b>	
Paper-based order	HUF 218
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	HUF 81
KDB NetBank order, in case of fulfill the requirements of HUF instant payment order	Special offer: HUF 0 <sup>1</sup>
<b>Fulfilment of authorization on direct debit</b>	Free of charge
<b>Credit of FX transfer</b>	Free of charge
<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	EUR 28.38
KDB NetBank order	EUR 19.05
EUR transfer to account kept with other bank in other EEA country	
Paper-based order	HUF 218
KDB NetBank order	HUF 81
<b>Electronic Services</b>	
<b>KDB NetBank (optional)</b>	Free of charge
<b>KDB Kontakt</b>	Free of charge
<b>VISA bankcard Services<sup>2</sup></b>	
<b>VISA Classic bankcard issuance fee</b>	Free of charge
<b>VISA Classic bankcard annual fee</b>	Free of charge
<b>Open balance: VISA Classic bankcard</b>	HUF 0
<b>VISA Classic bankcard transactional fee:</b>	
• Cash withdrawal from own ATM	HUF 177
• Cash withdrawal from other ATM	HUF 449 + 0.656%, max. HUF 7,009 for every HUF 1,000,000, or part thereof of the total amount

Conditions not defined here can be found in effective "List of Conditions for Private Clients".

<sup>1</sup> The regular fee of the transaction is HUF 81. The special offer is valid until withdrawal.

<sup>2</sup> One piece of bankcard (VISA Classic) can be applied free.