

KDB Bank Europe Ltd.

**Address:** 1054, Budapest, Bajcsy-Zsilinszky street 42-46. **KDB Kontakt (Call Center):** +36 1 473 4440, +36 1 374 9990

Fax: +36 1 328 5454 Web: www.kdbbank.eu E-mail: info@kdbbank.eu

## Announcement on modifications of private List of Conditions with effect from 10 August 2022

KDB Bank Europe Ltd. (hereinafter: Bank) hereby notifies its Clients that the Bank will amend the List of Conditions, fee items listed below with effect from 10 August 2022, as follows.

| Concerned list of conditions / fee items | Order submission channel | Fees valid for transactions<br>booked until<br>9 August 2022 | Fees valid for transactions<br>booked from<br>10 August 2022 |
|------------------------------------------|--------------------------|--------------------------------------------------------------|--------------------------------------------------------------|
|                                          | List of conditi          | ons for private persons                                      |                                                              |
| Account keeping fee - HUF account        | -                        | HUF 270/month                                                | HUF 309/month                                                |
| Account keeping fee - FX account         | -                        | EUR 1.10/month                                               | EUR 1.26/month                                               |
| Postal fee of account statement          | -                        | HUF 500                                                      | HUF 594                                                      |
| abroad - HUF account                     |                          |                                                              |                                                              |
| Postal fee of account statement          | -                        | EUR 2.00                                                     | EUR 2.37                                                     |
| abroad - FX account                      |                          |                                                              |                                                              |
| Copy of statement - HUF account          | -                        | HUF 330/pc                                                   | HUF 392/pc                                                   |
| Copy of statement - FX account           | -                        | EUR 1.00/pc                                                  | EUR 1.18/pc                                                  |
| Sending fax inland/page - HUF            | -                        | HUF 500                                                      | HUF 594                                                      |
| account                                  |                          |                                                              |                                                              |
| Sending fax inland/page - FX account     | -                        | EUR 2.00                                                     | EUR 2.37                                                     |
| Sending fax abroad/page - HUF            | -                        | HUF 1,500                                                    | HUF 1,783                                                    |
| account                                  |                          |                                                              |                                                              |
| Sending fax abroad/page - FX             | -                        | EUR 6.00                                                     | EUR 7.13                                                     |
| account                                  |                          |                                                              |                                                              |
| Preparation of certificates - HUF        | -                        | HUF 1,000                                                    | HUF 1,189                                                    |
| account                                  |                          |                                                              |                                                              |
| Preparation of certificates - FX         | -                        | EUR 4.00                                                     | EUR 4.75                                                     |
| account                                  |                          |                                                              |                                                              |
| Making copy of other documents -         | -                        | HUF 100/page                                                 | HUF 118/page                                                 |
| HUF account                              |                          |                                                              |                                                              |
| Making copy of other documents - FX      | -                        | EUR 0.50/page                                                | EUR 0.59/page                                                |
| account                                  |                          |                                                              |                                                              |
| Rental fee for postbox - HUF account     | -                        | HUF 1,050/month                                              | HUF 1,248/month                                              |
| Rental fee for postbox - FX account      | -                        | EUR 4.00/month                                               | EUR 4.75/month                                               |
| Post payment order form                  | -                        | HUF 15/pc                                                    | HUF 17/pc                                                    |
| Checkbook for cash withdrawal            | -                        | HUF 5,000/pc                                                 | HUF 5,946/pc                                                 |
| Declaration for death case later or      | -                        | HUF 2,000                                                    | HUF 2,378                                                    |
| modification thereof - HUF account       |                          |                                                              |                                                              |
| Declaration for death case later or      | -                        | EUR 8.00                                                     | EUR 9.51                                                     |
| modification thereof - FX account        |                          |                                                              |                                                              |
| HUF internal transfer                    | paper-based              | 0.42%, min. HUF 198                                          | 0.481%, min. HUF 226                                         |
|                                          |                          | max. HUF 11,473                                              | max. HUF 13,152                                              |
| HUF internal transfer (in case of        | KDB NetBank              | HUF 16                                                       | HUF 19                                                       |
| instant domestic HUF payment order       |                          |                                                              |                                                              |
| requirements are not fulfilled)          |                          |                                                              |                                                              |
| HUF transfer between own accounts        | paper-based              | HUF 156                                                      | HUF 185                                                      |
| HUF transfer between own accounts        | KDB NetBank              | HUF 16                                                       | HUF 19                                                       |
| (in case of instant domestic HUF         |                          |                                                              |                                                              |
| payment order requirements are not       |                          |                                                              |                                                              |
| fulfilled)                               |                          |                                                              |                                                              |
| FX internal transfer                     | paper-based              | EUR 11.00                                                    | EUR 13.08                                                    |
| FX internal transfer                     | KDB NetBank              | EUR 2.00                                                     | EUR 2.37                                                     |
| FX transfer between own accounts         | paper-based              | EUR 1.00                                                     | EUR 1.18                                                     |
| FX transfer between own accounts         | KDB NetBank              | EUR 0.05                                                     | EUR 0.06                                                     |
| HUF transfer to other domestic bank      | paper-based              | 0.55%, min. HUF 261                                          | 0.630%, min. HUF 299                                         |



| Concerned list of conditions / fee              | Order       | Fees valid for transactions | Fees valid for transactions |
|-------------------------------------------------|-------------|-----------------------------|-----------------------------|
| items                                           | submission  | booked until                | booked from                 |
|                                                 | channel     | 9 August 2022               | 10 August 2022              |
|                                                 |             | max. HUF 14,602             | max. HUF 16,739             |
| HUF transfer to other domestic bank             | KDB NetBank | 0.34%, min. HUF 71          | 0.389%, min. HUF 81         |
| (in case of instant domestic HUF                |             | max. HUF 7,343              | max. HUF 8,418              |
| payment order requirements are not fulfilled)   |             |                             |                             |
| Modification, revocation and recall             | -           | HUF 3,009/pc                | HUF 3,578/pc                |
| of transfer order                               |             | , , , , ,                   |                             |
| VIBER transfer                                  | paper-based | 0.50%, min. HUF 10,000      | 0.594%, min. HUF 11,892     |
|                                                 |             | max. HUF 100,000            | max. HUF 118,920            |
| VIBER transfer                                  | KDB NetBank | 0.25%, min. HUF 10,000      | 0.297%, min. HUF 11,892     |
|                                                 |             | max. HUF 100,000            | max. HUF 118,920            |
| HUF transfer abroad                             | paper-based | 0.50%, min. HUF 10,000      | 0.594%, min. HUF 11,892     |
|                                                 |             | max. HUF 100,000            | max. HUF 118,920            |
| FX transfer to other bank (except               | paper-based | 0.40%, min. EUR 10.00       | 0.458%, min. EUR 11.46      |
| EUR transfer to account kept with               |             | max. EUR 136.00             | max. EUR 155.91             |
| other bank to other EEA country)                |             |                             |                             |
| FX transfer to other bank (except               | KDB NetBank | 0.20%, min. EUR 10.00       | 0.229%, min. EUR 11.46      |
| EUR transfer to account kept with               |             | max. EUR 122.00             | max. EUR 139.86             |
| other bank to other EEA country)                |             |                             |                             |
| EUR transfer to account kept with               | paper-based | 0.40%, min. HUF 261         | 0.458%, min. HUF 299        |
| other bank in other EEA country                 |             | max. HUF 14,602             | max. HUF 16,739             |
| EUR transfer to account kept with               | KDB NetBank | 0.20%, min. HUF 71          | 0.229%, min. HUF 81         |
| other bank in other EEA country                 |             | max. HUF 7,343              | max. HUF 8,418              |
| Charge calculated by foreign bank (in           | -           | Effective cost,             | Effective cost,             |
| case of bearing correspondent                   |             | min EUR 20.00               | min EUR 23.78               |
| bank's charges)                                 |             |                             |                             |
| Subsequent data modification or revocation      | -           | EUR 20.00                   | EUR 23.78                   |
| Data supply in case of incomplete               | -           | EUR 20.00                   | EUR 23.78                   |
| payment order                                   |             | LON 20.00                   | EGR 23.76                   |
| In case of FX payment order – which             | -           | min. EUR 10.00              | Min. EUR 11.89              |
| is not considered as SEPA payment –             |             |                             |                             |
| to EU member states when IBAN                   |             |                             |                             |
| account no. and BIC (SWIFT) are not             |             |                             |                             |
| indicated extra charge by foreign               |             |                             |                             |
| Bank                                            |             |                             |                             |
| Extra charge of urgent fulfilment               | -           | EUR 20.00                   | EUR 23.78                   |
| Cross border internal transfer - HUF            | paper-based | HUF 300                     | HUF 356                     |
| transfer                                        |             |                             |                             |
| Cross border internal transfer - HUF            | KDB NetBank | HUF 80                      | HUF 95                      |
| transfer                                        |             |                             |                             |
| Cross border internal transfer - FX             | paper-based | EUR 1.00                    | EUR 1.18                    |
| transfer (except EUR)                           |             |                             |                             |
| Cross border internal transfer - FX             | KDB NetBank | EUR 0.25                    | EUR 0.29                    |
| transfer (except EUR)                           |             |                             |                             |
| Cross border internal transfer - EUR transfer   | paper-based | HUF 300                     | HUF 356                     |
|                                                 | KDB NotBook | LILIE 00                    | 11115.05                    |
| Cross border internal transfer - EUR            | KDB NetBank | HUF 80                      | HUF 95                      |
| transfer                                        |             | FUD 40 00                   | FUD 44.00                   |
| Data supply in case of incomplete payment order | -           | EUR 10.00                   | EUR 11.89                   |
| Modification, revocation before                 | -           | EUR 20.00                   | EUR 23.78                   |
| processing                                      |             |                             |                             |



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| Concerned list of conditions / fee                                                                            | Order       | Fees valid for transactions     | Fees valid for transactions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| items                                                                                                         | submission  | booked until                    | booked from                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                                                                               | channel     | 9 August 2022                   | 10 August 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Door-to-door payment order - paper-                                                                           | -           | 0.20% min. HUF 500 + Post       | 0.237% min. HUF 594 + Post                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| based and via KDB NetBank                                                                                     |             | cost, max. HUF 10,000 for every | cost, max. HUF 16,000 for every                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                               |             | HUF 1,000,000, or part thereof  | HUF 1,000,000, or part thereof                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                                                                               |             | of the total amount             | of the total amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Credit of postal payment order                                                                                |             | HUF 346                         | HUF 396                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Fulfilment of domestic HUF standing                                                                           | paper-based | 0.38%, min. HUF 52              | 0.435%, min. HUF 59                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| order                                                                                                         | KDD Nathaul | max. HUF 16,688                 | max. HUF 19,131                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Fulfilment of domestic HUF standing order                                                                     | KDB NetBank | HUF 52                          | HUF 59                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Standing order modification/revocation on paper-based order                                                   | paper-based | HUF 500                         | HUF 594                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Standing order<br>modification/revocation on KDB<br>NetBank                                                   | KDB NetBank | HUF 20                          | HUF 23                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Set up hold funds via KDB NetBank                                                                             | KDB NetBank | HUF 40                          | HUF 47                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Hold funds cancellation via KDB<br>NetBank                                                                    | KDB NetBank | HUF 40                          | HUF 47                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Fulfilment of authorization on direct debit (e.g. payment of utility bills) - paper-based and via KDB NetBank | -           | HUF 42/pc                       | HUF 49/pc                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Modification or revocation of authorization of direct debit                                                   | paper-based | HUF 200                         | HUF 237                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Modification or revocation of authorization of direct debit                                                   | KDB NetBank | HUF 100                         | HUF 118                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Initiation of collection order based on authorization letter                                                  | -           | HUF 750/pc                      | HUF 891/pc                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Registration fee of authorization letter                                                                      | -           | HUF 750/pc                      | HUF 891/pc                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Collection order with execution purpose                                                                       | -           | HUF 750/pc                      | HUF 891/pc                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Initiation of Promissory Note collection                                                                      | -           | HUF 750/pc                      | HUF 891/pc                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Full SMS service (credits and debits)                                                                         | -           | HUF 300/month                   | HUF 356/month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Mini SMS service (only debits)                                                                                | -           | HUF 200/month                   | HUF 237/month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Authentication tool (ViCA)                                                                                    | _           | HUF 1,200                       | HUF 1,375                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| registration fee - normal fee                                                                                 |             |                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Replacement of authentication tool                                                                            | -           | HUF 200                         | HUF 229                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| (ViCA) (request for new registration                                                                          |             |                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| password) - normal fee                                                                                        |             |                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Reactivation of blocked authentication tool (ViCA) due to the                                                 | -           | HUF 200                         | HUF 229                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| user's fault - normal fee                                                                                     |             |                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| HUF cash withdrawal                                                                                           | _           | 0.49% max. HUF 48,000           | 0.582% max. HUF 57,081                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| USD/EUR cash withdrawal                                                                                       | _           | 0.53%, max. EUR 60.00           | 0.630%, max. EUR 71.35                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| CHF/GBP cash withdrawal                                                                                       | _           | 0.75%, max. EUR 150.00          | 0.891%, max. EUR 178.38                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Extra charge of urgent case - HUF withdrawal                                                                  | -           | 0.20%                           | 0.237%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Extra charge of urgent case - FX withdrawal                                                                   | -           | 0.50%                           | 0.594%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| CLASSIC - Card issuance fee                                                                                   | -           | HUF 4,200                       | HUF 4,994                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| GOLD - Card issuance fee                                                                                      | -           | HUF 12,500                      | HUF 14,865                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                               |             |                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |



| Concerned list of conditions / fee items                                   | Order submission channel | Fees valid for transactions<br>booked until<br>9 August 2022 | Fees valid for transactions<br>booked from<br>10 August 2022 |
|----------------------------------------------------------------------------|--------------------------|--------------------------------------------------------------|--------------------------------------------------------------|
| CLASSIC - Yearly fee from the 2nd year                                     | -                        | HUF 4,200                                                    | HUF 4,994                                                    |
| GOLD - Yearly fee from the 2nd year                                        | -                        | HUF 12,500                                                   | HUF 14,865                                                   |
| Postal charges of bankcard / PIN code to inland                            | -                        | HUF 600                                                      | HUF 713                                                      |
| Storage of bankcard / PIN code (monthly)                                   | -                        | HUF 200/month                                                | HUF 237/month                                                |
| Charges of repeated posting of bankcard / PIN code                         | -                        | HUF 1,000                                                    | HUF 1,189                                                    |
| CLASSIC/GOLD - Card reissue fee                                            | -                        | HUF 2,000                                                    | HUF 2,378                                                    |
| Reprint of PIN code                                                        | -                        | HUF 500                                                      | HUF 594                                                      |
| Card emergency issuance fee                                                | -                        | HUF 3,500                                                    | HUF 4,162                                                    |
| Cash withdrawal in own ATM                                                 | -                        | HUF 104, max. HUF 104 for                                    | HUF 119, max. HUF 119 for                                    |
|                                                                            |                          | every HUF 1,000,000, or part                                 | every HUF 1,000,000, or part                                 |
|                                                                            |                          | thereof of the total amount                                  | thereof of the total amount                                  |
| Cash withdrawal in other domestic                                          | -                        | HUF 260 + 0.20%,                                             | HUF 298 + 0.229%,                                            |
| ATM                                                                        |                          | max. HUF 2,260 for every HUF                                 | max. HUF 2,588 for every HUF                                 |
|                                                                            |                          | 1,000,000, or part thereof of                                | 1,000,000, or part thereof of                                |
|                                                                            |                          | the total amount                                             | the total amount                                             |
| Cash withdrawal abroad in ATM                                              | -                        | HUF 1,200 + 0.50%,                                           | HUF 1,375 + 0.573%,                                          |
| (except EUR cash withdrawal abroad                                         |                          | max. HUF 6,200 for every HUF                                 | max. HUF 7,105 for every HUF                                 |
| in EEA country in ATM)                                                     |                          | 1,000,000, or part thereof of                                | 1,000,000, or part thereof of                                |
|                                                                            |                          | the total amount                                             | the total amount                                             |
| EUR cash withdrawal abroad in EEA                                          | -                        | HUF 260 + 0.20%,                                             | HUF 298 + 0.229%,                                            |
| country in ATM                                                             |                          | max. HUF 2,260 for every HUF                                 | max. HUF 2,588 for every HUF                                 |
|                                                                            |                          | 1,000,000, or part thereof of                                | 1,000,000, or part thereof of                                |
|                                                                            |                          | the total amount                                             | the total amount                                             |
| Limit modification fee                                                     | -                        | HUF 150                                                      | HUF 178                                                      |
| Balance inquiry in Hungary                                                 | -                        | HUF 50                                                       | HUF 59                                                       |
| Cash withdrawal on POS in other                                            | -                        | HUF 320 + 0.40%,                                             | HUF 366 + 0.458%,                                            |
| bank or Post office                                                        |                          | max. HUF 4,320 for every HUF                                 | max. HUF 4,946 for every HUF                                 |
|                                                                            |                          | 1,000,000, or part thereof of the total amount               | 1,000,000, or part thereof of                                |
| Cash withdrawal abroad on POS                                              |                          | HUF 1,700 + 0.50%,                                           | the total amount<br>HUF 1,948 + 0.573%,                      |
| (except EUR cash withdrawal abroad                                         | -                        | max. HUF 6,700 for every HUF                                 | max. HUF 7,678 for every HUF                                 |
| in EEA country on POS)                                                     |                          | 1,000,000, or part thereof of                                | 1,000,000, or part thereof of                                |
| in EEA country on 1 Osy                                                    |                          | the total amount                                             | the total amount                                             |
| EUR cash withdrawal abroad in EEA                                          | -                        | HUF 320 + 0.40%,                                             | HUF 366 + 0.458%,                                            |
| country on POS                                                             |                          | max. HUF 4,320 for every HUF                                 | max. HUF 4,946 for every HUF                                 |
| , ,                                                                        |                          | 1,000,000, or part thereof of                                | 1,000,000, or part thereof of                                |
|                                                                            |                          | the total amount                                             | the total amount                                             |
| CLASSIC/GOLD - Emergency card replacement                                  | -                        | EUR 220.00                                                   | EUR 261.62                                                   |
| CLASSIC/GOLD - Emergency cash advance                                      | -                        | EUR 170.00                                                   | EUR 202.16                                                   |
| CLASSIC/GOLD - Receding from emergency card replacement or cash withdrawal | -                        | EUR 55.00                                                    | EUR 65.40                                                    |
| Copy of sales receipt                                                      |                          | HUF 5,000                                                    | HUF 5,946                                                    |
|                                                                            | Electron                 | ic account package                                           |                                                              |



| Concerned list of conditions / fee items                                                                                     | Order<br>submission<br>channel  | Fees valid for transactions<br>booked until<br>9 August 2022                                          | Fees valid for transactions<br>booked from<br>10 August 2022                                           |
|------------------------------------------------------------------------------------------------------------------------------|---------------------------------|-------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| Package keeping fee - if conditions are not fulfilled                                                                        | -                               | HUF 407/month                                                                                         | HUF 466/month                                                                                          |
| HUF transfer to other domestic bank                                                                                          | paper-based                     | 0.30%, min. HUF 313<br>max. HUF 26,075                                                                | 0.343%, min. HUF 358<br>max. HUF 29,892                                                                |
| HUF transfer to other domestic bank<br>(in case of instant domestic HUF<br>payment order requirements are not<br>fulfilled)  | KDB NetBank                     | HUF 54                                                                                                | HUF 61                                                                                                 |
| Fulfilment of authorization on direct debit                                                                                  | -                               | HUF 20                                                                                                | HUF 23                                                                                                 |
| Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)                         | paper-based                     | 0.40%, min EUR 10.00<br>max. EUR 136.00                                                               | 0.458%, min EUR 11.46<br>max. EUR 155.91                                                               |
| Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)                         | KDB NetBank                     | 0.20%, min EUR 10.00<br>max. EUR 122.00                                                               | 0.229%, min EUR 11.46<br>max. EUR 139.86                                                               |
| EUR transfer to account kept with other bank in other EEA country  EUR transfer to account kept with                         | paper-based  KDB NetBank        | 0.30%, min. HUF 313<br>max. HUF 26,075<br>HUF 54                                                      | 0.343%, min. HUF 358<br>max. HUF 29,892<br>HUF 61                                                      |
| other bank in other EEA country HUF cash withdrawal from cashier                                                             | -                               | 0.57% max. HUF 21,903                                                                                 | 0.653% max. HUF 25,109                                                                                 |
|                                                                                                                              | 'A' a                           | ccount package                                                                                        |                                                                                                        |
| Package keeping fee HUF transfer to other domestic bank                                                                      | -<br>paper-based                | HUF 329/month<br>0.55%, min. HUF 261<br>max. HUF 14,602                                               | HUF 377/month<br>0.630%, min. HUF 299<br>max. HUF 16,739                                               |
| HUF transfer to other domestic bank<br>(in case of instant domestic HUF<br>payment order requirements are not<br>fulfilled)  | KDB NetBank                     | HUF 103                                                                                               | HUF 118                                                                                                |
| Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)                         | paper-based                     | 0.40%, min. EUR 10.00<br>max. EUR 136.00                                                              | 0.458%, min. EUR 11.46<br>max. EUR 155.91                                                              |
| Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)                         | KDB NetBank                     | 0.20%, min. EUR 10.00<br>max. EUR 122.00                                                              | 0.229%, min. EUR 11.46<br>max. EUR 139.86                                                              |
| EUR transfer to account kept with other bank in other EEA country                                                            | paper-based                     | 0.40%, min. HUF 261<br>max. HUF 14,602                                                                | 0.458%, min. HUF 299<br>max. HUF 16,739                                                                |
| EUR transfer to account kept with other bank in other EEA country                                                            | KDB NetBank                     | HUF 103                                                                                               | HUF 118                                                                                                |
| Cash withdrawal from own ATM  Cash withdrawal from other domestic ATM                                                        | -                               | HUF 104  HUF 260 + 0.20%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount | HUF 119  HUF 298 + 0.229%, max. HUF 2,588 for every HUF 1,000,000, or part thereof of the total amount |
|                                                                                                                              | SUPER                           | account package                                                                                       |                                                                                                        |
| Package keeping fee HUF transfer to other domestic bank HUF transfer to other domestic bank (in case of instant domestic HUF | -<br>paper-based<br>KDB NetBank | HUF 428/month<br>HUF 132<br>HUF 50                                                                    | HUF 490/month<br>HUF 151<br>HUF 57                                                                     |
| payment order requirements are not fulfilled)                                                                                |                                 |                                                                                                       |                                                                                                        |



| Concerned list of conditions / fee items                                                                                    | Order submission channel | Fees valid for transactions<br>booked until<br>9 August 2022                      | Fees valid for transactions<br>booked from<br>10 August 2022                      |
|-----------------------------------------------------------------------------------------------------------------------------|--------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)                        | paper-based              | EUR 17.00                                                                         | EUR 19.48                                                                         |
| Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)                        | KDB NetBank              | EUR 11.00                                                                         | EUR 13.08                                                                         |
| EUR transfer to account kept with other bank in other EEA country                                                           | paper-based              | HUF 132                                                                           | HUF 151                                                                           |
| EUR transfer to account kept with other bank in other EEA country                                                           | KDB NetBank              | HUF 50                                                                            | HUF 57                                                                            |
| Cash withdrawal from own ATM                                                                                                | -                        | HUF 104                                                                           | HUF 119                                                                           |
| Cash withdrawal from other domestic ATM                                                                                     | -                        | HUF 260 + 0.20%,<br>max. HUF 2,260 for every                                      | HUF 298 + 0.229%,<br>max. HUF 2,588 for every                                     |
|                                                                                                                             |                          | HUF 1,000,000, or part thereof of the total amount                                | HUF 1,000,000, or part thereof of the total amount                                |
|                                                                                                                             | GOLD                     | account package                                                                   |                                                                                   |
| Package keeping fee                                                                                                         | -                        | HUF 2,190/month                                                                   | HUF 2,510/month                                                                   |
| HUF transfer to other domestic bank                                                                                         | paper-based              | HUF 132                                                                           | HUF 151                                                                           |
| HUF transfer to other domestic bank<br>(in case of instant domestic HUF<br>payment order requirements are not<br>fulfilled) | KDB NetBank              | HUF 50                                                                            | HUF 57                                                                            |
| Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)                        | paper-based              | EUR 17.00                                                                         | EUR 19.48                                                                         |
| Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)                        | KDB NetBank              | EUR 11.00                                                                         | EUR 13.08                                                                         |
| EUR transfer to account kept with other bank in other EEA country                                                           | paper-based              | HUF 132                                                                           | HUF 151                                                                           |
| EUR transfer to account kept with other bank in other EEA country                                                           | KDB NetBank              | HUF 50                                                                            | HUF 57                                                                            |
| Cash withdrawal from other                                                                                                  | -                        | HUF 260 + 0.20%,                                                                  | HUF 298 + 0.229%,                                                                 |
| domestic ATM                                                                                                                |                          | max. HUF 2,260 for every<br>HUF 1,000,000, or part thereof<br>of the total amount | max. HUF 2,588 for every<br>HUF 1,000,000, or part thereof<br>of the total amount |
|                                                                                                                             | BG 'A'                   | account package                                                                   |                                                                                   |
| Package keeping fee                                                                                                         |                          | HUF 271/month                                                                     | HUF 310/month                                                                     |
| HUF transfer to other domestic bank                                                                                         | paper-based              | 0.55%, min. HUF 261<br>max. HUF 14,602                                            | 0.630%, min. HUF 299<br>max. HUF 16,739                                           |
| HUF transfer to other domestic bank (in case of instant domestic HUF                                                        | KDB NetBank              | HUF 103                                                                           | HUF 118                                                                           |
| payment order requirements are not fulfilled)                                                                               |                          |                                                                                   |                                                                                   |
| Fulfilment of authorization on direct debit                                                                                 | -                        | HUF 42                                                                            | HUF 49                                                                            |
| Foreign exchange transfer (except EUR transfer to account kept with                                                         | paper-based              | 0.40%, min. EUR 10.00<br>max. EUR 136.00                                          | 0.458%, min EUR 11.46<br>max. EUR 155.91                                          |
| other bank to other EEA country) Foreign exchange transfer (except                                                          | KDB NetBank              | 0.200/ min FUD 10.00                                                              | 0.2200/ min FUD 11 40                                                             |
| EUR transfer to account kept with other bank to other EEA country)                                                          | VDD MATRUIK              | 0.20%, min. EUR 10.00<br>max. EUR 122.00                                          | 0.229%, min EUR 11.46<br>max. EUR 139.86                                          |



| Concerned list of conditions / fee items        | Order submission channel | Fees valid for transactions<br>booked until<br>9 August 2022 | Fees valid for transactions<br>booked from<br>10 August 2022 |
|-------------------------------------------------|--------------------------|--------------------------------------------------------------|--------------------------------------------------------------|
| EUR transfer to account kept with               | paper-based              | 0.40%, min. HUF 261                                          | 0.458%, min. HUF 299                                         |
| other bank in other EEA country                 |                          | max. HUF 14,602                                              | max. HUF 16,739                                              |
| EUR transfer to account kept with               | KDB NetBank              | HUF 103                                                      | HUF 118                                                      |
| other bank in other EEA country                 |                          |                                                              |                                                              |
| Cash withdrawal from own ATM                    | -                        | HUF 104                                                      | HUF 119                                                      |
| Cash withdrawal from other                      | -                        | HUF 260 + 0.20%,                                             | HUF 298 + 0.229%,                                            |
| domestic ATM                                    |                          | max. HUF 2,260 for every                                     | max. HUF 2,588 for every                                     |
|                                                 |                          | HUF 1,000,000, or part thereof                               | HUF 1,000,000, or part thereof                               |
|                                                 |                          | of the total amount                                          | of the total amount                                          |
|                                                 | BG Gold                  | d account package                                            |                                                              |
| Package keeping fee                             | -                        | HUF 2,190/month                                              | HUF 2,510/month                                              |
| HUF transfer to other domestic bank             | paper-based              | HUF 132                                                      | HUF 151                                                      |
| HUF transfer to other domestic bank             | KDB NetBank              | HUF 50                                                       | HUF 57                                                       |
| (in case of instant domestic HUF                |                          |                                                              |                                                              |
| payment order requirements are not              |                          |                                                              |                                                              |
| fulfilled)                                      |                          |                                                              |                                                              |
| Foreign exchange transfer (except               | paper-based              | EUR 17.00                                                    | EUR 19.48                                                    |
| EUR transfer to account kept with               |                          |                                                              |                                                              |
| other bank to other EEA country)                |                          |                                                              |                                                              |
| Foreign exchange transfer (except               | KDB NetBank              | EUR 11.00                                                    | EUR 13.08                                                    |
| EUR transfer to account kept with               |                          |                                                              |                                                              |
| other bank to other EEA country)                |                          |                                                              |                                                              |
| EUR transfer to account kept with               | paper-based              | HUF 132                                                      | HUF 151                                                      |
| other bank in other EEA country                 |                          |                                                              |                                                              |
| EUR transfer to account kept with               | KDB NetBank              | HUF 50                                                       | HUF 57                                                       |
| other bank in other EEA country                 |                          |                                                              |                                                              |
| Cash withdrawal from other                      | -                        | HUF 260 + 0.20%,                                             | HUF 298 + 0.229%,                                            |
| domestic ATM                                    |                          | max. HUF 2,260 for every                                     | max. HUF 2,588 for every                                     |
|                                                 |                          | HUF 1,000,000, or part thereof                               | HUF 1,000,000, or part thereof                               |
|                                                 |                          | of the total amount                                          | of the total amount                                          |
| List of conditio                                | ns of KDB Bas            | ic Account Package for priva                                 | te persons                                                   |
| Account keeping fee - HUF account               | -                        | HUF 270/month                                                | HUF 309/month                                                |
| Account keeping fee - FX account                | -                        | EUR 1.10/month                                               | EUR 1.26/month                                               |
| Postal fee of account statement                 | -                        | HUF 500                                                      | HUF 594                                                      |
| abroad - HUF account                            |                          |                                                              |                                                              |
| Postal fee of account statement                 | -                        | EUR 2.00                                                     | EUR 2.37                                                     |
| abroad - FX account                             |                          |                                                              |                                                              |
| Copy of statement - HUF account                 | -                        | HUF 330/pc                                                   | HUF 392/pc                                                   |
| Copy of statement - FX account                  | -                        | EUR 1.00/pc                                                  | EUR 1.18/pc                                                  |
| Sending fax inland/page - HUF account           | -                        | HUF 500                                                      | HUF 594                                                      |
| Sending fax inland/page - FX account            | _                        | EUR 2.00                                                     | EUR 2.37                                                     |
| Sending fax abroad/page - HUF                   | _                        | HUF 1,500                                                    | HUF 1,783                                                    |
| account                                         |                          | 1101 1,300                                                   | 1101 1,703                                                   |
| Sending fax abroad/page - FX                    | -                        | EUR 6.00                                                     | EUR 7.13                                                     |
| Preparation of certificates - HUF               | -                        | HUF 1,000                                                    | HUF 1,189                                                    |
| account Preparation of certificates - FX        | -                        | EUR 4.00                                                     | EUR 4.75                                                     |
| account                                         |                          |                                                              |                                                              |
| Making copy of other documents -<br>HUF account | -                        | HUF 100/page                                                 | HUF 118/page                                                 |



| Concerned list of conditions / fee items                           | Order<br>submission<br>channel | Fees valid for transactions<br>booked until<br>9 August 2022 | Fees valid for transactions<br>booked from<br>10 August 2022 |
|--------------------------------------------------------------------|--------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|
| Making copy of other documents - FX                                | -                              | EUR 0.50/page                                                | EUR 0.59/page                                                |
| account                                                            |                                | ,, ,                                                         |                                                              |
| Rental fee for postbox - HUF account                               | -                              | HUF 1,050/month                                              | HUF 1,248/month                                              |
| Rental fee for postbox - FX account                                | -                              | EUR 4.00/month                                               | EUR 4.75/month                                               |
| Post payment order form                                            | -                              | HUF 15/pc                                                    | HUF 17/pc                                                    |
| Checkbook for cash withdrawal                                      | -                              | HUF 5,000/pc                                                 | HUF 5,946/pc                                                 |
| Declaration for death case later or                                | -                              | HUF 2,000                                                    | HUF 2,378                                                    |
| modification thereof - HUF account                                 |                                |                                                              |                                                              |
| Declaration for death case later or                                | -                              | EUR 8.00                                                     | EUR 9.51                                                     |
| modification thereof - FX account                                  |                                |                                                              |                                                              |
| Administration fee on                                              | -                              | HUF 5,000 / account,                                         | HUF 5,872 / account,                                         |
| documentation needed for account at foreign branch                 |                                | max. HUF 12,500                                              | max. HUF 14,681                                              |
| HUF internal transfer                                              | paper-based                    | 0.16%, min. HUF 198                                          | 0.183%, min. HUF 226                                         |
|                                                                    | paper sasea                    | max. HUF 5,215                                               | max. HUF 5,978                                               |
|                                                                    |                                | + (0.30%, max. HUF 6,000)                                    | + (0.30%, max. HUF 6,000)                                    |
| HUF internal transfer (in case of                                  | KDB NetBank                    | HUF 16                                                       | HUF 19                                                       |
| instant domestic HUF payment order requirements are not fulfilled) |                                | + (0.30%, max. HUF 6,000)                                    | + (0.30%, max. HUF 6,000)                                    |
| HUF transfer between own accounts                                  | paper-based                    | HUF 156                                                      | HUF 185                                                      |
| HUF transfer between own accounts (in case of instant domestic HUF | KDB NetBank                    | HUF 16                                                       | HUF 19                                                       |
| payment order requirements are not fulfilled)                      |                                |                                                              |                                                              |
| FX internal transfer                                               | paper-based                    | EUR 11.00                                                    | EUR 13.08                                                    |
|                                                                    |                                | + (0.30%, max. HUF 6,000)                                    | + (0.30%, max. HUF 6,000)                                    |
| FX internal transfer                                               | KDB NetBank                    | EUR 2.00                                                     | EUR 2.37                                                     |
|                                                                    |                                | + (0.30%, max. HUF 6,000)                                    | + (0.30%, max. HUF 6,000)                                    |
| FX transfer between own accounts                                   | paper-based                    | EUR 1.00                                                     | EUR 1.18                                                     |
| FX transfer between own accounts                                   | KDB NetBank                    | EUR 0.05                                                     | EUR 0.06                                                     |
| HUF transfer to other domestic bank                                | paper-based                    | 0.24%, min. HUF 261                                          | 0.275%, min. HUF 299                                         |
|                                                                    |                                | max. HUF 8,344                                               | max. HUF 9,565                                               |
|                                                                    |                                | + (0.30%, max. HUF 6,000)                                    | + (0.30%, max. HUF 6,000)                                    |
| HUF transfer to other domestic bank                                | KDB NetBank                    | 0.07%, min. HUF 71                                           | 0.080%, min. HUF 81                                          |
| (in case of instant domestic HUF                                   |                                | max. HUF 1,085                                               | max. HUF 1,243                                               |
| payment order requirements are not fulfilled)                      |                                | +(0.30%, max. HUF 6,000)                                     | + (0.30%, max. HUF 6,000)                                    |
| Modification, revocation and recall                                | -                              | HUF 3,000/pc                                                 | HUF 3,567/pc                                                 |
| of transfer order                                                  |                                |                                                              |                                                              |
| VIBER transfer                                                     | paper-based                    | 0.50%, min. HUF 10,000                                       | 0.594%, min. HUF 11,892                                      |
|                                                                    |                                | max. HUF 100,000                                             | max. HUF 118,920                                             |
|                                                                    |                                | + (0.30%, max. HUF 6,000)                                    | + (0.30%, max. HUF 6,000)                                    |
| VIBER transfer                                                     | KDB NetBank                    | 0.25%, min. HUF 10,000                                       | 0.297%, min. HUF 11,892                                      |
|                                                                    |                                | max. HUF 100,000                                             | max. HUF 118,920                                             |
|                                                                    |                                | + (0.30%, max. HUF 6,000)                                    | + (0.30%, max. HUF 6,000)                                    |
| HUF transfer abroad                                                | paper-based                    | 0.50%, min. HUF 10,000                                       | 0.594%, min. HUF 11,892                                      |
|                                                                    |                                | max. HUF 100,000                                             | max. HUF 118,920                                             |
|                                                                    |                                | + (0.30%, max. HUF 6,000)                                    | + (0.30%, max. HUF 6,000)                                    |
| FX transfer to other bank (except                                  | paper-based                    | 0.27%, min. EUR 10.00                                        | 0.309%, min. EUR 11.46                                       |
| EUR transfer to account kept with                                  |                                | max. EUR 115.00                                              | max. EUR 131.83                                              |
| other bank to other EEA country)                                   |                                | + (0.30%, max. HUF 6,000)                                    | + (0.30%, max. HUF 6,000)                                    |



| Concerned list of conditions / fee                                | Order         | Fees valid for transactions          | Fees valid for transactions                      |
|-------------------------------------------------------------------|---------------|--------------------------------------|--------------------------------------------------|
| items                                                             | submission    | booked until                         | booked from                                      |
|                                                                   | channel       | 9 August 2022                        | 10 August 2022                                   |
| FX transfer to other bank (except                                 | KDB NetBank   | 0.14%, min. EUR 10.00                | 0.160%, min. EUR 11.46                           |
| EUR transfer to account kept with                                 |               | max. EUR 108.00                      | max. EUR 123.81                                  |
| other bank to other EEA country)                                  |               | + (0.30%, max. HUF 6,000)            | + (0.30%, max. HUF 6,000)                        |
| EUR transfer to account kept with                                 | paper-based   | 0.24%, min. HUF 261                  | 0.275%, min. HUF 299                             |
| other bank in other EEA country                                   |               | max. HUF 8,344                       | max. HUF 9,565                                   |
| FLID transfer to account bont with                                | KDB NetBank   | + (0.30%, max. HUF 6,000)            | + (0.30%, max. HUF 6,000)<br>0.080%, min. HUF 81 |
| EUR transfer to account kept with other bank in other EEA country | KDB NetBank   | 0.07%, min. HUF 71<br>max. HUF 1,085 | max. HUF 1,243                                   |
| other bank in other LLA country                                   |               | + (0.30%, max. HUF 6,000)            | + (0.30%, max. HUF 6,000)                        |
| Charge calculated by foreign bank (in                             | _             | Effective cost,                      | Effective cost,                                  |
| case of bearing correspondent                                     |               | min EUR 20.00                        | min EUR 23.78                                    |
| bank's charges)                                                   |               |                                      |                                                  |
| Subsequent data modification or                                   | -             | EUR 20.00                            | EUR 23.78                                        |
| revocation                                                        |               |                                      |                                                  |
| Data supply in case of incomplete                                 | -             | EUR 20.00                            | EUR 23.78                                        |
| payment order                                                     |               |                                      |                                                  |
| In case of FX payment order – which                               | -             | Min. EUR 10.00                       | Min. EUR 11.89                                   |
| is not considered as SEPA payment –                               |               |                                      |                                                  |
| to EU member states when IBAN                                     |               |                                      |                                                  |
| account no. and BIC (SWIFT) are not                               |               |                                      |                                                  |
| indicated extra charge by foreign                                 |               |                                      |                                                  |
| Bank                                                              |               |                                      |                                                  |
| Extra charge of urgent fulfilment                                 | -             | EUR 20.00                            | EUR 23.78                                        |
| Cross border internal transfer - HUF                              | paper-based   | HUF 300                              | HUF 356                                          |
| transfer                                                          |               | + (0.30%, max. HUF 6,000)            | + (0.30%, max. HUF 6,000)                        |
| Cross border internal transfer - HUF                              | KDB NetBank   | HUF 80                               | HUF 95                                           |
| transfer                                                          |               | + (0.30%, max. HUF 6,000)            | + (0.30%, max. HUF 6,000)                        |
| Cross border internal transfer - FX                               | paper-based   | EUR 1.00                             | EUR 1.18                                         |
| transfer (except EUR)                                             | KDD NI -+D I- | + (0.30%, max. HUF 6,000)            | + (0.30%, max. HUF 6,000)                        |
| Cross border internal transfer - FX                               | KDB NetBank   | EUR 0.25                             | EUR 0.29                                         |
| transfer (except EUR) Cross border internal transfer - EUR        | paper-based   | + (0.30%, max. HUF 6,000)<br>HUF 300 | + (0.30%, max. HUF 6,000)<br>HUF 356             |
| transfer                                                          | paper-based   | + (0.30%, max. HUF 6,000)            | + (0.30%, max. HUF 6,000)                        |
| Cross border internal transfer - EUR                              | KDB NetBank   | + (0.30%, 111ax. 1101 0,000)         | HUF 95                                           |
| transfer                                                          | RDB Netbank   | + (0.30%, max. HUF 6,000)            | + (0.30%, max. HUF 6,000)                        |
| Data supply in case of incomplete                                 | _             | EUR 10.00                            | EUR 11.89                                        |
| payment order                                                     |               | 20.1.20.00                           | 2011 22100                                       |
| Modification, revocation before                                   | -             | EUR 20.00                            | EUR 23.78                                        |
| processing                                                        |               |                                      |                                                  |
| Door-to-door payment order - paper-                               | -             | 0.20% min. HUF 500                   | 0.237% min. HUF 594                              |
| based and via KDB NetBank                                         |               | + Post cost + 0.60%,                 | + Post cost + 0.60%,                             |
|                                                                   |               | max. HUF 17,000 for every            | max. HUF 23,000 for every                        |
|                                                                   |               | HUF 1,000,000, or part thereof       | HUF 1,000,000, or part thereof                   |
|                                                                   |               | of the total amount                  | of the total amount                              |
| Credit of postal payment order (for                               | -             | HUF 346                              | HUF 396                                          |
| contract concluded before 16 Oct                                  |               |                                      |                                                  |
| 2018)                                                             |               |                                      |                                                  |
| Credit of postal payment order (for                               | -             | According to the valid and           | According to the valid and                       |
| contract concluded after 15 Oct                                   |               | relevant conditions of the           | relevant conditions of the                       |
| 2018), in addition to the Hungarian                               |               | Hungarian Post                       | Hungarian Post                                   |
| Post fee                                                          |               | + HUF 250 /item                      | + HUF 286 /item                                  |
| Fulfilment of domestic HUF standing                               | paper-based   | 0.19%, min. HUF 52                   | 0.217%, min. HUF 59                              |
| order                                                             |               | max. HUF 10,430                      | max. HUF 11,956                                  |
|                                                                   |               | + (0.30%, max. HUF 6,000)            | + (0.30%, max. HUF 6,000)                        |



| Concerned list of conditions / fee items | Order submission channel | Fees valid for transactions<br>booked until<br>9 August 2022 | Fees valid for transactions<br>booked from<br>10 August 2022 |
|------------------------------------------|--------------------------|--------------------------------------------------------------|--------------------------------------------------------------|
| Fulfilment of domestic HUF standing      | KDB NetBank              | HUF 52                                                       | HUF 59                                                       |
| order                                    |                          | + (0.30%, max. HUF 6,000)                                    | + (0.30%, max. HUF 6,000)                                    |
| Standing order                           | paper-based              | HUF 500                                                      | HUF 594                                                      |
| modification/revocation on paper-        |                          |                                                              |                                                              |
| based order                              |                          |                                                              |                                                              |
| Standing order                           | KDB NetBank              | HUF 20                                                       | HUF 23                                                       |
| modification/revocation on KDB           |                          |                                                              |                                                              |
| NetBank                                  |                          |                                                              |                                                              |
| Set up hold funds via KDB NetBank        | KDB NetBank              | HUF 40                                                       | HUF 47                                                       |
| Hold funds cancellation via KDB          | KDB NetBank              | HUF 40                                                       | HUF 47                                                       |
| NetBank                                  |                          |                                                              |                                                              |
| Fulfilment of authorization on direct    | -                        | HUF 42/pc                                                    | HUF 49/pc                                                    |
| debit (e.g. payment of utility bills) -  |                          | + (0.30%, max. HUF 6,000/pc)                                 | + (0.30%, max. HUF 6,000/pc)                                 |
| paper-based and via KDB NetBank          |                          |                                                              |                                                              |
| Modification or revocation of            | paper-based              | HUF 200                                                      | HUF 237                                                      |
| authorization of direct debit            |                          |                                                              |                                                              |
| Modification or revocation of            | KDB NetBank              | HUF 100                                                      | HUF 118                                                      |
| authorization of direct debit            |                          |                                                              |                                                              |
| Initiation of collection order based     | -                        | HUF 750/pc                                                   | HUF 891/pc                                                   |
| on authorization letter                  |                          |                                                              |                                                              |
| Registration fee of authorization        | -                        | HUF 750/pc                                                   | HUF 891/pc                                                   |
| letter                                   |                          |                                                              |                                                              |
| Collection order with execution          | -                        | HUF 750/pc                                                   | HUF 891/pc                                                   |
| purpose                                  |                          |                                                              |                                                              |
| Initiation of Promissory Note            | -                        | HUF 750/pc                                                   | HUF 891/pc                                                   |
| collection                               |                          |                                                              |                                                              |
| Full SMS service (credits and debits)    | -                        | HUF 300/month                                                | HUF 356/month                                                |
| Mini SMS service (only debits)           | -                        | HUF 200/month                                                | HUF 237/month                                                |
| Authentication tool (ViCA)               | -                        | HUF 1,200                                                    | HUF 1,375                                                    |
| registration fee - normal fee            |                          |                                                              |                                                              |
| Replacement of authentication tool       | -                        | HUF 200                                                      | HUF 229                                                      |
| (ViCA) (request for new registration     |                          |                                                              |                                                              |
| password) - normal fee                   |                          |                                                              |                                                              |
| Reactivation of blocked                  | -                        | HUF 200                                                      | HUF 229                                                      |
| authentication tool (ViCA) due to the    |                          |                                                              |                                                              |
| user's fault - normal fee                |                          |                                                              |                                                              |
| HUF cash withdrawal                      | -                        | 0.16% + 0.60%,                                               | 0.190% + 0.60%,                                              |
|                                          |                          | max. HUF 7,600 for every                                     | max. HUF 7,900 for every                                     |
|                                          |                          | HUF 1,000,000, or part thereof                               | HUF 1,000,000, or part thereof                               |
| LICO /FLID                               |                          | of the total amount                                          | of the total amount                                          |
| USD/EUR cash withdrawal                  | -                        | 0.20% + 0.60%,                                               | 0.237% + 0.60%,                                              |
|                                          |                          | max. USD/EUR 40.00 for every                                 | max. USD/EUR 41.85 for every                                 |
|                                          |                          | USD/EUR 5,000, or part thereof                               | USD/EUR 5,000, or part thereof                               |
| CUE/CDD I III I                          |                          | of the total amount                                          | of the total amount                                          |
| CHF/GBP cash withdrawal                  | -                        | 0.50% + 0.60%,                                               | 0.594% + 0.60%,                                              |
|                                          |                          | max. CHF/GBP 55.00 for every                                 | max. CHF/GBP 59.70 for every                                 |
|                                          |                          | CHF/GBP 5,000, or part thereof                               | CHF/GBP 5,000, or part thereof                               |
| Fortuna alta anno 16 de 1900             |                          | of the total amount                                          | of the total amount                                          |
| Extra charge of urgent case - HUF        | -                        | 0.20%                                                        | 0.237%                                                       |
| withdrawal                               |                          | 0.500/                                                       | 0.50.00                                                      |
| Extra charge of urgent case - FX         | -                        | 0.50%                                                        | 0.594%                                                       |
| withdrawal                               |                          | 1115 4 300                                                   | III.E 4 004                                                  |
| CLASSIC - Card issuance fee              | -                        | HUF 4,200                                                    | HUF 4,994                                                    |



KDB Bank Europe Ltd.
Address: 1054, Budapest, Bajcsy-Zsilinszky street 42-46.
KDB Kontakt (Call Center): +36 1 473 4440, +36 1 374 9990
Fax: +36 1 328 5454
Web: www.kdbbank.eu
E-mail: info@kdbbank.eu

| Concerned list of conditions / fee items           | Order<br>submission<br>channel | Fees valid for transactions<br>booked until<br>9 August 2022 | Fees valid for transactions<br>booked from<br>10 August 2022 |
|----------------------------------------------------|--------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|
| GOLD - Card issuance fee                           | -                              | HUF 12,500                                                   | HUF 14,865                                                   |
| CLASSIC - Yearly fee from the 2nd year             | -                              | HUF 4,200                                                    | HUF 4,994                                                    |
| GOLD - Yearly fee from the 2nd year                | -                              | HUF 12,500                                                   | HUF 14,865                                                   |
| Postal charges of bankcard / PIN code to inland    | -                              | HUF 600                                                      | HUF 713                                                      |
| Storage of bankcard / PIN code (monthly)           | -                              | HUF 200/month                                                | HUF 237/month                                                |
| Charges of repeated posting of bankcard / PIN code | -                              | HUF 1,000                                                    | HUF 1,189                                                    |
| CLASSIC/GOLD - Card reissue fee                    | -                              | HUF 2,000                                                    | HUF 2,378                                                    |
| Reprint of PIN code                                | -                              | HUF 500                                                      | HUF 594                                                      |
| Card emergency issuance fee                        | -                              | HUF 3,500                                                    | HUF 4,162                                                    |
| Cash withdrawal in own ATM                         | -                              | HUF 104 + 0.60%,                                             | HUF 123 + 0.60%,                                             |
|                                                    |                                | max. HUF 6,104 for every                                     | max. HUF 6,123 for every                                     |
|                                                    |                                | HUF 1,000,000, or part thereof                               | HUF 1,000,000, or part thereof                               |
|                                                    |                                | of the total amount                                          | of the total amount                                          |
| Cash withdrawal in other domestic                  | -                              | HUF 261 + 0.20% + 0.60%,                                     | HUF 310 + 0.237% + 0.60%,                                    |
| ATM                                                |                                | max. HUF 8,261 for every                                     | max. HUF 8,680 for every                                     |
|                                                    |                                | HUF 1,000,000, or part thereof                               | HUF 1,000,000, or part thereof                               |
|                                                    |                                | of the total amount                                          | of the total amount                                          |
| Cash withdrawal abroad in ATM                      | -                              | HUF 1,200 + 0.50% + 0.60%,                                   | HUF 1,427 + 0.594% + 0.60%,                                  |
| (except EUR cash withdrawal abroad                 |                                | max. HUF 12,200 for every                                    | max. HUF 13,367 for every                                    |
| in EEA country in ATM)                             |                                | HUF 1,000,000, or part thereof                               | HUF 1,000,000, or part thereof                               |
|                                                    |                                | of the total amount                                          | of the total amount                                          |
| EUR cash withdrawal abroad in EEA                  | -                              | HUF 261 + 0.20% + 0.60%                                      | HUF 310 + 0.237% + 0.60%                                     |
| country in ATM                                     |                                | max. HUF 8,261 for every                                     | max. HUF 8,680 for every                                     |
|                                                    |                                | HUF 1,000,000 or part thereof                                | HUF 1,000,000 or part thereof                                |
|                                                    |                                | of the total amount                                          | of the total amount                                          |
| Limit modification fee                             | -                              | HUF 150                                                      | HUF 178                                                      |
| Balance inquiry in Hungary                         | -                              | HUF 50                                                       | HUF 59                                                       |
| Balance inquiry abroad                             | -                              | HUF 100                                                      | HUF 118                                                      |
| Cash withdrawal on POS in other                    | -                              | HUF 320 + 0.40% + 0.60%,                                     | HUF 380 + 0.475% + 0.60%,                                    |
| bank or Post office                                |                                | max. HUF 10,320 for every                                    | max. HUF 11,130 for every                                    |
|                                                    |                                | HUF 1,000,000, or part thereof                               | HUF 1,000,000, or part thereof                               |
|                                                    |                                | of the total amount                                          | of the total amount                                          |
| Cash withdrawal abroad on POS                      | -                              | HUF 1,700 + 0.50% + 0.60%,                                   | HUF 2,021 + 0.594% + 0.60%,                                  |
| (except EUR cash withdrawal abroad                 |                                | max. HUF 12,700 for every                                    | max. HUF 13,961 for every                                    |
| in EEA country on POS)                             |                                | HUF 1,000,000, or part thereof                               | HUF 1,000,000, or part thereof                               |
|                                                    |                                | of the total amount                                          | of the total amount                                          |
| EUR cash withdrawal abroad in EEA                  | -                              | HUF 320 + 0.40% + 0.60%,                                     | HUF 380 + 0.475% + 0.60%,                                    |
| country on POS                                     |                                | max. HUF 10,320 for every                                    | max. HUF 11,130 for every                                    |
|                                                    |                                | HUF 1,000,000, or part thereof                               | HUF 1,000,000, or part thereof                               |
| CLASSIC/COLD Foreign                               |                                | of the total amount                                          | of the total amount                                          |
| CLASSIC/GOLD - Emergency card                      | -                              | EUR 220.00                                                   | EUR 261.62                                                   |
| replacement  CLASSIC/GOLD Emergency cash           |                                | FUD 170 00                                                   | ELID 202 4C                                                  |
| CLASSIC/GOLD - Emergency cash advance              | _                              | EUR 170.00                                                   | EUR 202.16                                                   |
| CLASSIC/GOLD - Receding from                       |                                | EUR 55.00                                                    | EUR 65.40                                                    |
| emergency card replacement or cash withdrawal      | -                              | EUR 55.00                                                    | EUR 05.40                                                    |
| Copy of sales receipt                              |                                | HUF 5,000                                                    | HUF 5,946                                                    |
|                                                    | Partner Li                     | ight account package                                         |                                                              |



| Pees valid for transactions   Sees valid for transactions   booked multi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | items  Package keeping fee  HUF transfer to other domestic bank | submission<br>channel<br>-<br>paper-based<br>KDB | booked until 9 August 2022  HUF 364/month 0.16%, min. HUF 188 max. HUF 8,344 | booked from<br>10 August 2022<br>HUF 417/month |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------|
| Channel   9 August 2022   10 August 20   | Package keeping fee<br>HUF transfer to other domestic bank      | channel - paper-based  KDB                       | 9 August 2022<br>HUF 364/month<br>0.16%, min. HUF 188<br>max. HUF 8,344      | <b>10 August 2022</b><br>HUF 417/month         |
| Package keeping fee   -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | HUF transfer to other domestic bank                             | -<br>paper-based<br>KDB                          | HUF 364/month<br>0.16%, min. HUF 188<br>max. HUF 8,344                       | HUF 417/month                                  |
| HUF transfer to other domestic bank   Paper-based   0.16%, min. HUF 188   max. HUF 9,364   + (0.30% max. HUF 9,065   + (0.30% max. HUF 9,065   + (0.30% max. HUF 9,000   + (   | HUF transfer to other domestic bank                             | KDB                                              | 0.16%, min. HUF 188<br>max. HUF 8,344                                        |                                                |
| Max. HUF 8,344                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                 | KDB                                              | max. HUF 8,344                                                               | 0.183%, min. HUF 215                           |
| HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)   HUF 1.000,000, or part thereof of the total amount   HUF 2.866                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                 |                                                  | - I                                                                          |                                                |
| HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic huff payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic huff payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic huff payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic huff payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic bank (in case of instant domestic bank (in case of instant domestic huff payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic huff payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic huff payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic huff payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic huff payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic huff payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic huff payment order requirements are not fulfilled)   HUF transfer to other domestic bank (in case of instant domestic bank (in case of ins   |                                                                 |                                                  |                                                                              |                                                |
| NetBank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                 |                                                  |                                                                              |                                                |
| + (0.30% max. HUF 6,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                 | NetBank                                          |                                                                              |                                                |
| Fackage keeping fee HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  Cash withdrawal from own ATM  Partner Mezzo account package  By anyment order requirements are not fulfilled)  Cash withdrawal from other  Cash withdrawal from own ATM  Partner Plus account package  Package keeping fee  Package keeping feo  AUF 1,000,000, or part thereof of the total amount of the total amoun | •                                                               |                                                  | - I                                                                          |                                                |
| from the 2nd year (in case of Partner Light Account Package concluded before 21 August 2019)  Cash withdrawal from own ATM  Cash withdrawal from own ATM  Cash withdrawal from other of the total amount  Cash withdrawal from other  Cash withdrawal from other other domestic bank fin case of instant domestic HUF payment of the total amount  Cash withdrawal from other  | fulfilled)                                                      |                                                  | , , ,                                                                        |                                                |
| Light Account Package concluded before 21 August 2019)  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 of t |                                                                 | -                                                | HUF 2,500                                                                    | HUF 2,866                                      |
| max. HUF 6,089 for every HUF 1,000,000, or part thereof of the total amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Light Account Package concluded before 21 August 2019)          |                                                  |                                                                              |                                                |
| HUF 1,000,000, or part thereof of the total amount  AHUF 1,000,000, or part thereof of the total amount  HUF 287 + (0.60%), max. HUF 6,287 for every HUF 1,000,000, or part thereof of the total amount  Partner Mezzo account package  Package keeping fee  Paper-based  KDB  NetBank  NetBank  Pash HUF 89 + (0.60%), max. HUF 6,000  Fulfilled)  Cash withdrawal from own ATM  Cash withdrawal from other  domestic ATM  Partner Plus account package  Package keeping fee  Package  | Cash withdrawal from own ATM                                    | -                                                |                                                                              | HUF 102 + (0.60%),                             |
| Of the total amount Cash withdrawal from other C |                                                                 |                                                  | •                                                                            |                                                |
| Cash withdrawal from other domestic ATM  Partner Mezzo account package  Package keeping fee  - HUF 479/month HUF 549/month HUF 549/month HUF 1785er to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  Cash withdrawal from other  Cas |                                                                 |                                                  |                                                                              |                                                |
| max. HUF 6,287 for every HUF 1,000,000, or part thereof of the total amount  Partner Mezzo account package  Package keeping fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                 |                                                  |                                                                              |                                                |
| Package keeping fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                 | -                                                | ` ''                                                                         | · · · · · · · · · · · · · · · · · · ·          |
| Package keeping fee - HUF 479/month HUF 549/month HUF 549/month HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  Package keeping fee - HUF 479/month HUF 549/month HUF 549/month HUF 188 max. HUF 5,215 max. HUF 6,000 + (0.30% max. HUF 6,000) + (0.30% max.  | domestic ATM                                                    |                                                  | · ·                                                                          | · · · · · · · · · · · · · · · · · · ·          |
| Package keeping fee - HUF 479/month HUF 549/month HUF 549/month HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  Cash withdrawal from own ATM - HUF 88 (0.30% max. HUF 6,000) HUF 1,000,000, or part thereof of the total amount of the |                                                                 |                                                  |                                                                              |                                                |
| Package keeping fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                 |                                                  | of the total amount                                                          | of the total amount                            |
| Date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                 | Partner M                                        |                                                                              |                                                |
| Max. HUF 5,215                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                 | -                                                |                                                                              |                                                |
| + (0.30% max. HUF 6.000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | HUF transfer to other domestic bank                             | paper-based                                      | -                                                                            |                                                |
| HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  Cash withdrawal from own ATM  Cash withdrawal from other  Cash withdrawal from own ATM  A HUF 287 + (0.60%), max. HUF 6,000, or part thereof of the total amount  B HUF 1,000,000, or part thereof of the total amount  Cash withdrawal from other  Cash withdrawal from own ATM  A HUF 287 + (0.60%), max. HUF 6,202 for every HUF 1,000,000, or part thereof of the total amount  Cash withdrawal from other  A HUF 287 + (0.60%), max. HUF 6,202 for every HUF 1,000,000, or part thereof of the total amount  Cash withdrawal from other  A HUF 1384/month  HUF 1,184/month  HUF 1,184/month  HUF 1,184/month  HUF 178  + (0.30% max. HUF 6,000)                                                                                                                                                                                                                                                                                                                                           |                                                                 |                                                  | -                                                                            | -                                              |
| (in case of instant domestic HUF payment order requirements are not fulfilled)  Cash withdrawal from own ATM  Cash withdrawal from other Cash withdrawal from own ATM  Thuff 1,000,000, or part thereof of the total amount Cash withdrawal from other Cash withdrawal from own ATM  Thuff 1,000,000, or part thereof of the total amount Cash withdrawal from other Cash withdrawal from own ATM  Thuff 1,000,000, or part thereof of the total amount Cash withdrawal from other Cash withdrawal from own ATM  Thuff 1,000,000, or part thereof of the total amount Cash withdrawal from other Cash withdrawal from own ATM  Thuff 1,000,000, or part thereof of the total amount Cash withdrawal from other doso, max. HUF 6,329 for every HUF 1,000,000, or part thereof of the total amount Cash withdrawal from other Cash withdrawal from own ATM  Thuff 1,000,000, or part thereof of the total amount Cash withdrawal from other Cash withdrawal from other Cash withdrawal from own ATM  Thuff 8,000, max. HUF 6,000, max. HUF 1,000,000, or part thereof of the total amount Cash withdrawal from other |                                                                 |                                                  |                                                                              |                                                |
| Payment order requirements are not fulfilled)  Cash withdrawal from own ATM  - HUF 89 + (0.60%), max. HUF 6,000 + (0.30% max. HUF 6,000)  HUF 1,000,000, or part thereof of the total amount of the total amou |                                                                 |                                                  | -                                                                            |                                                |
| Cash withdrawal from own ATM  Cash withdrawal from other  AUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  Partner Plus account package  Package keeping fee  AUF 1,033/month  HUF 1,184/month  HUF 178  + (0.30% max. HUF 6,000)  HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  KDB  NetBank  NetBank  NetBank  HUF 146  NetBank  HUF 167  + (0.30% max. HUF 6,000)  + (0.30% max. HUF 6,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | •                                                               | NetBank                                          | -                                                                            | -                                              |
| max. HUF 6,089 for every HUF 1,000,000, or part thereof of the total amount  Cash withdrawal from other domestic ATM  Partner Plus account package  Package keeping fee HUF 1,033/month HUF 1,033/month HUF 1,030/max. HUF 6,000) HUF 1,030% max. HUF 6,000) HUF transfer to other domestic bank (in case of instant domestic HUF page account package (value) are not fulfilled)  max. HUF 6,089 for every HUF 1,000,000, or part thereof of the total amount | fulfilled)                                                      |                                                  |                                                                              |                                                |
| HUF 1,000,000, or part thereof of the total amount  Cash withdrawal from other domestic ATM  Partner Plus account package  Package keeping fee  HUF 1,003/max. HUF 6,000)  Paper-based HUF 1,003/max. HUF 6,000)  HUF 1,184/month HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the total amount  HUF 1,000,000, or part thereof of the to | Cash withdrawal from own ATM                                    | -                                                |                                                                              |                                                |
| Of the total amount  Cash withdrawal from other  Cash withdrawal from other dows, max. HUF 6,287 for every  HUF 1,000,000, or part thereof of the total amount  Of the total amount  Cash withdrawal from other dows, max. HUF 6,329 for every  HUF 1,000,000, or part thereof of the total amount  Partner Plus account package  Package keeping fee  - HUF 1,033/month HUF 1,184/month  HUF 156  + (0.30% max. HUF 6,000)  HUF transfer to other domestic bank (in case of instant domestic HUF)  Payment order requirements are not fulfilled)  HUF 167  HUF 146  HUF 146  HUF 167  + (0.30% max. HUF 6,000)  + (0.30% max. HUF 6,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                 |                                                  | · · · · · · · · · · · · · · · · · · ·                                        | · · · · · · · · · · · · · · · · · · ·          |
| Cash withdrawal from other domestic ATM  - HUF 287 + (0.60%), max. HUF 6,287 for every HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000, or part thereof of the total amount  - HUF 1,000,000,  |                                                                 |                                                  | ·                                                                            |                                                |
| max. HUF 6,287 for every HUF 1,000,000, or part thereof of the total amount  Partner Plus account package  Package keeping fee - HUF 1,033/month HUF 1,184/month HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)    Max. HUF 6,287 for every HUF 1,000,000, or part thereof of the total amount of the total amount of the every HUF 1,000,000, or part thereof of the total amount of the  |                                                                 |                                                  |                                                                              |                                                |
| HUF 1,000,000, or part thereof of the total amount  Partner Plus account package  Package keeping fee  HUF 1,033/month HUF 1,184/month HUF 1,184/month HUF transfer to other domestic bank HUF transfer to other domestic bank HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  HUF 1,000,000, or part thereof of the total amount  HUF 1,033/month HUF 1,184/month HUF 178 + (0.30% max. HUF 6,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                 | -                                                | ` ''                                                                         | * **                                           |
| Package keeping fee  Package keeping fee  HUF 1,033/month HUF 1,184/month HUF transfer to other domestic bank HUF transfer to other domestic bank HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  Of the total amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | domestic ATM                                                    |                                                  | - I                                                                          |                                                |
| Package keeping fee  Package keeping fee  - HUF 1,033/month HUF 1,184/month HUF transfer to other domestic bank HUF transfer to other domestic bank HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  Partner Plus account package  HUF 1,033/month HUF 1,184/month HUF 178  + (0.30% max. HUF 6,000) + (0.30% max. HUF 6,000) + (0.30% max. HUF 6,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                 |                                                  |                                                                              |                                                |
| Package keeping fee  HUF 1,033/month HUF 1,184/month HUF 1,184/month HUF 178 + (0.30% max. HUF 6,000) HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  HUF 1,184/month HUF 1,184/month HUF 178 + (0.30% max. HUF 6,000) + (0.30% max. HUF 6,000) + (0.30% max. HUF 6,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                 | Partner P                                        |                                                                              | or the total amount                            |
| HUF transfer to other domestic bank HUF 156 + (0.30% max. HUF 6,000) HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)  Paper-based HUF 156 + (0.30% max. HUF 6,000) HUF 178 + (0.30% max. HUF 6,000) + (0.30% max. HUF 6,000) + (0.30% max. HUF 6,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Dackaga kaoning foo                                             | 7 41 411 41                                      |                                                                              | ШПГ 1 101/m                                    |
| + (0.30% max. HUF 6,000) + (0.30% max. HUF 6,000)  HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled) + (0.30% max. HUF 6,000) + (0.30% max. HUF 6,000) + (0.30% max. HUF 6,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                 | nanor based                                      |                                                                              |                                                |
| HUF transfer to other domestic bank (in case of instant domestic HUF NetBank + (0.30% max. HUF 6,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | nor transfer to other domestic bank                             | paper-based                                      |                                                                              |                                                |
| (in case of instant domestic HUF NetBank + (0.30% max. HUF 6,000) + (0.30% max. HUF 6,000) payment order requirements are not fulfilled)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | HIJE transfer to other domostic bank                            | KUB                                              |                                                                              |                                                |
| payment order requirements are not fulfilled)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                 |                                                  |                                                                              |                                                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | payment order requirements are not                              | Netballk                                         | . (0.3070 max. 1101 0,000)                                                   | · (0.50% max. 1101 0,000)                      |
| ruleigh exchange transfer (except   paper-based   U.20% min. EUK 5.00   U.298% min. EUK 5.73                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Foreign exchange transfer (except                               | paper-based                                      | 0.26% min. EUR 5.00                                                          | 0.298% min. EUR 5.73                           |
| EUR transfer to account kept with max. EUR 83.00 max. EUR 95.15                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                 |                                                  |                                                                              |                                                |
| other bank to other EEA country) + (0.30% max. HUF 6,000) + (0.30% max. HUF 6,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | -                                                               |                                                  |                                                                              |                                                |
| Foreign exchange transfer (except KDB 0.26% min. EUR 5.00 0.298% min. EUR 5.73                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                 | KDB                                              | , , , ,                                                                      |                                                |
| EUR transfer to account kept with NetBank max. EUR 42.00 max. EUR 48.14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                 |                                                  | max. EUR 42.00                                                               | max. EUR 48.14                                 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | other bank to other EEA country)                                |                                                  | + (0.30% max. HUF 6,000)                                                     | + (0.30% max. HUF 6,000)                       |



| Concerned list of conditions / fee                | Order       | Fees valid for transactions    | Fees valid for transactions    |  |  |
|---------------------------------------------------|-------------|--------------------------------|--------------------------------|--|--|
| items                                             | submission  | booked until                   | booked from                    |  |  |
|                                                   | channel     | 9 August 2022                  | 10 August 2022                 |  |  |
| EUR transfer to account kept with                 | paper-based | HUF 156                        | HUF 178                        |  |  |
| other bank in other EEA country                   |             | + (0.30% max. HUF 6,000)       | + (0.30% max. HUF 6,000)       |  |  |
| EUR transfer to account kept with                 | KDB         | HUF 146                        | HUF 167                        |  |  |
| other bank in other EEA country                   | NetBank     | + (0.30% max. HUF 6,000)       | + (0.30% max. HUF 6,000)       |  |  |
| Cash withdrawal from other                        | -           | HUF 250 + 0.60%,               | HUF 286 + 0.60%,               |  |  |
| domestic ATM                                      |             | max. HUF 6,250 for every       | max. HUF 6,286 for every       |  |  |
|                                                   |             | HUF 1,000,000 or part thereof  | HUF 1,000,000 or part thereof  |  |  |
|                                                   |             | of the total amount            | of the total amount            |  |  |
| NET account package                               |             |                                |                                |  |  |
| Package keeping fee - if conditions               | -           | HUF 563/month                  | HUF 645/month                  |  |  |
| are not fulfilled                                 |             |                                |                                |  |  |
| HUF transfer to other domestic bank               | paper-based | HUF 156                        | HUF 178                        |  |  |
|                                                   |             | + (0.30% max. HUF 6,000)       | + (0.30% max. HUF 6,000)       |  |  |
| HUF transfer to other domestic bank               | KDB         | HUF 146                        | HUF 167                        |  |  |
| (in case of instant domestic HUF                  | NetBank     | + (0.30% max. HUF 6,000)       | + (0.30% max. HUF 6,000)       |  |  |
| payment order requirements are not fulfilled)     |             |                                |                                |  |  |
| HUF cash withdrawal from cashier                  | -           | 0.26% + 0.60%,                 | 0.298% + 0.60%,                |  |  |
|                                                   |             | max. HUF 8,600 for every       | max. HUF 8,980 for every       |  |  |
|                                                   |             | HUF 1,000,000, or part thereof | HUF 1,000,000, or part thereof |  |  |
|                                                   |             | of the total amount            | of the total amount            |  |  |
| Elite account package                             |             |                                |                                |  |  |
| Package keeping fee - if conditions               | -           | HUF 1,554/month                | HUF 1,781/month                |  |  |
| are not fulfilled                                 |             | , ,                            | , ,                            |  |  |
| Package keeping fee - if conditions are fulfilled | -           | HUF 399/month                  | HUF 457/month                  |  |  |
| HUF transfer to other domestic bank               | paper-based | HUF 156                        | HUF 178                        |  |  |
|                                                   |             | + (0.30% max. HUF 6,000)       | + (0.30% max. HUF 6,000)       |  |  |
| HUF transfer to other domestic bank               | KDB         | HUF 146                        | HUF 167                        |  |  |
| (in case of instant domestic HUF                  | NetBank     | + (0.30% max. HUF 6,000)       | + (0.30% max. HUF 6,000)       |  |  |
| payment order requirements are not                |             |                                |                                |  |  |
| fulfilled)                                        |             |                                |                                |  |  |
| Foreign exchange transfer (except                 | paper-based | 0.26% min. EUR 5.00            | 0.298% min. EUR 5.73           |  |  |
| EUR transfer to account kept with                 |             | max. EUR 83.00                 | max. EUR 95.15                 |  |  |
| other bank to other EEA country)                  |             | + (0.30% max. HUF 6,000)       | + (0.30% max. HUF 6,000)       |  |  |
| Foreign exchange transfer (except                 | KDB         | 0.26% min. EUR 5.00            | 0.298% min. EUR 5.73           |  |  |
| EUR transfer to account kept with                 | NetBank     | max. EUR 31.00                 | max. EUR 35.53                 |  |  |
| other bank to other EEA country)                  |             | + (0.30% max. HUF 6,000)       | + (0.30% max. HUF 6,000)       |  |  |
| EUR transfer to account kept with                 | paper-based | HUF 156                        | HUF 178                        |  |  |
| other bank in other EEA country                   |             | + (0.30% max. HUF 6,000)       | + (0.30% max. HUF 6,000)       |  |  |
| EUR transfer to account kept with                 | KDB         | HUF 146                        | HUF 167                        |  |  |
| other bank in other EEA country                   | NetBank     | + (0.30% max. HUF 6,000)       | + (0.30% max. HUF 6,000)       |  |  |
| VISA CHIP Gold HUF bankcard                       | -           | HUF 6,000                      | HUF 7,047                      |  |  |
| issuance fee                                      |             |                                |                                |  |  |
| VISA CHIP Gold HUF bankcard yearly                |             | HUF 6,000                      | HUF 7,047                      |  |  |
| fee from the 2nd year                             |             |                                |                                |  |  |
| VISA CHIP Classic HUF supplementary               | -           | HUF 2,100                      | HUF 2,466                      |  |  |
| bankcard issuance fee                             |             |                                |                                |  |  |
| VISA CHIP Classic HUF supplementary               |             | HUF 2,100                      | HUF 2,466                      |  |  |
| bankcard yearly fee from the 2nd                  |             |                                |                                |  |  |
| year                                              |             |                                |                                |  |  |



KDB Bank Europe Ltd.

**Address:** 1054, Budapest, Bajcsy-Zsilinszky street 42-46. **KDB Kontakt (Call Center):** +36 1 473 4440, +36 1 374 9990

Fax: +36 1 328 5454 Web: www.kdbbank.eu E-mail: info@kdbbank.eu

| Concerned list of conditions / fee items | Order submission | Fees valid for transactions<br>booked until | Fees valid for transactions<br>booked from |
|------------------------------------------|------------------|---------------------------------------------|--------------------------------------------|
|                                          | channel          | 9 August 2022                               | 10 August 2022                             |
| Cash withdrawal from other               | -                | HUF 250 + 0.60%,                            | HUF 286 + 0.60%,                           |
| domestic ATM                             |                  | max. HUF 6,250 for every                    | max. HUF 6,286 for every                   |
|                                          |                  | HUF 1,000,000 or part thereof               | HUF 1,000,000 or part thereof              |
|                                          |                  | of the total amount                         | of the total amount                        |
| HUF cash withdrawal from cashier         | -                | 0.31% + 0.60%,                              | 0.355% + 0.60%,                            |
|                                          |                  | max. HUF 9,100 for every                    | max. HUF 9,550 for every                   |
|                                          |                  | HUF 1,000,000 or part thereof               | HUF 1,000,000 or part thereof              |
|                                          |                  | of the total amount                         | of the total amount                        |

Rate of fee increases: in case of above listed fees which were

- o last amended in 2019 based on the annual consumer price index calculated until 2017: 14.64% (change of the annual consumer price index for 2018-2021),
- o last amended in 2020 based on the annual consumer price index calculated until 2019: 8.44% (change of the annual consumer price index for 2020-2021),
- o not amended since their introduction in 2016: 17.45% (change of the annual consumer price index for 2016-2021), not amended since their introduction in 2013 or earlier: 18.92% (change of the annual consumer price index for 2013-2021).

List of Conditions that enter into force on 10 August 2022 – except those listed below – can be found on www.kdbbank.eu and the customer areas at our branches. The List of Conditions of "A", Super, Gold, Partner Light/Mezzo/Plus account packages for private persons, and Super, Gold, Partner Mezzo/Plus account packages for church representatives are available upon request through our colleagues at branches and Call Center customer service.

Budapest, 31 May 2022

KDB Bank Europe Ltd.