

**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 booked until 9 August 2022	Fees valid for transactions booked from 10 August 2022
List of conditions 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 abroad - HUF account	-	HUF 500	HUF 594
Postal fee of account statement abroad - FX account	-	EUR 2.00	EUR 2.37
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 account	-	HUF 1,500	HUF 1,783
Sending fax abroad/page - FX account	-	EUR 6.00	EUR 7.13
Preparation of certificates - HUF account	-	HUF 1,000	HUF 1,189
Preparation of certificates - FX account	-	EUR 4.00	EUR 4.75
Making copy of other documents - HUF account	-	HUF 100/page	HUF 118/page
Making copy of other documents - FX account	-	EUR 0.50/page	EUR 0.59/page
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 modification thereof - HUF account	-	HUF 2,000	HUF 2,378
Declaration for death case later or modification thereof - FX account	-	EUR 8.00	EUR 9.51
HUF internal transfer	paper-based	0.42%, min. HUF 198 max. HUF 11,473	0.481%, min. HUF 226 max. HUF 13,152
HUF internal transfer (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 16	HUF 19
HUF transfer between own accounts	paper-based	HUF 156	HUF 185
HUF transfer between own accounts (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 16	HUF 19
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 items	Order submission channel	Fees valid for transactions booked until 9 August 2022	Fees valid for transactions booked from 10 August 2022
		max. HUF 14,602	max. HUF 16,739
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.34%, min. HUF 71 max. HUF 7,343	0.389%, min. HUF 81 max. HUF 8,418
Modification, revocation and recall of transfer order	-	HUF 3,009/pc	HUF 3,578/pc
VIBER transfer	paper-based	0.50%, min. HUF 10,000 max. HUF 100,000	0.594%, min. HUF 11,892 max. HUF 118,920
VIBER transfer	KDB NetBank	0.25%, min. HUF 10,000 max. HUF 100,000	0.297%, min. HUF 11,892 max. HUF 118,920
HUF transfer abroad	paper-based	0.50%, min. HUF 10,000 max. HUF 100,000	0.594%, min. HUF 11,892 max. HUF 118,920
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.40%, min. EUR 10.00 max. EUR 136.00	0.458%, min. EUR 11.46 max. EUR 155.91
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.20%, min. EUR 10.00 max. EUR 122.00	0.229%, min. EUR 11.46 max. EUR 139.86
EUR transfer to account kept with other bank in other EEA country	paper-based	0.40%, min. HUF 261 max. HUF 14,602	0.458%, min. HUF 299 max. HUF 16,739
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	0.20%, min. HUF 71 max. HUF 7,343	0.229%, min. HUF 81 max. HUF 8,418
Charge calculated by foreign bank (in case of bearing correspondent bank's charges)	-	Effective cost, min EUR 20.00	Effective cost, min EUR 23.78
Subsequent data modification or revocation	-	EUR 20.00	EUR 23.78
Data supply in case of incomplete payment order	-	EUR 20.00	EUR 23.78
In case of FX payment order – which 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	-	min. EUR 10.00	Min. EUR 11.89
Extra charge of urgent fulfilment	-	EUR 20.00	EUR 23.78
Cross border internal transfer - HUF transfer	paper-based	HUF 300	HUF 356
Cross border internal transfer - HUF transfer	KDB NetBank	HUF 80	HUF 95
Cross border internal transfer - FX transfer (except EUR)	paper-based	EUR 1.00	EUR 1.18
Cross border internal transfer - FX transfer (except EUR)	KDB NetBank	EUR 0.25	EUR 0.29
Cross border internal transfer - EUR transfer	paper-based	HUF 300	HUF 356
Cross border internal transfer - EUR transfer	KDB NetBank	HUF 80	HUF 95
Data supply in case of incomplete payment order	-	EUR 10.00	EUR 11.89
Modification, revocation before processing	-	EUR 20.00	EUR 23.78

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 9 August 2022	Fees valid for transactions booked from 10 August 2022
Door-to-door payment order - paper-based and via KDB NetBank	-	0.20% min. HUF 500 + Post cost, max. HUF 10,000 for every HUF 1,000,000, or part thereof of the total amount	0.237% min. HUF 594 + Post cost, max. HUF 16,000 for every HUF 1,000,000, or part thereof of the total amount
Credit of postal payment order	-	HUF 346	HUF 396
Fulfilment of domestic HUF standing order	paper-based	0.38%, min. HUF 52 max. HUF 16,688	0.435%, min. HUF 59 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 modification/revocation on KDB 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 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) registration fee - normal fee	-	HUF 1,200	HUF 1,375
Replacement of authentication tool (ViCA) (request for new registration password) - normal fee	-	HUF 200	HUF 229
Reactivation of blocked authentication tool (ViCA) due to the user's fault - normal fee	-	HUF 200	HUF 229
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 booked until 9 August 2022	Fees valid for transactions booked from 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 every HUF 1,000,000, or part thereof of the total amount	HUF 119, max. HUF 119 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal in other domestic ATM	-	HUF 260 + 0.20%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount	HUF 298 + 0.229%, max. HUF 2,588 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal abroad in ATM (except EUR cash withdrawal abroad in EEA country in ATM)	-	HUF 1,200 + 0.50%, max. HUF 6,200 for every HUF 1,000,000, or part thereof of the total amount	HUF 1,375 + 0.573%, max. HUF 7,105 for every HUF 1,000,000, or part thereof of the total amount
EUR cash withdrawal abroad in EEA country in ATM	-	HUF 260 + 0.20%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount	HUF 298 + 0.229%, max. HUF 2,588 for every HUF 1,000,000, or part thereof of the total amount
Limit modification fee	-	HUF 150	HUF 178
Balance inquiry in Hungary	-	HUF 50	HUF 59
Cash withdrawal on POS in other bank or Post office	-	HUF 320 + 0.40%, max. HUF 4,320 for every HUF 1,000,000, or part thereof of the total amount	HUF 366 + 0.458%, max. HUF 4,946 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal abroad on POS (except EUR cash withdrawal abroad in EEA country on POS)	-	HUF 1,700 + 0.50%, max. HUF 6,700 for every HUF 1,000,000, or part thereof of the total amount	HUF 1,948 + 0.573%, max. HUF 7,678 for every HUF 1,000,000, or part thereof of the total amount
EUR cash withdrawal abroad in EEA country on POS	-	HUF 320 + 0.40%, max. HUF 4,320 for every HUF 1,000,000, or part thereof of the total amount	HUF 366 + 0.458%, max. HUF 4,946 for every HUF 1,000,000, or part thereof of 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
Electronic account package			

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

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 9 August 2022	Fees valid for transactions booked from 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%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount	HUF 298 + 0.229%, max. HUF 2,588 for every 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 (in case of instant domestic HUF payment order requirements are not 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 domestic ATM	-	HUF 260 + 0.20%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount	HUF 298 + 0.229%, max. HUF 2,588 for every HUF 1,000,000, or part thereof 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 max. HUF 14,602	0.630%, min. HUF 299 max. HUF 16,739
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 103	HUF 118
Fulfilment of authorization on direct debit	-	HUF 42	HUF 49
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.40%, min. EUR 10.00 max. EUR 136.00	0.458%, min EUR 11.46 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 max. EUR 122.00	0.229%, min EUR 11.46 max. EUR 139.86

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 9 August 2022	Fees valid for transactions booked from 10 August 2022
EUR transfer to account kept with other bank in other EEA country	paper-based	0.40%, min. HUF 261 max. HUF 14,602	0.458%, min. HUF 299 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	-	HUF 104	HUF 119
Cash withdrawal from other domestic ATM	-	HUF 260 + 0.20%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount	HUF 298 + 0.229%, max. HUF 2,588 for every HUF 1,000,000, or part thereof of the total amount
BG 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 (in case of instant domestic HUF payment order requirements are not 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 domestic ATM	-	HUF 260 + 0.20%, max. HUF 2,260 for every HUF 1,000,000, or part thereof of the total amount	HUF 298 + 0.229%, max. HUF 2,588 for every HUF 1,000,000, or part thereof of the total amount
List of conditions of KDB Basic Account Package 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 abroad - HUF account	-	HUF 500	HUF 594
Postal fee of account statement abroad - FX account	-	EUR 2.00	EUR 2.37
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 account	-	HUF 1,500	HUF 1,783
Sending fax abroad/page - FX account	-	EUR 6.00	EUR 7.13
Preparation of certificates - HUF account	-	HUF 1,000	HUF 1,189
Preparation of certificates - FX account	-	EUR 4.00	EUR 4.75
Making copy of other documents - HUF account	-	HUF 100/page	HUF 118/page

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

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 9 August 2022	Fees valid for transactions booked from 10 August 2022
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.14%, min. EUR 10.00 max. EUR 108.00 + (0.30%, max. HUF 6,000)	0.160%, min. EUR 11.46 max. EUR 123.81 + (0.30%, max. HUF 6,000)
EUR transfer to account kept with other bank in other EEA country	paper-based	0.24%, min. HUF 261 max. HUF 8,344 + (0.30%, max. HUF 6,000)	0.275%, min. HUF 299 max. HUF 9,565 + (0.30%, max. HUF 6,000)
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	0.07%, min. HUF 71 max. HUF 1,085 + (0.30%, max. HUF 6,000)	0.080%, min. HUF 81 max. HUF 1,243 + (0.30%, max. HUF 6,000)
Charge calculated by foreign bank (in case of bearing correspondent bank's charges)	-	Effective cost, min EUR 20.00	Effective cost, min EUR 23.78
Subsequent data modification or revocation	-	EUR 20.00	EUR 23.78
Data supply in case of incomplete payment order	-	EUR 20.00	EUR 23.78
In case of FX payment order – which 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	-	Min. EUR 10.00	Min. EUR 11.89
Extra charge of urgent fulfilment	-	EUR 20.00	EUR 23.78
Cross border internal transfer - HUF transfer	paper-based	HUF 300 + (0.30%, max. HUF 6,000)	HUF 356 + (0.30%, max. HUF 6,000)
Cross border internal transfer - HUF transfer	KDB NetBank	HUF 80 + (0.30%, max. HUF 6,000)	HUF 95 + (0.30%, max. HUF 6,000)
Cross border internal transfer - FX transfer (except EUR)	paper-based	EUR 1.00 + (0.30%, max. HUF 6,000)	EUR 1.18 + (0.30%, max. HUF 6,000)
Cross border internal transfer - FX transfer (except EUR)	KDB NetBank	EUR 0.25 + (0.30%, max. HUF 6,000)	EUR 0.29 + (0.30%, max. HUF 6,000)
Cross border internal transfer - EUR transfer	paper-based	HUF 300 + (0.30%, max. HUF 6,000)	HUF 356 + (0.30%, max. HUF 6,000)
Cross border internal transfer - EUR transfer	KDB NetBank	HUF 80 + (0.30%, max. HUF 6,000)	HUF 95 + (0.30%, max. HUF 6,000)
Data supply in case of incomplete payment order	-	EUR 10.00	EUR 11.89
Modification, revocation before processing	-	EUR 20.00	EUR 23.78
Door-to-door payment order - paper-based and via KDB NetBank	-	0.20% min. HUF 500 + Post cost + 0.60%, max. HUF 17,000 for every HUF 1,000,000, or part thereof of the total amount	0.237% min. HUF 594 + Post cost + 0.60%, max. HUF 23,000 for every HUF 1,000,000, or part thereof of the total amount
Credit of postal payment order (for contract concluded before 16 Oct 2018)	-	HUF 346	HUF 396
Credit of postal payment order (for contract concluded after 15 Oct 2018), in addition to the Hungarian Post fee	-	According to the valid and relevant conditions of the Hungarian Post + HUF 250 /item	According to the valid and relevant conditions of the Hungarian Post + HUF 286 /item
Fulfilment of domestic HUF standing order	paper-based	0.19%, min. HUF 52 max. HUF 10,430 + (0.30%, max. HUF 6,000)	0.217%, min. HUF 59 max. HUF 11,956 + (0.30%, max. HUF 6,000)

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 9 August 2022	Fees valid for transactions booked from 10 August 2022
Fulfilment of domestic HUF standing order	KDB NetBank	HUF 52 + (0.30%, max. HUF 6,000)	HUF 59 + (0.30%, max. HUF 6,000)
Standing order modification/revocation on paper-based order	paper-based	HUF 500	HUF 594
Standing order modification/revocation on KDB 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 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 + (0.30%, max. HUF 6,000/pc)	HUF 49/pc + (0.30%, max. HUF 6,000/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) registration fee - normal fee	-	HUF 1,200	HUF 1,375
Replacement of authentication tool (ViCA) (request for new registration password) - normal fee	-	HUF 200	HUF 229
Reactivation of blocked authentication tool (ViCA) due to the user's fault - normal fee	-	HUF 200	HUF 229
HUF cash withdrawal	-	0.16% + 0.60%, max. HUF 7,600 for every HUF 1,000,000, or part thereof of the total amount	0.190% + 0.60%, max. HUF 7,900 for every HUF 1,000,000, or part thereof of the total amount
USD/EUR cash withdrawal	-	0.20% + 0.60%, max. USD/EUR 40.00 for every USD/EUR 5,000, or part thereof of the total amount	0.237% + 0.60%, max. USD/EUR 41.85 for every USD/EUR 5,000, or part thereof of the total amount
CHF/GBP cash withdrawal	-	0.50% + 0.60%, max. CHF/GBP 55.00 for every CHF/GBP 5,000, or part thereof of the total amount	0.594% + 0.60%, max. CHF/GBP 59.70 for every CHF/GBP 5,000, or part thereof of the total amount
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

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 9 August 2022	Fees valid for transactions booked from 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%, max. HUF 6,104 for every HUF 1,000,000, or part thereof of the total amount	HUF 123 + 0.60%, max. HUF 6,123 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal in other domestic ATM	-	HUF 261 + 0.20% + 0.60%, max. HUF 8,261 for every HUF 1,000,000, or part thereof of the total amount	HUF 310 + 0.237% + 0.60%, max. HUF 8,680 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal abroad in ATM (except EUR cash withdrawal abroad in EEA country in ATM)	-	HUF 1,200 + 0.50% + 0.60%, max. HUF 12,200 for every HUF 1,000,000, or part thereof of the total amount	HUF 1,427 + 0.594% + 0.60%, max. HUF 13,367 for every HUF 1,000,000, or part thereof of the total amount
EUR cash withdrawal abroad in EEA country in ATM	-	HUF 261 + 0.20% + 0.60% max. HUF 8,261 for every HUF 1,000,000 or part thereof of the total amount	HUF 310 + 0.237% + 0.60% max. HUF 8,680 for every HUF 1,000,000 or part thereof 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 bank or Post office	-	HUF 320 + 0.40% + 0.60%, max. HUF 10,320 for every HUF 1,000,000, or part thereof of the total amount	HUF 380 + 0.475% + 0.60%, max. HUF 11,130 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal abroad on POS (except EUR cash withdrawal abroad in EEA country on POS)	-	HUF 1,700 + 0.50% + 0.60%, max. HUF 12,700 for every HUF 1,000,000, or part thereof of the total amount	HUF 2,021 + 0.594% + 0.60%, max. HUF 13,961 for every HUF 1,000,000, or part thereof of the total amount
EUR cash withdrawal abroad in EEA country on POS	-	HUF 320 + 0.40% + 0.60%, max. HUF 10,320 for every HUF 1,000,000, or part thereof of the total amount	HUF 380 + 0.475% + 0.60%, max. HUF 11,130 for every HUF 1,000,000, or part thereof of 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
Partner Light account package			

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 9 August 2022	Fees valid for transactions booked from 10 August 2022
Package keeping fee	-	HUF 364/month	HUF 417/month
HUF transfer to other domestic bank	paper-based	0.16%, min. HUF 188 max. HUF 8,344 + (0.30% max. HUF 6,000)	0.183%, min. HUF 215 max. HUF 9,565 + (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	0.16%, min. HUF 188 max. HUF 5,215 + (0.30% max. HUF 6,000)	0.183%, min. HUF 215 max. HUF 5,978 + (0.30% max. HUF 6,000)
VISA Classic HUF bankcard yearly fee from the 2nd year (in case of Partner Light Account Package concluded before 21 August 2019)	-	HUF 2,500	HUF 2,866
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	HUF 102 + (0.60%), max. HUF 6,102 for every HUF 1,000,000, or part thereof of the total amount
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 329 + (0.60%), max. HUF 6,329 for every HUF 1,000,000, or part thereof of the total amount
Partner Mezzo account package			
Package keeping fee	-	HUF 479/month	HUF 549/month
HUF transfer to other domestic bank	paper-based	0.16%, min. HUF 188 max. HUF 5,215 + (0.30% max. HUF 6,000)	0.183%, min. HUF 215 max. HUF 5,978 + (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	0.16%, min. HUF 136 max. HUF 5,215 + (0.30% max. HUF 6,000)	0.183%, min. HUF 155 max. HUF 5,978 + (0.30% max. HUF 6,000)
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	HUF 102 + (0.60%), max. HUF 6,102 for every HUF 1,000,000, or part thereof of the total amount
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 329 + (0.60%), 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 transfer to other domestic bank	paper-based	HUF 156 + (0.30% max. HUF 6,000)	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	HUF 146 + (0.30% max. HUF 6,000)	HUF 167 + (0.30% max. HUF 6,000)
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.26% min. EUR 5.00 max. EUR 83.00 + (0.30% max. HUF 6,000)	0.298% min. EUR 5.73 max. EUR 95.15 + (0.30% max. HUF 6,000)
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.26% min. EUR 5.00 max. EUR 42.00 + (0.30% max. HUF 6,000)	0.298% min. EUR 5.73 max. EUR 48.14 + (0.30% max. HUF 6,000)

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

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

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

- 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),
 - 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),
 - 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.