

Announcement on modifications of private List of Conditions with effect from 1 July 2026

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 1 July 2026, as follows.

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
List of conditions for private persons			
Account keeping fee - HUF account	-	HUF 430/month	HUF 448/month
Account keeping fee - FX account	-	EUR 1.75/month	EUR 1.82/month
Postal fee of account statement abroad - HUF account	-	HUF 828	HUF 864
Postal fee of account statement abroad - FX account	-	EUR 3.29	EUR 3.43
Copy of statement - HUF account	-	HUF 545/pc	HUF 568/pc
Copy of statement - FX account	-	EUR 1.63/pc	EUR 1.70/pc
Sending fax inland/page - HUF account	-	HUF 828	HUF 864
Sending fax inland/page - FX account	-	EUR 3.29	EUR 3.43
Sending fax abroad/page - HUF account	-	HUF 2,488	HUF 2,597
Sending fax abroad/page - FX account	-	EUR 9.94	EUR 10.37
Preparation of certificates - HUF account	-	HUF 1,659	HUF 1,731
Preparation of certificates - FX account	-	EUR 6.61	EUR 6.90
Making copy of other documents - HUF account	-	HUF 163/page	HUF 170/page
Making copy of other documents - FX account	-	EUR 0.80/page	EUR 0.83/page
Rental fee for postbox - HUF account	-	HUF 1,741/month	HUF 1,817/month
Rental fee for postbox - FX account	-	EUR 6.61/month	EUR 6.90/month
Checkbook for cash withdrawal	-	HUF 8,302/pc	HUF 8,667/pc
Declaration for death case later or modification thereof - HUF account	-	HUF 3,319	HUF 3,465
Declaration for death case later or modification thereof - FX account	-	EUR 13.26	EUR 13.84
HUF internal transfer	paper-based	0.819%, min. HUF 314 max. HUF 33,242	0.855%, min. HUF 327 max. HUF 34,704
HUF internal transfer (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	24 Ft	25 Ft
HUF transfer between own accounts	paper-based	HUF 257	HUF 268
HUF transfer between own accounts (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	24 Ft	25 Ft
FX internal transfer	paper-based	EUR 18.25	EUR 19.05
FX internal transfer	KDB NetBank	EUR 3.29	EUR 3.43
FX transfer between own accounts	paper-based	EUR 1.63	EUR 1.70

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
HUF transfer to other domestic bank	paper-based	1.028%, min. HUF 416 max. HUF 38,250	1.073%, min. HUF 434 max. HUF 39,933
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.692%, min. HUF 111 max. HUF 26,631	0.722%, min. HUF 115 max. HUF 27,802
Modification, revocation and recall of transfer order	-	HUF 4,994/pc	HUF 5,213/pc
VIBER transfer	paper-based	0.978%, min. HUF 16,604 max. HUF 180,929	1.021%, min. HUF 17,334 max. HUF 188,889
VIBER transfer	KDB NetBank	0.563%, min. HUF 16,604 max. HUF 180,929	0.587%, min. HUF 17,334 max. HUF 188,889
HUF transfer abroad	paper-based	0.978%, min. HUF 16,604 max. HUF 180,929	1.021%, min. HUF 17,334 max. HUF 188,889
HUF transfer abroad	KDB NetBank	0.498%, min. HUF 13,963 max. HUF 154,512	0.519%, min. HUF 14,577 max. HUF 161,310
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.788%, min. EUR 15.99 max. EUR 254.98	0.822%, min. EUR 16.69 max. EUR 266.19
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.469%, min. EUR 15.99 max. EUR 232.57	0.489%, min. EUR 16.69 max. EUR 242.80
EUR transfer to account kept with other bank in other EEA country	paper-based	0.788%, min. HUF 416 max. HUF 38,250	0.822%, min. HUF 434 max. HUF 39,933
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	0.469%, min. HUF 111 max. HUF 26,631	0.489%, min. HUF 115 max. HUF 27,802
Charge calculated by foreign bank (in case of bearing correspondent bank's charges)	-	Effective cost, min EUR 33.19	Effective cost, min EUR 34.65
Subsequent data modification or revocation	-	EUR 33.19	EUR 34.65
Data supply in case of incomplete payment order	-	EUR 33.19	EUR 34.65
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 16.59	Min. EUR 17.31
Extra charge of urgent fulfilment	-	EUR 33.19	EUR 34.65
Credit of postal payment order	-	HUF 551	HUF 575
Fulfilment of domestic HUF standing order	paper-based	0.756%, min. HUF 80 max. HUF 41,590	0.789%, min. HUF 83 max. HUF 43,419
Fulfilment of domestic HUF standing order	KDB NetBank	HUF 80	HUF 83
Standing order modification/revocation on paper-based order	paper-based	HUF 828	HUF 864
Standing order modification/revocation on KDB NetBank	KDB NetBank	HUF 31	HUF 32
Set up hold funds via KDB NetBank	KDB NetBank	HUF 64	HUF 66

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
Hold funds cancellation via KDB NetBank	KDB NetBank	HUF 64	HUF 66
Fulfilment of authorization on direct debit (e.g. payment of utility bills) - paper-based and via KDB NetBank	-	HUF 67/pc	HUF 69/pc
Modification or revocation of authorization of direct debit	paper-based	HUF 329	HUF 343
Modification or revocation of authorization of direct debit	KDB NetBank	HUF 163	HUF 170
Sending payment request	KDB NetBank	HUF 60	HUF 62
Recall of sent payment request - standard fee	KDB NetBank	HUF 60	HUF 62
Reject of incoming payment request - standard fee	KDB NetBank	HUF 60	HUF 62
Blocking of receipt of payment requests - standard fee	paper based	HUF 2,000	HUF 2,088
Blocking of receipt of payment requests - standard fee	KDB NetBank	HUF 500	HUF 522
Unblocking of receipt of payment requests	paper based	HUF 2,000	HUF 2,088
Unblocking of receipt of payment requests	KDB NetBank	HUF 500	HUF 522
Limit setup/modification - standard fee	paper based	HUF 500	HUF 522
Limit setup/modification - standard fee	KDB NetBank	HUF 150	HUF 156
Initiation of collection order based on authorization letter	-	HUF 1,243/pc	HUF 1,297/pc
Registration fee of authorization letter	-	HUF 1,243/pc	HUF 1,297/pc
Collection order with execution purpose	-	HUF 1,243/pc	HUF 1,297/pc
Initiation of Promissory Note collection	-	HUF 1,243/pc	HUF 1,297/pc
Full SMS service (credits and debits)	-	HUF 495/month	HUF 516/month
Mini SMS service (only debits)	-	HUF 329/month	HUF 343/month
Authentication tool (ViCA) registration fee - normal fee	-	HUF 1,919	HUF 2,003
Replacement of authentication tool (ViCA) (request for new registration password) - normal fee	-	HUF 319	HUF 333
Reactivation of blocked authentication tool (ViCA) due to the user's fault - normal fee	-	HUF 319	HUF 333
HUF cash withdrawal	-	1.164% max. HUF 79,702	1.215% max. HUF 83,208
USD/EUR cash withdrawal	-	1.229%, max. EUR 99.61	1.283%, max. EUR 103.99
CHF/GBP cash withdrawal	-	1.728%, max. EUR 249.06	1.804%, max. EUR 260.01
Extra charge of urgent case - HUF withdrawal	-	0.329%	0.343%
Extra charge of urgent case - FX withdrawal	-	0.828%	0.864%
CLASSIC - Card issuance fee	-	HUF 6,972	HUF 7,278

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
GOLD - Card issuance fee	-	HUF 20,755	HUF 21,668
CLASSIC - Yearly fee from the 2nd year	-	HUF 6,972	HUF 7,278
GOLD - Yearly fee from the 2nd year	-	HUF 20,755	HUF 21,668
Postal charges of bankcard / PIN code to inland	-	HUF 994	HUF 1,037
Storage of bankcard / PIN code (monthly)	-	HUF 329/month	HUF 343/month
Charges of repeated posting of bankcard / PIN code	-	HUF 1,659	HUF 1,731
CLASSIC/GOLD - Card reissue fee	-	HUF 3,319	HUF 3,465
Reprint of PIN code	-	HUF 828	HUF 864
Card emergency issuance fee	-	HUF 5,810	HUF 6,065
Cash withdrawal in own ATM	-	HUF 170, max. HUF 170 for every HUF 1,000,000, or part thereof of the total amount	HUF 177, max. HUF 177 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal in other domestic ATM	-	HUF 431 + 0.629%, max. HUF 6,721 for every HUF 1,000,000, or part thereof of the total amount	HUF 449 + 0.656%, max. HUF 7,009 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 1,996 + 1.028%, max. HUF 12,276 for every HUF 1,000,000, or part thereof of the total amount	HUF 2,083 + 1.073%, max. HUF 12,813 for every HUF 1,000,000, or part thereof of the total amount
EUR cash withdrawal abroad in EEA country in ATM	-	HUF 431 + 0.629%, max. HUF 6,721 for every HUF 1,000,000, or part thereof of the total amount	HUF 449 + 0.656%, max. HUF 7,009 for every HUF 1,000,000, or part thereof of the total amount
Limit modification fee	paper based	HUF 246	HUF 256
Limit modification fee – standard fee	KDB NetBank	HUF 246	HUF 256
Balance inquiry in Hungary	-	HUF 80	HUF 83
Cash withdrawal on POS in other bank or Post office	-	HUF 510 + 0.938%, max. HUF 9,890 for every HUF 1,000,000, or part thereof of the total amount	HUF 532 + 0.979%, max. HUF 10,322 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 2,750 + 1.099%, max. HUF 13,740 for every HUF 1,000,000, or part thereof of the total amount	HUF 2,871 + 1.147%, max. HUF 14,341 for every HUF 1,000,000, or part thereof of the total amount
EUR cash withdrawal abroad in EEA country on POS	-	HUF 510 + 0.938%, max. HUF 9,890 for every HUF 1,000,000, or part thereof of the total amount	HUF 532 + 0.979%, max. HUF 10,322 for every HUF 1,000,000, or part thereof of the total amount
CLASSIC/GOLD - Emergency card replacement in foreign country	-	EUR 365.30	EUR 381.37
CLASSIC/GOLD - Emergency cash advance	-	EUR 282.27	EUR 294.68
CLASSIC/GOLD - Receding from emergency card replacement or cash withdrawal	-	EUR 91.30	EUR 95.31
Copy of sales receipt	-	HUF 8,302	HUF 8,667

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
Electronic account package			
Package keeping fee - if conditions are not fulfilled	-	HUF 649/month	HUF 677/month
HUF transfer to other domestic bank	paper-based	0.627%, min. HUF 497 max. HUF 56,616	0.654%, min. HUF 518 max. HUF 59,107
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 83	HUF 86
Fulfilment of authorization on direct debit	-	HUF 31	HUF 32
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.788%, min EUR 15.99 max. EUR 254.98	0.822%, min EUR 16.69 max. EUR 266.19
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.469%, min EUR 15.99 max. EUR 232.57	0.489%, min EUR 16.69 max. EUR 242.80
EUR transfer to account kept with other bank in other EEA country	paper-based	0.627%, min. HUF 497 max. HUF 56,616	0.654%, min. HUF 518 max. HUF 59,107
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	HUF 83	HUF 86
HUF cash withdrawal from cashier	-	1.210% max. HUF 35,058	1.263% max. HUF 36,600
'A' account package			
Package keeping fee	-	HUF 524/month	HUF 547/month
HUF transfer to other domestic bank	paper-based	1.028%, min. HUF 416 max. HUF 38,250	1.073%, min. HUF 434 max. HUF 39,933
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 163	HUF 170
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.788%, min. EUR 15.99 max. EUR 254.98	0.822%, min. EUR 16.69 max. EUR 266.19
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.469%, min EUR 15.99 max. EUR 232.57	0.489%, min EUR 16.69 max. EUR 242.80
EUR transfer to account kept with other bank in other EEA country	paper-based	0.788%, min. HUF 416 max. HUF 38,250	0.822%, min. HUF 434 max. HUF 39,933
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	HUF 163	HUF 170
Cash withdrawal from own ATM	-	HUF 170	HUF 177
Cash withdrawal from other domestic ATM	-	HUF 431 + 0.629%, max. HUF 6,721 for every HUF 1,000,000, or part thereof of the total amount	HUF 449 + 0.656%, max. HUF 7,009 for every HUF 1,000,000, or part thereof of the total amount
SUPER account package			
Package keeping fee	-	HUF 683/month	HUF 713/month
HUF transfer to other domestic bank	paper-based	HUF 209	HUF 218
HUF transfer to other domestic bank (in case of instant domestic HUF	KDB NetBank	HUF 78	HUF 81

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
payment order requirements are not fulfilled)			
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	paper-based	EUR 27.19	EUR 28.38
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	EUR 18.25	EUR 19.05
EUR transfer to account kept with other bank in other EEA country	paper-based	HUF 209	HUF 218
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	HUF 78	HUF 81
Cash withdrawal from own ATM	-	HUF 170	HUF 177
Cash withdrawal from other domestic ATM	-	HUF 431 + 0.629%, max. HUF 6,721 for every HUF 1,000,000, or part thereof of the total amount	HUF 449 + 0.656%, max. HUF 7,009 for every HUF 1,000,000, or part thereof of the total amount
GOLD account package			
Package keeping fee	-	HUF 3,502/month	HUF 3,656/month
HUF transfer to other domestic bank	paper-based	HUF 209	HUF 218
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 78	HUF 81
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	paper-based	EUR 27.19	EUR 28.38
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	EUR 18.25	EUR 19.05
EUR transfer to account kept with other bank in other EEA country	paper-based	HUF 209	HUF 218
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	HUF 78	HUF 81
Cash withdrawal from other domestic ATM	-	HUF 431 + 0.629%, max. HUF 6,721 for every HUF 1,000,000, or part thereof of the total amount	HUF 449 + 0.656%, max. HUF 7,009 for every HUF 1,000,000, or part thereof of the total amount
BG 'A' account package			
Package keeping fee	-	HUF 431/month	HUF 449/month
HUF transfer to other domestic bank	paper-based	1.028%, min. HUF 416 max. HUF 38,250	1.073%, min. HUF 434 max. HUF 39,933
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 163	HUF 170
Fulfilment of authorization on direct debit	-	HUF 67	HUF 69
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.788%, min. EUR 15.99 max. EUR 254.98	0.822%, min. EUR 16.69 max. EUR 266.19

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.469%, min EUR 15.99 max. EUR 232.57	0.489%, min EUR 16.69 max. EUR 242.80
EUR transfer to account kept with other bank in other EEA country	paper-based	0.788%, min. HUF 416 max. HUF 38,250	0.822%, min. HUF 434 max. HUF 39,933
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	HUF 163	HUF 170
Cash withdrawal from own ATM	-	HUF 170	HUF 177
Cash withdrawal from other domestic ATM	-	HUF 431 + 0.629%, max. HUF 6,721 for every HUF 1,000,000, or part thereof of the total amount	HUF 449 + 0.656%, max. HUF 7,009 for every HUF 1,000,000, or part thereof of the total amount
BG Gold account package			
Package keeping fee	-	HUF 3,502/month	HUF 3,656/month
HUF transfer to other domestic bank	paper-based	HUF 209	HUF 218
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 78	HUF 81
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	paper-based	EUR 27.19	EUR 28.38
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	EUR 18.25	EUR 19.05
EUR transfer to account kept with other bank in other EEA country	paper-based	HUF 209	HUF 218
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	HUF 78	HUF 81
Cash withdrawal from other domestic ATM	-	HUF 431 + 0.629%, max. HUF 6,721 for every HUF 1,000,000, or part thereof of the total amount	HUF 449 + 0.656%, max. HUF 7,009 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 430/month	HUF 448/month
Account keeping fee - FX account	-	EUR 1.75/month	EUR 1.82/month
Postal fee of account statement abroad - HUF account	-	HUF 828	HUF 864
Postal fee of account statement abroad - FX account	-	EUR 3.29	EUR 3.43
Copy of statement - HUF account	-	HUF 545/pc	HUF 568/pc
Copy of statement - FX account	-	EUR 1.63/pc	EUR 1.70/pc
Sending fax inland/page - HUF account	-	HUF 828	HUF 864
Sending fax inland/page - FX account	-	EUR 3.29	EUR 3.43
Sending fax abroad/page - HUF account	-	HUF 2,488	HUF 2,597
Sending fax abroad/page - FX account	-	EUR 9.94	EUR 10.37
Preparation of certificates - HUF account	-	HUF 1,659	HUF 1,731

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
Preparation of certificates - FX account	-	EUR 6.61	EUR 6.90
Making copy of other documents - HUF account	-	HUF 163/page	HUF 170/page
Making copy of other documents - FX account	-	EUR 0.80/page	EUR 0.83/page
Rental fee for postbox - HUF account	-	HUF 1,741/month	HUF 1,817/month
Rental fee for postbox - FX account	-	EUR 6.61/month	EUR 6.90/month
Checkbook for cash withdrawal	-	HUF 8,302/pc	HUF 8,667/pc
Declaration for death case later or modification thereof - HUF account	-	HUF 3,319	HUF 3,465
Declaration for death case later or modification thereof - FX account	-	EUR 13.26	EUR 13.84
HUF internal transfer	paper-based	0.254%, min. HUF 314 max. HUF 8,345 + (0.45% max. HUF 20,000)	0.265%, min. HUF 327 max. HUF 8,712 + (0.45% max. HUF 20,000)
HUF internal transfer (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 24 + (0.45% max. HUF 20,000)	HUF 25 + (0.45% max. HUF 20,000)
HUF transfer between own accounts	paper-based	HUF 257	HUF 268
HUF transfer between own accounts (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 24	HUF 25
FX internal transfer	paper-based	EUR 18.25 + (0.45% max. HUF 20,000)	EUR 19.05 + (0.45% max. HUF 20,000)
FX internal transfer	KDB NetBank	EUR 3.29 + (0.45% max. HUF 20,000)	EUR 3.43 + (0.45% max. HUF 20,000)
FX transfer between own accounts	paper-based	EUR 1.63	EUR 1.70
HUF transfer to other domestic bank	paper-based	0.382%, min. HUF 416 max. HUF 13,354 + (0.45% max. HUF 20,000)	0.398%, min. HUF 434 max. HUF 13,941 + (0.45% max. HUF 20,000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.110%, min. HUF 111 max. HUF 1,734 + (0.45% max. HUF 20,000)	0.114%, min. HUF 115 max. HUF 1,810 + (0.45% max. HUF 20,000)
Modification, revocation and recall of transfer order	-	HUF 4,979/pc	HUF 5,198/pc
VIBER transfer	paper-based	0.828%, min. HUF 16,604 max. HUF 166,051 + (0.45% max. HUF 20,000)	0.864%, min. HUF 17,334 max. HUF 173,357 + (0.45% max. HUF 20,000)
VIBER transfer	KDB NetBank	0.413%, min. HUF 16,604 max. HUF 166,051 + (0.45% max. HUF 20,000)	0.431%, min. HUF 17,334 max. HUF 173,357 + (0.45% max. HUF 20,000)
HUF transfer abroad	paper-based	0.828%, min. HUF 16,604 max. HUF 166,051 + (0.45% max. HUF 20,000)	0.864%, min. HUF 17,334 max. HUF 173,357 + (0.45% max. HUF 20,000)
HUF transfer abroad	KDB NetBank	0.348%, min. HUF 13,963 max. HUF 139,634 + (0.45% max. HUF 20,000)	0.363%, min. HUF 14,577 max. HUF 145,777 + (0.45% max. HUF 20,000)
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.430%, min. EUR 15.99 max. EUR 184.06 + (0.45% max. HUF 20,000)	0.448%, min. EUR 16.69 max. EUR 192.15 + (0.45% max. HUF 20,000)

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FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.222%, min. EUR 15.99 max. EUR 172.86 + (0.45% max. HUF 20,000)	0.231%, min. EUR 16.69 max. EUR 180.46 + (0.45% max. HUF 20,000)
EUR transfer to account kept with other bank in other EEA country	paper-based	0.382%, min. HUF 416 max. HUF 13,354 + (0.45% max. HUF 20,000)	0.398%, min. HUF 434 max. HUF 13,941 + (0.45% max. HUF 20,000)
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	0.110%, min. HUF 111 max. HUF 1,734 + (0.45% max. HUF 20,000)	0.114%, min. HUF 115 max. HUF 1,810 + (0.45% max. HUF 20,000)
Charge calculated by foreign bank (in case of bearing correspondent bank's charges)	-	Effective cost, min EUR 33.19	Effective cost, min EUR 34.65
Subsequent data modification or revocation	-	EUR 33.19	EUR 34.65
Data supply in case of incomplete payment order	-	EUR 33.19	EUR 34.65
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 16.59	Min. EUR 17.31
Extra charge of urgent fulfilment	-	EUR 33.19	EUR 34.65
Credit of postal payment order (for contract concluded before 16 Oct 2018)	-	HUF 551	HUF 575
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 398/item	According to the valid and relevant conditions of the Hungarian Post + HUF 415/item
Fulfilment of domestic HUF standing order	paper-based	0.301%, min. HUF 80 max. HUF 16,693 + (0.45% max. HUF 20,000)	0.314%, min. HUF 83 max. HUF 17,427 + (0.45% max. HUF 20,000)
Fulfilment of domestic HUF standing order	KDB NetBank	HUF 80 + (0.45% max. HUF 20,000)	HUF 83 + (0.45% max. HUF 20,000)
Standing order modification/ revocation on paper-based order	paper-based	HUF 828	HUF 864
Standing order modification/ revocation on KDB NetBank	KDB NetBank	HUF 31	HUF 32
Set up hold funds via KDB NetBank	KDB NetBank	HUF 64	HUF 66
Hold funds cancellation via KDB NetBank	KDB NetBank	HUF 64	HUF 66
Fulfilment of authorization on direct debit (e.g. payment of utility bills) - paper-based and via KDB NetBank	-	HUF 67/pc + (0.45%, max. HUF 20,000/pc)	HUF 69/pc + (0.45%, max. HUF 20,000/pc)
Modification or revocation of authorization of direct debit	paper-based	HUF 329	HUF 343
Modification or revocation of authorization of direct debit	KDB NetBank	HUF 163	HUF 170
Sending payment request	KDB NetBank	HUF 60	HUF 62
Recall of sent payment request - standard fee	KDB NetBank	HUF 60	HUF 62

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
Reject of incoming payment request-standard fee	KDB NetBank	HUF 60	HUF 62
Blocking of receipt of payment requests - standard fee	paper based	HUF 2,000	HUF 2,088
Blocking of receipt of payment requests - standard fee	KDB NetBank	HUF 500	HUF 522
Unblocking of receipt of payment requests	paper based	HUF 2,000	HUF 2,088
Unblocking of receipt of payment requests	KDB NetBank	HUF 500	HUF 522
Limit setup/modification - standard fee	paper based	HUF 500	HUF 522
Limit setup/modification - standard fee	KDB NetBank	HUF 150	HUF 156
Initiation of collection order based on authorization letter	-	HUF 1,243/pc	HUF 1,297/pc
Registration fee of authorization letter	-	HUF 1,243/pc	HUF 1,297/pc
Collection order with execution purpose	-	HUF 1,243/pc	HUF 1,297/pc
Initiation of Promissory Note collection	-	HUF 1,243/pc	HUF 1,297/pc
Full SMS service (credits and debits)	-	HUF 495/month	HUF 516/month
Mini SMS service (only debits)	-	HUF 329/month	HUF 343/month
Authentication tool (ViCA) registration fee - normal fee	-	HUF 1,919	HUF 2,003
Replacement of authentication tool (ViCA) (request for new registration password) - normal fee	-	HUF 319	HUF 333
Reactivation of blocked authentication tool (ViCA) due to the user's fault - normal fee	-	HUF 319	HUF 333
HUF cash withdrawal	-	0.264% + 0.90%, max. HUF 11,640 for every HUF 1,000,000, or part thereof of the total amount	0.275% + 0.90%, max. HUF 11,750 for every HUF 1,000,000, or part thereof of the total amount
USD/EUR cash withdrawal	-	0.329% + 0.90%, max. USD/EUR 61.45 for every USD/EUR 5,000, or part thereof of the total amount	0.343% + 0.90%, max. USD/EUR 62.15 for every USD/EUR 5,000, or part thereof of the total amount
CHF/GBP cash withdrawal	-	0.828% + 0.90%, max. CHF/GBP 86.40 for every CHF/GBP 5,000, or part thereof of the total amount	0.864% + 0.90%, max. CHF/GBP 88.20 for every CHF/GBP 5,000, or part thereof of the total amount
Extra charge of urgent case - HUF withdrawal	-	0.329%	0.343%
Extra charge of urgent case - FX withdrawal	-	0.828%	0.864%
CLASSIC - Card issuance fee	-	HUF 6,972	HUF 7,278
GOLD - Card issuance fee	-	HUF 20,755	HUF 21,668
CLASSIC - Yearly fee from the 2nd year	-	HUF 6,972	HUF 7,278
GOLD - Yearly fee from the 2nd year	-	HUF 20,755	HUF 21,668

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
Postal charges of bankcard / PIN code to inland	-	HUF 994	HUF 1,037
Storage of bankcard / PIN code (monthly)	-	HUF 329/month	HUF 343/month
Charges of repeated posting of bankcard / PIN code	-	HUF 1,659	HUF 1,731
CLASSIC/GOLD - Card reissue fee	-	HUF 3,319	HUF 3,465
Reprint of PIN code	-	HUF 828	HUF 864
Card emergency issuance fee	-	HUF 5,810	HUF 6,065
Cash withdrawal in own ATM	-	HUF 170 + 0.90%, max. HUF 9,170 for every HUF 1,000,000, or part thereof of the total amount	HUF 177 + 0.90%, max. HUF 9,177 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal in other domestic ATM	-	HUF 431 + 0.329% + 0.90%, max. HUF 12,721 for every HUF 1,000,000, or part thereof of the total amount	HUF 449 + 0.343% + 0.90%, max. HUF 12,879 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 1,991 + 0.828% + 0.90%, max. HUF 19,271 for every HUF 1,000,000, or part thereof of the total amount	HUF 2,078 + 0.864% + 0.90%, max. HUF 19,718 for every HUF 1,000,000, or part thereof of the total amount
EUR cash withdrawal abroad in EEA country in ATM	-	HUF 431 + 0.329% + 0.90%, max. HUF 12,721 for every HUF 1,000,000, or part thereof of the total amount	HUF 449 + 0.343% + 0.90%, max. HUF 12,879 for every HUF 1,000,000, or part thereof of the total amount
Limit modification fee	paper based	HUF 246	HUF 256
Limit modification fee – standard fee	KDB NetBank	HUF 246	HUF 256
Balance inquiry in Hungary	-	HUF 80	HUF 83
Balance inquiry abroad	-	HUF 163	HUF 170
Cash withdrawal on POS in other bank or Post office	-	HUF 529 + 0.661% + 0.90%, max. HUF 16,139 for every HUF 1,000,000, or part thereof of the total amount	HUF 552 + 0.690% + 0.90%, max. HUF 16,452 for every HUF 1,000,000, or part thereof of the total amount
Purchase with cashback	-	HUF 585 + 0.563%	HUF 610 + 0.587%
Cash withdrawal abroad on POS (except EUR cash withdrawal abroad in EEA country on POS)	-	HUF 2,821 + 0.828% + 0.90%, max. HUF 20,101 for every HUF 1,000,000, or part thereof of the total amount	HUF 2,945 + 0.864% + 0.90%, max. HUF 20,585 for every HUF 1,000,000, or part thereof of the total amount
EUR cash withdrawal abroad in EEA country on POS	-	HUF 529 + 0.661% + 0.90%, max. HUF 16,139 for every HUF 1,000,000, or part thereof of the total amount	HUF 552 + 0.690% + 0.90%, max. HUF 16,452 for every HUF 1,000,000, or part thereof of the total amount
CLASSIC/GOLD - Emergency card replacement	-	EUR 365.30	EUR 381.37
CLASSIC/GOLD - Emergency cash advance	-	EUR 282.27	EUR 294.68
CLASSIC/GOLD - Receding from emergency card replacement or cash withdrawal	-	EUR 91.30	EUR 95.31
Copy of sales receipt	-	HUF 8,302	HUF 8,667
Partner Light account package			
Package keeping fee	-	HUF 580/month	HUF 605/month

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
HUF transfer to other domestic bank	paper-based	0.254%, min. HUF 299 max. HUF 13,354 + (0.45% max. HUF 20,000)	0.265%, min. HUF 312 max. HUF 13,941 + (0.45% max. HUF 20,000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.254%, min. HUF 299 max. HUF 8,345 + (0.45% max. HUF 20,000)	0.265%, min. HUF 312 max. HUF 8,712 + (0.45% max. HUF 20,000)
VISA Classic HUF bankcard yearly fee from the 2nd year (in case of Partner Light Account Package concluded before 21 August 2019)	-	HUF 4,000	HUF 4,176
Cash withdrawal from own ATM	-	HUF 141 + (0.90%), max. HUF 9,141 for every HUF 1,000,000, or part thereof of the total amount	HUF 147 + (0.90%), max. HUF 9,147 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal from other domestic ATM	-	HUF 458 + (0.90%), max. HUF 9,458 for every HUF 1,000,000, or part thereof of the total amount	HUF 478 + (0.90%), max. HUF 9,478 for every HUF 1,000,000, or part thereof of the total amount
Partner Mezzo account package			
Package keeping fee	-	HUF 765/month	HUF 798/month
HUF transfer to other domestic bank	paper-based	0.254%, min. HUF 299 max. HUF 8,345 + (0.30% max. HUF 10.000)	0.265%, min. HUF 312 max. HUF 8,712 + (0.30% max. HUF 10.000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.254%, min. HUF 215 max. HUF 8,345 + (0.45% max. HUF 20,000)	0.265%, min. HUF 224 max. HUF 8,712 + (0.45% max. HUF 20,000)
Cash withdrawal from own ATM	-	HUF 141 + (0.90%), max. HUF 9,141 for every HUF 1,000,000, or part thereof of the total amount	HUF 147 + (0.90%), max. HUF 9,147 for every HUF 1,000,000, or part thereof of the total amount
Cash withdrawal from other domestic ATM	-	HUF 458 + (0.90%), max. HUF 9,458 for every HUF 1,000,000, or part thereof of the total amount	HUF 478 + (0.90%), max. HUF 9,478 for every HUF 1,000,000, or part thereof of the total amount
Partner Plus account package			
Package keeping fee	-	HUF 1,651/month	HUF 1,723/month
HUF transfer to other domestic bank	paper-based	HUF 246 + (0.45% max. HUF 20,000)	HUF 256 + (0.45% max. HUF 20,000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 232 + (0.45% max. HUF 20,000)	HUF 242 + (0.45% max. HUF 20,000)
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.415% min. EUR 7.99 max. EUR 132.85 + (0.45% max. HUF 20,000)	0.433% min. EUR 8.34 max. EUR 138.69 + (0.45% max. HUF 20,000)
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.415% min. EUR 7.99 max. EUR 67.21 + (0.45% max. HUF 20,000)	0.433% min. EUR 8.34 max. EUR 70.16 + (0.45% max. HUF 20,000)
EUR transfer to account kept with other bank in other EEA country	paper-based	HUF 246 + (0.45% max. HUF 20,000)	HUF 256 + (0.45% max. HUF 20,000)

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	HUF 232 + (0.45% max. HUF 20,000)	HUF 242 + (0.45% max. HUF 20,000)
Cash withdrawal from other domestic ATM	-	HUF 398 + 0.90%, max. HUF 9,398 for every HUF 1,000,000 or part thereof of the total amount	HUF 415 + 0.90%, max. HUF 9,415 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 899/month	HUF 938/month
HUF transfer to other domestic bank	paper-based	HUF 246 + (0.45% max. HUF 20,000)	HUF 256 + (0.45% max. HUF 20,000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 232 + (0.45% max. HUF 20,000)	HUF 242 + (0.45% max. HUF 20,000)
HUF cash withdrawal from cashier	-	0.415% + 0.90%, max. HUF 13,150 for every HUF 1,000,000, or part thereof of the total amount	0.433% + 0.90%, max. HUF 13,330 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 2,485/month	HUF 2,594/month
Package keeping fee - if conditions are fulfilled	-	HUF 637/month	HUF 665/month
HUF transfer to other domestic bank	paper-based	HUF 246 + (0.45% max. HUF 20,000)	HUF 256 + (0.45% max. HUF 20,000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 232 + (0.45% max. HUF 20,000)	HUF 242 + (0.45% max. HUF 20,000)
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.415% min. EUR 7.99 max. EUR 132.85 + (0.45% max. HUF 20,000)	0.433% min. EUR 8.34 max. EUR 138.69 + (0.45% max. HUF 20,000)
Foreign exchange transfer (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.415% min. EUR 7.99 max. EUR 49.59 + (0.45% max. HUF 20,000)	0.433% min. EUR 8.34 max. EUR 51.77 + (0.45% max. HUF 20,000)
EUR transfer to account kept with other bank in other EEA country	paper-based	HUF 246 + (0.45% max. HUF 20,000)	HUF 256 + (0.45% max. HUF 20,000)
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	HUF 232 + (0.45% max. HUF 20,000)	HUF 242 + (0.45% max. HUF 20,000)
VISA CHIP Gold HUF bankcard issuance fee	-	HUF 9,838	HUF 10,270
VISA CHIP Gold HUF bankcard yearly fee from the 2nd year	-	HUF 9,838	HUF 10,270
VISA CHIP Classic HUF supplementary bankcard issuance fee	-	HUF 3,441	HUF 3,592
VISA CHIP Classic HUF supplementary bankcard yearly fee from the 2nd year	-	HUF 3,441	HUF 3,592

Concerned list of conditions / fee items	Order submission channel	Non-discounted fees valid until 30 June 2026	Fees valid from 1 July 2026
Cash withdrawal from other domestic ATM	-	HUF 398 + 0.90%, max. HUF 9,398 for every HUF 1,000,000 or part thereof of the total amount	HUF 415 + 0.90%, max. HUF 9,415 for every HUF 1,000,000 or part thereof of the total amount
HUF cash withdrawal from cashier	-	0.494% + 0.90%, max. HUF 13,940 for every HUF 1,000,000 or part thereof of the total amount	0.515% + 0.90%, max. HUF 14,150 for every HUF 1,000,000 or part thereof of the total amount

The Bank adjusts the fees based on the following reasons specified in point IV. 3.1. of General Terms and Conditions on payment accounts, payment services and deposits: the 4.40% rate of the annual consumer price index for 2025.

List of Conditions that enter into force on 1 July 2026 can be found from 30 April 2026 on www.kdbbank.eu and the customer areas at our branch.

Budapest, 30 April 2026

KDB Bank Europe Ltd.