

Announcement on modifications of corporate 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 lists 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
<i>List of conditions for corporates and other organisations</i>			
Account keeping fee - HUF account	-	HUF 3,020/month	HUF 3,274/month
Account keeping fee - FX account	-	EUR 11.60/month	EUR 12.57/month
Capital account opening and issue of certificate	-	HUF 10,000	HUF 11,892
Postal fee of account statement abroad - HUF account	-	HUF 500	HUF 594
Postal fee of account statement abroad - FX account	-	EUR 2	EUR 2.37
Postal charges of daily statement inland - HUF account	-	HUF 250/pc	HUF 297/pc
Postal charges of daily statement inland - FX account	-	EUR 1/pc	EUR 1.18/pc
Copy of statement - HUF account	-	HUF 330/pc	HUF 392/pc
Copy of statement - FX account	-	EUR 1/pc	EUR 1.18/pc
Monthly account movement list - HUF account	-	HUF 1,000/started month	HUF 1,189/started month
Monthly account movement list - FX account	-	EUR 4/started month	EUR 4.75/started month
Preparation of certificates - HUF account	-	HUF 2,000	HUF 2,378
Preparation of certificates - FX account	-	EUR 8	EUR 9.51
Certificate on transfer towards National Tax and Customs Office	-	HUF 500/item	HUF 594/item
Certificate on VIBER transfer	-	HUF 2,000	HUF 2,378
Bank information - HUF account	-	HUF 5,000	HUF 5,946
Bank information - FX account	-	EUR 20	EUR 23.78
Bank information for audit purposes - HUF account	-	HUF 5,490	HUF 6,528
Bank information for audit purposes - FX account	-	EUR 20	EUR 23.78
Domestic fax /page - HUF account	-	HUF 500	HUF 594
Domestic fax /page - FX account	-	EUR 2	EUR 2.37
Fax abroad /page - HUF account	-	HUF 1,500	HUF 1,783
Fax abroad /page - FX account	-	EUR 6	EUR 7.13
Rental fee for postbox - HUF account	-	HUF 1,050/month	HUF 1,248/month
Rental fee for postbox - FX account	-	EUR 4/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
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
Document examination fee of clients registered abroad	-	HUF 10,500	HUF 12,486
HUF internal transfer	paper-based	HUF 232	HUF 251
HUF internal transfer (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	HUF 55	HUF 59
HUF Internal transfer (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	HUF 55	HUF 59

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
HUF internal transfer (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 16	HUF 17
HUF Internal transfer (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	HUF 16	HUF 17
HUF transfer between own accounts	paper-based	HUF 114	HUF 123
HUF transfer between own accounts (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 17	HUF 18
HUF transfer between own accounts (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	HUF 17	HUF 18
HUF transfer between own accounts (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	HUF 17	HUF 18
HUF transfer between own accounts (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	HUF 17	HUF 18
FX internal transfer	paper-based	EUR 16.90	EUR 18.32
FX internal transfer	KDB PC Kontakt	EUR 16.90	EUR 18.32
FX internal transfer	KDB NetBank	EUR 4.40	EUR 4.77
FX transfer between own accounts	paper-based	EUR 1.10	EUR 1.19
FX transfer between own accounts	KDB PC Kontakt	EUR 0.05	EUR 0.06
FX transfer between own accounts	KDB NetBank	EUR 0.05	EUR 0.06
HUF transfer to other domestic bank	paper-based	0.31% min. HUF 287 max. HUF 42,091	0.336% min. HUF 311 max. HUF 45,643
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.32% min. HUF 257 max. HUF 17,722	0.347% min. HUF 278 max. HUF 19,217
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.32% min. HUF 257 max. HUF 17,722	0.347% min. HUF 278 max. HUF 19,217
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	0.32% min. HUF 257 max. HUF 17,722	0.347% min. HUF 278 max. HUF 19,217
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	0.32% min. HUF 257 max. HUF 17,722	0.347% min. HUF 278 max. HUF 19,217
Modification, revocation and recall of transfer order (except VIBER)	-	HUF 3,324/pc	HUF 3,604/pc
VIBER transfer	paper-based	0.55% min. HUF 11,050 max. HUF 110,500	0.596% min. HUF 11,982 max. HUF 119,826
VIBER transfer	KDB NetBank	0.38% min. HUF 11,050 max. HUF 110,500	0.412% min. HUF 11,982 max. HUF 119,826
VIBER transfer	KDB PC Kontakt	0.38% min. HUF 11,050 max. HUF 110,500	0.412% min. HUF 11,982 max. HUF 119,826
HUF transfer abroad	paper-based	0.55% min. HUF 11,050 max. HUF 110,500	0.596% min. HUF 11,982 max. HUF 119,826
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.26% min. EUR 22 max. EUR 310	0.281% min. EUR 23.85 max. EUR 336.16
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	KDB PC Kontakt	0.26% min. EUR 22 max. EUR 310	0.281% min. EUR 23.85 max. EUR 336.16

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	0.23% min. EUR 10 max. EUR 132	0.249% min. EUR 10.84 max. EUR 143.14
EUR transfer to account kept with other bank in other EEA country	paper-based	0.26% min. HUF 287 max. HUF 42,091	0.281% min. HUF 311 max. HUF 45,643
EUR transfer to account kept with other bank in other EEA country	KDB PC Kontakt	0.26% min. HUF 257 max. HUF 17,722	0.281% min. HUF 278 max. HUF 19,217
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	0.23% min. HUF 257 max. HUF 17,722	0.249% min. HUF 278 max. HUF 19,217
Charge calculated by foreign bank (in case of bearing correspondent bank's charges)	-	Effective cost min. EUR 22	Effective cost min. EUR 23.85
Subsequent data modification or revocation	-	EUR 22	EUR 23.85
Data supply in case of incomplete payment order	-	EUR 22	EUR 23.85
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 11	Min. EUR 11.92
Extra charge of urgent fulfilment	-	EUR 22	EUR 23.85
Cross border internal transfer - HUF transfer	paper-based	HUF 331	HUF 358
Cross border internal transfer - HUF transfer	KDB NetBank	HUF 88	HUF 95
Cross border internal transfer - HUF transfer	KDB PC Kontakt	HUF 88	HUF 95
Cross border internal transfer - FX transfer (except EUR)	paper-based	EUR 1.10	EUR 1.19
Cross border internal transfer - FX transfer (except EUR)	KDB NetBank	EUR 0.27	EUR 0.29
Cross border internal transfer - FX transfer (except EUR)	KDB PC Kontakt	EUR 0.27	EUR 0.29
Cross border internal transfer - EUR transfer	paper-based	HUF 331	HUF 358
Cross border internal transfer - EUR transfer	KDB NetBank	HUF 88	HUF 95
Cross border internal transfer - EUR transfer	KDB PC Kontakt	HUF 88	HUF 95
Data supply in case of incomplete payment order	-	EUR 11	EUR 11.92
Modification, revocation before processing	-	EUR 22	EUR 23.85
Door-to-door payment order - paper-based and via KDB NetBank	-	0.22% min. HUF 552 + Post cost	0.238% min. HUF 598 + Post cost
Credit of postal payment order	-	HUF 382	HUF 414
Fulfilment of domestic HUF standing order	paper-based	0.32% min. HUF 165 max. HUF 110,766	0.347% min. HUF 178 max. HUF 120,114
Fulfilment of domestic HUF standing order	KDB NetBank	0.32% min. HUF 165 max. HUF 16,614	0.347% min. HUF 178 max. HUF 18,016
Fulfilment of domestic HUF standing order	KDB PC Kontakt	0.32% min. HUF 165 max. HUF 16,614	0.347% min. HUF 178 max. HUF 18,016
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

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
Domestic HUF group transfer - Within KDB Bank	KDB NetBank	HUF 16/item	HUF 17/item
Domestic HUF group transfer - To other bank	KDB NetBank	0.10% min. HUF 60/item	0.108% min. HUF 65/item
Domestic HUF group transfer - Within KDB Bank	KDB PC Kontakt	HUF 16/item	HUF 17/item
Domestic HUF group transfer - To other bank	KDB PC Kontakt	0.10% min. HUF 60/item	0.108% min. HUF 65/item
Fulfilment of direct debit	KDB NetBank	HUF 40/item	HUF 47/item
Fulfilment of authorization on direct debit (e.g. payment of utility bills) - paper-based and via KDB NetBank	-	HUF 42/item	HUF 49/item
Modification or revocation of authorization of direct debit	KDB NetBank	HUF 100	HUF 118
Initiation of collection order based on authorization letter	-	HUF 828/pc	HUF 897/pc
Registration fee of authorization letter	-	HUF 828/pc	HUF 897/pc
Initiation of official transfer/ collection order with execution purpose	-	HUF 2,216	HUF 2,403
Initiation of Promissory Note collection	-	HUF 2,216	HUF 2,403
KDB PC Kontakt Midi - monthly fee	-	HUF 1,439+VAT	HUF 1,557+VAT
KDB PC Kontakt - contracting fee	-	HUF 8,866+VAT	HUF 9,586+VAT
KDB PC Kontakt - monthly fee	-	HUF 2,771+VAT	HUF 2,995+VAT
Full SMS service (credits and debits)	-	HUF 1,439/month	HUF 1,557/month
Mini SMS service (only debits)	-	HUF 1,105/month	HUF 1,198/month
Authentication tool (ViCA) registration fee - normal fee	-	HUF 1,500	HUF 1,719
Replacement of authentication tool (ViCA) (request for new registration password) - normal fee	-	HUF 1,500	HUF 1,719
Reactivation of blocked authentication tool (ViCA) due to the user's fault - normal fee	-	HUF 1,500	HUF 1,719
HUF cash deposit	-	0.05% min. HUF 200	0.059% min. HUF 237
HUF cash withdrawal	-	0.54% min. HUF 300 max. HUF 36,000	0.642% min. HUF 356 max. HUF 42,811
USD/EUR cash withdrawal	-	0.80% min. EUR 2	0.951% min. EUR 2.37
CHF/GBP cash withdrawal	-	0.95% min. EUR 2	1.129% min. EUR 2.37
Extra charge of urgent case - HUF withdrawal	-	0.20%	0.237%
Extra charge of urgent case - FX withdrawal	-	0.50%	0.594%
Business - Card issuance fee	-	HUF 13,500	HUF 16,054
Business - Yearly fee from the 2nd year	-	HUF 13,500	HUF 16,054
Postal charges of bankcard / PIN code to inland	-	HUF 940	HUF 1,019
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
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 200 + 0.20% min. HUF 400	HUF 237 + 0.237% min. HUF 475
Cash withdrawal in other domestic ATM	-	HUF 200 + 0.20% min. HUF 600	HUF 237 + 0.237% min. HUF 713

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 abroad in ATM (except EUR cash withdrawal abroad in EEA country in ATM)	-	HUF 1,200 + 0.10%	1,427 + 0.118%
EUR cash withdrawal abroad in EEA country in ATM	-	HUF 200 + 0.20% min. HUF 600	HUF 237 + 0.237% min. HUF 713
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 300 + 0.50% min. HUF 500	HUF 356 + 0.594% min. HUF 594
Cash withdrawal abroad on POS (except EUR cash withdrawal abroad in EEA country on POS)	-	HUF 2,000 + 0.10%	HUF 2,378 + 0.118%
EUR cash withdrawal abroad in EEA country on POS	-	HUF 300 + 0.50% min. HUF 500	HUF 356 + 0.594% min. HUF 594
Emergency card replacement	-	EUR 220	EUR 261.62
Emergency cash advance	-	EUR 170 (max. 1,000 USD can be taken)	EUR 202.16 (max. USD 1,000 can be taken)
Receding from emergency card replacement or cash withdrawal	-	EUR 55	EUR 65.4
Copy of sales receipt	-	HUF 5,000	HUF 5,946
Micro 4 account package			
Package keeping fee	-	HUF 514	HUF 557
Fee of account package type change	-	HUF 3,020	HUF 3,274
HUF transfer to other domestic bank	paper-based	0.71%, min. HUF 491 max. HUF 49,229	0.769%, min. HUF 532 max. HUF 53,383
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	0.71%, min. HUF 491 max. HUF 49,229	0.769%, min. HUF 532 max. HUF 53,383
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	0.71%, min. HUF 491 max. HUF 49,229	0.769%, min. HUF 532 max. HUF 53,383
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.71%, min. HUF 269 max. HUF 49,229	0.769%, min. HUF 291 max. HUF 53,383
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.71%, min. HUF 269 max. HUF 49,229	0.769%, min. HUF 291 max. HUF 53,383
VISA Business debit card annual fee (optional)	-	HUF 4,444	HUF 5,284
Electronic 5 account package			
Package keeping fee	-	HUF 6,507	HUF 7,056
Fee of account package type change	-	HUF 3,020	HUF 3,274
HUF transfer to other domestic bank	paper-based	0.74%, min. HUF 614 max. HUF 61,536	0.802%, min. HUF 665 max. HUF 66,729
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	0.39%, min. HUF 60 max. HUF 6,153	0.422%, min. HUF 65 max. HUF 6,672
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	0.39%, min. HUF 60 max. HUF 6,153	0.422%, min. HUF 65 max. HUF 6,672
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.39%, min. HUF 60 max. HUF 6,153	0.422%, min. HUF 65 max. HUF 6,672

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List of conditions of KDB Basic account package for corporates and other organisations			
Account keeping fee - HUF account	-	HUF 3,020/month	HUF 3,274/month
Account keeping fee - FX account	-	EUR 11.60/month	EUR 12.57/month
Capital account opening and issue of certificate	-	HUF 10,000	HUF 11,892
Postal fee of account statement abroad - HUF account	-	HUF 500	HUF 594
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Postal charges of daily statement inland - FX account	-	EUR 1/pc	EUR 1.18/pc
Copy of statement - HUF account	-	HUF 330/pc	HUF 392/pc
Copy of statement - FX account	-	EUR 1/pc	EUR 1.18/pc
Monthly account movement list - HUF account	-	HUF 1,000/started month	HUF 1,189/started month
Monthly account movement list - FX account	-	EUR 4/started month	EUR 4.75/started month
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Preparation of certificates - FX account	-	EUR 8	EUR 9.51
Certificate on transfer towards National Tax and Customs Office	-	HUF 500/item	HUF 594/item
Certificate on VIBER transfer	-	HUF 2,000	HUF 2,378
Bank information - HUF account	-	HUF 5,000	HUF 5,946
Bank information - FX account	-	EUR 20	EUR 23.78
Bank information for audit purposes - HUF account	-	HUF 5,490	HUF 6,528
Bank information for audit purposes - FX account	-	EUR 20	EUR 23.78
Domestic fax /page - HUF account	-	HUF 500	HUF 594
Domestic fax /page - FX account	-	EUR 2	EUR 2.37
Fax abroad /page - HUF account	-	HUF 1,500	HUF 1,783
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Post payment order form	-	HUF 15/pc	HUF 17/pc
Checkbook for cash withdrawal	-	HUF 5,000/pc	HUF 5,946/pc
Making copy of other documents - HUF account	-	HUF 100/page	HUF 118/page
Making copy of other documents - FX account	-	EUR 0.5/page	EUR 0.59/page
Document examination fee of clients registered abroad	-	HUF 10,500	HUF 12,486
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	HUF 232 + (0.3% max. HUF 6,000)	HUF 251 + (0.3% max. HUF 6,000)
HUF internal transfer (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	HUF 55 + (0.3% max. HUF 6,000)	HUF 59 + (0.3% max. HUF 6,000)
HUF Internal transfer (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	HUF 55 + (0.3% max. HUF 6,000)	HUF 59 + (0.3% max. HUF 6,000)

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HUF internal transfer (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 16 + (0.3% max. HUF 6,000)	HUF 17 + (0.3% max. HUF 6,000)
HUF Internal transfer (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	HUF 16 + (0.3% max. HUF 6,000)	HUF 17 + (0.3% max. HUF 6,000)
HUF transfer between own accounts	paper-based	HUF 114	HUF 123
HUF transfer between own accounts (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 17	HUF 18
HUF transfer between own accounts (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	HUF 17	HUF 18
HUF transfer between own accounts (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	HUF 17	HUF 18
HUF transfer between own accounts (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	HUF 17	HUF 18
FX internal transfer	paper-based	EUR 16.90 + (0.3% max. HUF 6,000)	EUR 18.32 + (0.3% max. HUF 6,000)
FX internal transfer	KDB PC Kontakt	EUR 16.90 + (0.3% max. HUF 6,000)	EUR 18.32 + (0.3% max. HUF 6,000)
FX internal transfer	KDB NetBank	EUR 4.40 + (0.3% max. HUF 6,000)	EUR 4.77 + (0.3% max. HUF 6,000)
FX transfer between own accounts	paper-based	EUR 1.10	EUR 1.19
FX transfer between own accounts	KDB PC Kontakt	EUR 0.05	EUR 0.06
FX transfer between own accounts	KDB NetBank	EUR 0.05	EUR 0.06
HUF transfer to other domestic bank	paper-based	0.18% min. HUF 287 + (0.3% max. HUF 6,000)	0.195% min. HUF 311 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.11% min. HUF 257 max. HUF 16,614 + (0.3% max. HUF 6,000)	0.119% min. HUF 278 max. HUF 18,016 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.11% min. HUF 257 max. HUF 16,614 + (0.3% max. HUF 6,000)	0.119% min. HUF 278 max. HUF 18,016 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	0.11% min. HUF 257 max. HUF 16,614 + (0.3% max. HUF 6,000)	0.119% min. HUF 278 max. HUF 18,016 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	0.11% min. HUF 257 max. HUF 16,614 + (0.3% max. HUF 6,000)	0.119% min. HUF 278 max. HUF 18,016 + (0.3% max. HUF 6,000)
Modification, revocation and recall of transfer order (except VIBER)		HUF 3,315/pc	HUF 3,594/pc
VIBER transfer	paper-based	0.55% min. HUF 11,050 max. HUF 110,500 + (0.3% max. HUF 6,000)	0.596% min. HUF 11,982 max. HUF 119,826 + (0.3% max. HUF 6,000)
VIBER transfer	KDB NetBank	0.38% min. HUF 11,050 max. HUF 110,500 + (0.3% max. HUF 6,000)	0.412% min. HUF 11,982 max. HUF 119,826 + (0.3% max. HUF 6,000)
VIBER transfer	KDB PC Kontakt	0.38% min. HUF 11,050 max. HUF 110,500 + (0.3% max. HUF 6,000)	0.412% min. HUF 11,982 max. HUF 119,826 + (0.3% max. HUF 6,000)
HUF transfer abroad	paper-based	0.55% min. HUF 11,050 max. HUF 110,500 + (0.3%, max. HUF 6,000)	0.596% min. HUF 11,982 max. HUF 119,826 + (0.3%, max. HUF 6,000)

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FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.22% min. EUR 22 max. EUR 287 + (0.3% max. HUF 6,000)	0.238% min. EUR 23.85 max. EUR 311.22 + (0.3% max. HUF 6,000)
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	KDB PC Kontakt	0.22% min. EUR 22 max. EUR 287 + (0.3% max. HUF 6,000)	0.238% min. EUR 23.85 max. EUR 311.22 + (0.3% max. HUF 6,000)
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 max. EUR 114 + (0.3% max. HUF 6,000)	0.151% min. EUR 10.84 max. EUR 123.62 + (0.3% max. HUF 6,000)
EUR transfer to account kept with other bank in other EEA country	paper-based	0.18% min. EUR 0.80 max. EUR 287 + (0.3% max. HUF 6,000)	0.195% min. EUR 0.80 max. EUR 311.22 + (0.3% max. HUF 6,000)
EUR transfer to account kept with other bank in other EEA country	KDB PC Kontakt	0.11% min. HUF 257 max. HUF 16,614 + (0.3% max. HUF 6,000)	0.119% min. HUF 278 max. HUF 18,016 + (0.3% max. HUF 6,000)
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	0.11% min. HUF 257 max. HUF 16,614 + (0.3% max. HUF 6,000)	0.119% min. HUF 278 max. HUF 18,016 + (0.3% max. HUF 6,000)
Charge calculated by foreign bank (in case of bearing correspondent bank's charges)	-	Effective cost min EUR 22	Effective cost min EUR 23.85
Subsequent data modification or revocation	-	EUR 22	EUR 23.85
Data supply in case of incomplete payment order	-	EUR 22	EUR 23.85
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 11	Min. EUR 11.92
Extra charge of urgent fulfilment	-	EUR 22	EUR 23.85
Credit of incoming foreign exchange transfers on FX account (except EUR transfer received from other EEA country)	-	0.075% min. EUR 0.5 max. EUR 100	0.088% min. EUR 0.58 max. EUR 117.45
Credit of incoming foreign exchange transfers on HUF account (except EUR transfer received from other EEA country)	-	0.075% min. HUF 150 max. HUF 20,000	0.088% min. HUF 176 max. HUF 23,490
Cross border internal transfer - HUF transfer	paper-based	HUF 331 + (0.3% max. HUF 6,000)	HUF 358 + (0.3% max. HUF 6,000)
Cross border internal transfer - HUF transfer	KDB NetBank	HUF 88 + (0.3% max. HUF 6,000)	HUF 95 + (0.3% max. HUF 6,000)
Cross border internal transfer - HUF transfer	KDB PC Kontakt	HUF 88 + (0.3% max. HUF 6,000)	HUF 95 + (0.3% max. HUF 6,000)
Cross border internal transfer - FX transfer (except EUR)	paper-based	EUR 1.10 + (0.3% max. HUF 6,000)	EUR 1.19 + (0.3% max. HUF 6,000)
Cross border internal transfer - FX transfer (except EUR)	KDB NetBank	EUR 0.27 + (0.3% max. HUF 6,000)	EUR 0.29 + (0.3% max. HUF 6,000)
Cross border internal transfer - FX transfer (except EUR)	KDB PC Kontakt	EUR 0.27 + (0.3% max. HUF 6,000)	EUR 0.29 + (0.3% max. HUF 6,000)
Cross border internal transfer - EUR transfer	paper-based	HUF 331 + (0.3%, max. HUF 6,000)	HUF 358 + (0.3% max. HUF 6,000)
Cross border internal transfer - EUR transfer	KDB NetBank	HUF 88 + (0.3% max. HUF 6,000)	HUF 95 + (0.3% max. HUF 6,000)
Cross border internal transfer - EUR transfer	KDB PC Kontakt	HUF 88 + (0.3% max. HUF 6,000)	HUF 95 + (0.3% max. HUF 6,000)
Data supply in case of incomplete payment order	-	EUR 11	EUR 11.92

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
Modification, revocation before processing	-	EUR 22	EUR 23.85
Door-to-door payment order - paper-based and via KDB NetBank	-	0.22% min. HUF 552 + Post cost + 0.6%	0.238% min. HUF 598 + Post cost + 0.6%
Credit of postal payment order (for contract concluded before 16 Oct 2018)	-	HUF 382	HUF 414
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	0.16% min. HUF 165 max. HUF 110,766 + (0.3%, max. HUF 6,000)	0.173% min. HUF 178 max. HUF 120,114 + (0.3%, max. HUF 6,000)
Fulfilment of domestic HUF standing order	KDB NetBank	0.10% min. HUF 165 max. HUF 16,614 + (0.3%, max. HUF 6,000)	0.108% min. HUF 178 max. HUF 18,016 + (0.3%, max. HUF 6,000)
Fulfilment of domestic HUF standing order	KDB PC Kontakt	0.10% min. HUF 165 max. HUF 16,614 + (0.3%, max. HUF 6,000)	0.108% min. HUF 178 max. HUF 18,016 + (0.3%, max. HUF 6,000)
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
Domestic HUF group transfer - Within KDB Bank	KDB NetBank	HUF 16/item + (0.3%, max. HUF 6,000 /item)	HUF 17/item + (0.3%, max. HUF 6,000 /item)
Domestic HUF group transfer - To other bank	KDB NetBank	0.10% min. HUF 60/item + (0.3%, max. HUF 6,000 /item)	0.108% min. HUF 65/item + (0.3%, max. HUF 6,000 /item)
Domestic HUF group transfer - Within KDB Bank	KDB PC Kontakt	HUF 16/item + (0.3%, max. HUF 6,000 /item)	HUF 17/item + (0.3%, max. HUF 6,000 /item)
Domestic HUF group transfer - To other bank	KDB PC Kontakt	0.10% min. HUF 60/item + (0.3%, max. HUF 6,000 /item)	0.108% min. HUF 65/item + (0.3%, max. HUF 6,000 /item)
Fulfilment of direct debit	KDB NetBank	HUF 40/item	HUF 47/item
Fulfilment of authorization on direct debit (e.g. payment of utility bills) - paper-based and via KDB NetBank	-	HUF 42/item + (0.3%, max. HUF 6,000 /item)	HUF 49/item + (0.3%, max. HUF 6,000 /item)
Modification or revocation of authorization of direct debit via KDB NetBank	KDB NetBank	HUF 100	HUF 118
Initiation of collection order based on authorization letter	-	HUF 828/pc	HUF 897/pc
Registration fee of authorization letter	-	HUF 828/pc	HUF 897/pc
Initiation of official transfer/ collection order with execution purpose	-	HUF 2,210	HUF 2,396
Initiation of Promissory Note collection	-	HUF 2,210	HUF 2,396
KDB PC Kontakt Midi - monthly fee	-	HUF 1,436+VAT	HUF 1,557+VAT
KDB PC Kontakt - contracting fee	-	HUF 8,840+VAT	HUF 9,586+VAT
KDB PC Kontakt - monthly fee	-	HUF 2,762+VAT	HUF 2,995+VAT
Full SMS service (credits and debits)	-	HUF 1,436/month	HUF 1,557/month
Mini SMS service (only debits)	-	HUF 1,105/month	HUF 1,198/month
Authentication tool (ViCA) registration fee - normal fee	-	HUF 1,500	HUF 1,719
Replacement of authentication tool (ViCA) (request for new registration password) - normal fee	-	HUF 1,500	HUF 1,719

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
Reactivation of blocked authentication tool (ViCA) due to the user's fault - normal fee	-	HUF 1,500	HUF 1,719
HUF cash deposit	-	0.05% min. HUF 200	0.059% min. HUF 237
HUF cash withdrawal	-	0.20% min. HUF 300 + 0.6%	0.237% min. HUF 356 + 0.6%
USD/EUR cash withdrawal	-	0.50% min. EUR 2 + 0.6%	0.594% min. EUR 2.37 + 0.6%
CHF/GBP cash withdrawal	-	0.75% min. EUR 2 + 0.6%	0.891% min. EUR 2.37 + 0.6%
Extra charge of urgent case - HUF withdrawal	-	0.20%	0.237%
Extra charge of urgent case - FX withdrawal	-	0.50%	0.594%
Business - Card issuance fee	-	HUF 13,500	HUF 16,054
Business - Yearly fee from the 2nd year	-	HUF 13,500	HUF 16,054
Postal charges of bankcard / PIN code to inland	-	HUF 940	HUF 1,019
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
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 200 + 0.20% min. HUF 400 (+ 0.6%)	HUF 237 + 0.237% min. HUF 475 (+ 0.6%)
Cash withdrawal in other domestic ATM	-	HUF 200 + 0.20% min. HUF 600 (+ 0.6%)	HUF 237 + 0.237% min. HUF 713 (+ 0.6%)
Cash withdrawal abroad in ATM (except EUR cash withdrawal abroad in EEA country in ATM)	-	HUF 1,200 + 0.10% + 0.6%	HUF 1,427 + 0.118% + 0.6%
EUR cash withdrawal abroad in EEA country in ATM	-	HUF 200 + 0.20% min. HUF 600 (+ 0.6%)	HUF 237 + 0.237% min. HUF 713 (+ 0.6%)
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 300 + 0.50% min. HUF 500 (+ 0.6%)	HUF 356 + 0.594% min. HUF 594 (+ 0.6%)
Cash withdrawal abroad on POS (except EUR cash withdrawal abroad in EEA country on POS)	-	HUF 2,000 + 0.10% + 0.6%	HUF 2,378 + 0.118% + 0.6%
EUR cash withdrawal abroad in EEA country on POS	-	HUF 300 + 0.50% min. HUF 500 (+ 0.6%)	HUF 356 + 0.594% min. HUF 594 (+ 0.6%)
Emergency card replacement	-	EUR 220	EUR 261.62
Emergency cash advance	-	EUR 170 (max. 1,000 USD can be taken)	EUR 202.16 (max. 1,000 USD can be taken)
Receding from emergency card replacement or cash withdrawal	-	EUR 55	EUR 65.40
Copy of sales receipt	-	HUF 5,000	HUF 5,946
Micro 4 PLUS account package			
Package keeping fee	-	HUF 463	HUF 530
HUF transfer to other domestic bank	paper-based	0.46% min. HUF 463 + (0.3% max. HUF 6,000)	0.527% min. HUF 530 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.46% min. HUF 254 + (0.3% max. HUF 6,000)	0.527% min. HUF 291 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.46% min. HUF 254 + (0.3% max. HUF 6,000)	0.527% min. HUF 291 + (0.3% 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
VISA CHIP Business HUF bankcard issuance fee	-	HUF 4,444	HUF 5,284
VISA CHIP Business HUF bankcard yearly fee from the 2nd year	-	HUF 4,444	HUF 5,284
Electronic 5 PLUS account package			
Package keeping fee		HUF 5,794	HUF 6,642
HUF transfer to other domestic bank	paper-based	0.57% min. HUF 579 + (0.3% max. HUF 6,000)	0.653% min. HUF 663 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.05% min. HUF 57 max. HUF 5,794 + (0.3% max. HUF 6,000)	0.057% min. HUF 65 max. HUF 6,642 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.05% min. HUF 57 max. HUF 5,794 + (0.3% max. HUF 6,000)	0.057% min. HUF 65 max. HUF 6,642 + (0.3% max. HUF 6,000)
Orient account package			
Package keeping fee	-	HUF 347	HUF 397
HUF transfer to other domestic bank	paper-based	0.45% min. HUF 522 + (0.3% max. HUF 6,000)	0.515% min. HUF 598 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	0.45% min. HUF 522 + (0.3% max. HUF 6,000)	0.515% min. HUF 598 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	0.45% min. HUF 522 + (0.3% max. HUF 6,000)	0.515% min. HUF 598 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.45% min. HUF 522 + (0.3% max. HUF 6,000)	0.515% min. HUF 598 + (0.3% max. HUF 6,000)
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.45% min. HUF 522 + (0.3% max. HUF 6,000)	0.515% min. HUF 598 + (0.3% max. HUF 6,000)
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.21% min. EUR 6 max. EUR 313 + (0.3% max. HUF 6,000)	0.240% min. EUR 6.88 max. EUR 358.82 + (0.3% max. HUF 6,000)
EUR transfer to account kept with other bank in other EEA country	paper-based	0.21% min. EUR 1.6 max. EUR 313 + (0.3% max. HUF 6,000)	0.240% min. EUR 1.6 max. EUR 358.82 + (0.3% max. HUF 6,000)
HUF cash deposit	-	0.03%	0.035%
EUR/USD cash deposit	-	0.16%	0.183%

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 can be found from 31 May 2022 on www.kdbbank.eu and the customer areas at our branches.

Budapest, 31 May 2022

KDB Bank Europe Ltd.