

CONDITION LIST**Package SUPER with VISA Chip-card for private clients On basis of Partnership Agreement with Employer**

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.

Valid from: August 10, 2022

Account Keeping Services	
Package Fee (HUF/month)	Free of charge ¹
Monthly minimum credited amount (salary or other income)	HUF 120,000
Monthly statement fee	Free of charge
HUF payment account keeping fee (monthly)	Free of charge
Interest rate of payment account in HUF	6.75% (EBKM: 6.75%) (NBH base rate – 4%)
Financial Services	
HUF transfer to other domestic Bank	
Paper-based order	HUF 151
KDB NetBank order, in case of HUF instant payment order requirements are not fulfilled	HUF 57
KDB NetBank order, in case of fulfill the requirements of HUF instant payment order	Special offer: HUF 0 ²
Fulfillment of authorization on direct debit	Free of charge
Credit of FX transfer	Free of charge
Foreign currency transfer	
Transfer to account kept with other bank (except EUR transfer to account kept with other bank to other EEA country)	
Paper-based order	EUR 19.48
KDB NetBank order	EUR 13.08
EUR transfer to account kept with other bank in other EEA country	
Paper-based order	HUF 151
KDB NetBank order	HUF 57
Electronic Services	
KDB NetBank (optional)	Free of charge
KDB Kontakt	Free of charge
VISA bankcard Services³	
VISA Electron bankcard⁴ annual fee	Free of charge
VISA Classic bankcard issuance fee⁵	Free of charge
VISA Classic bankcard annual fee	Free of charge
Open balance: VISA Electron bankcard⁴	HUF 0
Open balance: VISA Classic bankcard	HUF 0
VISA Electron⁴ /VISA Classic bankcard transactional fee:	
❖ Cash withdrawal from own ATM	HUF 119
❖ Cash withdrawal from other ATM	HUF 298 + 0.229%, max. HUF 2,588 for every HUF 1,000,000, or part thereof of the total amount

Conversion rate: conversions are made on special rate

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

¹ Valid on basis of Partnership Agreement concluded between KDB Bank and Client's employer.

² The regular fee of the transaction is HUF 57. The special offer is valid until withdrawal.

³ One piece of bankcard (VISA Classic) can be applied free.

⁴ Sales of this product was discontinued from 12 April 2019.

⁵ In case of VISA Classic bankcard issued instead of VISA Electron bankcard.