

Announcement on modifications of corporate List of Conditions with effect from 1 June 2026

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 1 June 2026, as follows:

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
<i>List of conditions for corporates and other organisations</i>			
Account keeping fee - HUF account	-	HUF 4,570/month	HUF 4,771/month
Account keeping fee - FX account	-	EUR 17.54/month	EUR 18.31/month
Capital account opening and issue of certificate	-	HUF 16,600	HUF 17,330
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
Postal charges of daily statement inland - HUF account	-	HUF 413/pc	HUF 431/pc
Postal charges of daily statement inland - FX account	-	EUR 1.63/pc	EUR 1.70/pc
Copy of statement - HUF account	-	HUF 545/pc	HUF 568/pc
Copy of statement - FX account	-	EUR 1.63/pc	EUR 1.70/pc
Monthly account movement list - HUF account	-	HUF 1,659/started month	HUF 1,731/started month
Monthly account movement list - FX account	-	EUR 6.61/started month	EUR 6.90/started month
Preparation of certificates - HUF account	-	HUF 3,319	HUF 3,465
Preparation of certificates - FX account	-	EUR 13.26	EUR 13.84
Certificate on transfer towards National Tax and Customs Office	-	HUF 828/item	HUF 864/item
Certificate on VIBER transfer	-	HUF 3,319	HUF 3,465
Bank information - HUF account	-	HUF 8,302	HUF 8,667
Bank information - FX account	-	EUR 33.19	EUR 34.65
Bank information for audit purposes - HUF account	-	HUF 9,114	HUF 9,515
Bank information for audit purposes - FX account	-	EUR 33.19	EUR 34.65
Domestic fax /page - HUF account	-	HUF 828	HUF 864
Domestic fax /page - FX account	-	EUR 3.29	EUR 3.43
Fax abroad /page - HUF account	-	HUF 2,488	HUF 2,597
Fax abroad /page - FX account	-	EUR 9.94	EUR 10.37
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
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
Document examination fee of clients registered abroad	-	HUF 17,434	HUF 18,201
HUF internal transfer	paper-based	HUF 349	HUF 364
HUF internal transfer (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	HUF 80	HUF 83
HUF Internal transfer (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	HUF 80	HUF 83

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
HUF transfer between own accounts	paper-based	HUF 170	HUF 177
HUF transfer between own accounts (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	HUF 23	HUF 24
HUF transfer between own accounts (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	HUF 23	HUF 24
HUF transfer between own accounts (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 23	HUF 24
HUF transfer between own accounts (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	HUF 23	HUF 24
FX internal transfer	paper-based	EUR 25.57	EUR 26.69
FX internal transfer	KDB PC Kontakt	EUR 25.57	EUR 26.69
FX internal transfer	KDB NetBank	EUR 6.65	EUR 6.94
FX transfer between own accounts	paper-based	EUR 1.64	EUR 1.71
HUF transfer to other domestic bank	paper-based	0.623%, min. HUF 433 max. HUF 79,688	0.650%, min. HUF 452 max. HUF 83,194
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.638%, min. HUF 386 max. HUF 42,787	0.666%, min. HUF 402 max. HUF 44,669
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.638%, min. HUF 386 max. HUF 42,787	0.666%, min. HUF 402 max. HUF 44,669
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	0.638%, min. HUF 386 max. HUF 42,787	0.666%, min. HUF 402 max. HUF 44,669
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	0.638%, min. HUF 386 max. HUF 42,787	0.666%, min. HUF 402 max. HUF 44,669
Modification, revocation and recall of transfer order (except VIBER)	-	HUF 5,031/pc	HUF 5,252/pc
VIBER transfer	paper-based	0.987%, min. HUF 16,729 max. HUF 183,272	1.030%, min. HUF 17,465 max. HUF 191,335
VIBER transfer	KDB NetBank	0.729%, min. HUF 16,729 max. HUF 183,272	0.761%, min. HUF 17,465 max. HUF 191,335
VIBER transfer	KDB PC Kontakt	0.729%, min. HUF 16,729 max. HUF 183,272	0.761%, min. HUF 17,465 max. HUF 191,335
HUF transfer abroad	paper-based	0.987%, min. HUF 16,729 max. HUF 183,272	1.030%, min. HUF 17,465 max. HUF 191,335
HUF transfer abroad	KDB NetBank	0.685%, min. HUF 15,428 max. HUF 170,249	0.715%, min. HUF 16,106 max. HUF 177,739
HUF transfer abroad	KDB PC Kontakt	0.685%, min. HUF 15,428 max. HUF 170,249	0.715%, min. HUF 16,106 max. HUF 177,739
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	paper-based	0.546%, min. EUR 33.28 max. EUR 509.29	0.570%, min. EUR 34.74 max. EUR 531.69

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	KDB PC Kontakt	0.546%, min. EUR 33.28 max. EUR 509.29	0.570%, min. EUR 34.74 max. EUR 531.69
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.502%, min. EUR 15.12 max. EUR 239.76	0.524%, min. EUR 15.78 max. EUR 250.30
EUR transfer to account kept with other bank in other EEA country	paper-based	0.546%, min. HUF 433 max. HUF 79,688	0.570%, min. HUF 452 max. HUF 83,194
EUR transfer to account kept with other bank in other EEA country	KDB PC Kontakt	0.546%, min. HUF 386 max. HUF 42,787	0.570%, min. HUF 402 max. HUF 44,669
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	0.502%, min. HUF 386 max. HUF 42,787	0.524%, min. HUF 402 max. HUF 44,669
Charge calculated by foreign bank (in case of bearing correspondent bank's charges)	-	Effective cost min. EUR 33.28	Effective cost min. EUR 34.74
Subsequent data modification or revocation	-	EUR 33.28	EUR 34.74
Data supply in case of incomplete payment order	-	EUR 33.28	EUR 34.74
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 16.63	Min. EUR 17.36
Extra charge of urgent fulfilment	-	EUR 33.28	EUR 34.74
Credit of postal payment order	-	HUF 577	HUF 602
Fulfilment of domestic HUF standing order	paper-based	0.638%, min. HUF 246 max. HUF 183,674	0.666%, min. HUF 256 max. HUF 191,755
Fulfilment of domestic HUF standing order	KDB NetBank	0.638%, min. HUF 246 max. HUF 41,110	0.666%, min. HUF 256 max. HUF 42,918
Fulfilment of domestic HUF standing order	KDB PC Kontakt	0.638%, min. HUF 246 max. HUF 41,110	0.666%, min. HUF 256 max. HUF 42,918
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
Domestic HUF group transfer - To other bank	KDB NetBank	0.149%, min. HUF 90/item	0.155%, min. HUF 93/item
Domestic HUF group transfer - To other bank	KDB PC Kontakt	0.149%, min. HUF 90/item	0.155%, min. HUF 93/item
Fulfilment of direct debit	KDB NetBank	HUF 64/item	HUF 66/item
Fulfilment of authorization on direct debit (e.g. payment of utility bills) - paper-based and via KDB NetBank	-	HUF 67/item	HUF 69/item
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
Sending payment request	KDB PC Kontakt	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	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
Recall of sent payment request - standard fee	KDB PC Kontakt	HUF 60	HUF 62
Reject of incoming payment request - standard fee	KDB NetBank	HUF 60	HUF 62
Reject of incoming payment request - standard fee	KDB PC Kontakt	HUF 60	HUF 62
Credit of instant domestic HUF payment order initiated by payment request - standard fee		0.20%, min. HUF 50	0.208%, min. HUF 52
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
Blocking of receipt of payment requests - standard fee	KDB PC Kontakt	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
Unblocking of receipt of payment requests	KDB PC Kontakt	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
Limit setup/modification - standard fee	KDB PC Kontakt	HUF 150	HUF 156
Initiation of collection order based on authorization letter	-	HUF 1,251/pc	HUF 1,306/pc
Registration fee of authorization letter	-	HUF 1,251/pc	HUF 1,306/pc
Initiation of official transfer/ collection order with execution purpose	-	HUF 3,354	HUF 3,501
Initiation of Promissory Note collection	-	HUF 3,354	HUF 3,501
KDB PC Kontakt Midi - monthly fee	-	HUF 2,172+VAT	HUF 2,267+VAT
KDB PC Kontakt - contracting fee	-	HUF 13,383+VAT	HUF 13,971+VAT
KDB PC Kontakt - monthly fee	-	HUF 4,181+VAT	HUF 4,364+VAT
Full SMS service (credits and debits)	-	HUF 2,172/month	HUF 2,267/month
Mini SMS service (only debits)	-	HUF 1,671/month	HUF 1,744/month
Authentication tool (ViCA) registration fee - normal fee	-	HUF 2,399	HUF 2,504
Replacement of authentication tool (ViCA) (request for new registration password) - normal fee	-	HUF 2,399	HUF 2,504
Reactivation of blocked authentication tool (ViCA) due to the user's fault - normal fee	-	HUF 2,399	HUF 2,504
HUF cash deposit	-	0.080%, min. HUF 329	0.083%, min. HUF 343
HUF cash withdrawal	-	1.254%, min. HUF 499 max. HUF 60,315	1.309%, min. HUF 520 max. HUF 62,968
USD/EUR cash withdrawal	-	1.752%, min. EUR 3.48	1.829%, min. EUR 3.63
CHF/GBP cash withdrawal	-	2.167%, min. EUR 3.48	2.262%, min. EUR 3.63
Extra charge of urgent case - HUF withdrawal	-	0.329%	0.343%
Extra charge of urgent case - FX withdrawal	-	0.828%	0.864%
Business - Card issuance fee	-	HUF 22,415	HUF 23,401

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
Business - Yearly fee from the 2nd year	-	HUF 22,415	HUF 23,401
Postal charges of bankcard / PIN code to inland	-	HUF 1,421	HUF 1,483
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
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 329 + 1.244% min. HUF 670	HUF 343 + 1.298% min. HUF 699
Cash withdrawal in other domestic ATM	-	HUF 329 + 1.244% min. HUF 1,003	HUF 343 + 1.298% min. HUF 1,047
Cash withdrawal abroad in ATM (except EUR cash withdrawal abroad in EEA country in ATM)	-	HUF 1,992 + 0.954%	HUF 2,079 + 0.995%
EUR cash withdrawal abroad in EEA country in ATM	-	HUF 329 + 1.244% min. HUF 1,003	HUF 343 + 1.298% min. HUF 1,047
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 495 + 1.711% min. HUF 837	HUF 516 + 1.786% min. HUF 873
Cash withdrawal abroad on POS (except EUR cash withdrawal abroad in EEA country on POS)	-	HUF 3,319 + 1.088%	HUF 3,465 + 1.135%
EUR cash withdrawal abroad in EEA country on POS	-	HUF 495 + 1.711% min. HUF 837	HUF 516 + 1.786% min. HUF 873
Emergency card replacement	-	EUR 365.30	EUR 381.37
Emergency cash advance	-	EUR 282.27 (max. USD 1,000 can be taken)	EUR 294.68 (max. USD 1,000 can be taken)
Receding from emergency card replacement or cash withdrawal	-	EUR 91.30	EUR 95.31
Copy of sales receipt	-	HUF 8,302	HUF 8,667
Micro 4 account package			
Package keeping fee	-	HUF 776	HUF 810
Fee of account package type change	-	HUF 4,570	HUF 4,771
HUF transfer to other domestic bank	paper-based	1.227%, min. HUF 742 max. HUF 90,494	1.280%, min. HUF 774 max. HUF 94,475
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	1.227%, min. HUF 742 max. HUF 90,494	1.280%, min. HUF 774 max. HUF 94,475
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	1.227%, min. HUF 742 max. HUF 90,494	1.280%, min. HUF 774 max. HUF 94,475
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	1.227%, min. HUF 405 max. HUF 90,494	1.280%, min. HUF 422 max. HUF 94,475
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	1.227%, min. HUF 405 max. HUF 90,494	1.280%, min. HUF 422 max. HUF 94,475
VISA Business debit card annual fee (optional)	-	HUF 7,377	HUF 7,701

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
Electronic 5 account package			
Package keeping fee	-	HUF 9,851	HUF 10,284
Fee of account package type change	-	HUF 4,570	HUF 4,771
HUF transfer to other domestic bank	paper-based	1.274%, min. HUF 927 max. HUF 109,130	1.330%, min. HUF 967 max. HUF 113,931
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	0.744%, min. HUF 90 max. HUF 25,270	0.776%, min. HUF 93 max. HUF 26,381
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	0.744%, min. HUF 90 max. HUF 25,270	0.776%, min. HUF 93 max. HUF 26,381
HUF transfer to other domestic bank (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	0.744%, min. HUF 90 max. HUF 25,270	0.776%, min. HUF 93 max. HUF 26,381
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.744%, min. HUF 90 max. HUF 25,270	0.776%, min. HUF 93 max. HUF 26,381
List of conditions of KDB Basic account package for corporates and other organisations			
Account keeping fee - HUF account	-	HUF 4,570/month	HUF 4,771/month
Account keeping fee - FX account	-	EUR 17.54/month	EUR 18.31/month
Capital account opening and issue of certificate	-	HUF 16,600	HUF 17,330
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
Postal charges of daily statement inland - HUF account	-	HUF 413/pc	HUF 431/pc
Postal charges of daily statement inland - FX account	-	EUR 1.63/pc	EUR 1.70/pc
Copy of statement - HUF account	-	HUF 545/pc	HUF 568/pc
Copy of statement - FX account	-	EUR 1.63/pc	EUR 1.70/pc
Monthly account movement list - HUF account	-	HUF 1,659/started month	HUF 1,731/started month
Monthly account movement list - FX account	-	EUR 6.61/started month	EUR 6.90/started month
Preparation of certificates - HUF account	-	HUF 3,319	HUF 3,465
Preparation of certificates - FX account	-	EUR 13.26	EUR 13.84
Certificate on transfer towards National Tax and Customs Office	-	HUF 828/item	HUF 864/item
Certificate on VIBER transfer	-	HUF 3,319	HUF 3,465
Bank information - HUF account	-	HUF 8,302	HUF 8,667
Bank information - FX account	-	EUR 33.19	EUR 34.65
Bank information for audit purposes - HUF account	-	HUF 9,114	HUF 9,515
Bank information for audit purposes - FX account	-	EUR 33.19	EUR 34.65
Domestic fax /page - HUF account	-	HUF 828	HUF 864
Domestic fax /page - FX account	-	EUR 3.29	EUR 3.43
Fax abroad /page - HUF account	-	HUF 2,488	HUF 2,597
Fax abroad /page - FX account	-	EUR 9.94	EUR 10.37
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

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
Checkbook for cash withdrawal	-	HUF 8,302/pc	HUF 8,667/pc
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
Document examination fee of clients registered abroad	-	HUF 17,434	HUF 18,201
HUF internal transfer	paper-based	HUF 349 + (0.45% max. HUF 20,000)	HUF 364 + (0.45% max. HUF 20,000)
HUF internal transfer (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	HUF 80 + (0.45% max. HUF 20,000)	HUF 83 + (0.45% max. HUF 20,000)
HUF Internal transfer (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	HUF 80 + (0.45% max. HUF 20,000)	HUF 83 + (0.45% max. HUF 20,000)
HUF transfer between own accounts	paper-based	HUF 170	HUF 177
HUF transfer between own accounts (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB PC Kontakt	HUF 23	HUF 24
HUF transfer between own accounts (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	HUF 23	HUF 24
HUF transfer between own accounts (in case of instant domestic HUF payment order requirements are not fulfilled)	KDB NetBank	HUF 23	HUF 24
HUF transfer between own accounts (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	HUF 23	HUF 24
FX internal transfer	paper-based	EUR 25.57 + (0.45% max. HUF 20,000)	EUR 26.69 + (0.45% max. HUF 20,000)
FX internal transfer	KDB PC Kontakt	EUR 25.57 + (0.45% max. HUF 20,000)	EUR 26.69 + (0.45% max. HUF 20,000)
FX internal transfer	KDB NetBank	EUR 6.65 + (0.45% max. HUF 20,000)	EUR 6.94 + (0.45% max. HUF 20,000)
FX transfer between own accounts	paper-based	EUR 1.64	EUR 1.71
HUF transfer to other domestic bank	paper-based	0.271%, min. HUF 433 + (0.45% max. HUF 20,000)	0.282%, min. HUF 452 + (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	0.164%, min. HUF 386 max. HUF 25,155 + (0.45% max. HUF 20,000)	0.171%, min. HUF 402 max. HUF 26,261 + (0.45% max. HUF 20,000)
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.164%, min. HUF 386 max. HUF 25,155 + (0.45% max. HUF 20,000)	0.171%, min. HUF 402 max. HUF 26,261 + (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 PC Kontakt	0.164%, min. HUF 386 max. HUF 25,155 + (0.45% max. HUF 20,000)	0.171%, min. HUF 402 max. HUF 26,261 + (0.45% max. HUF 20,000)
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	0.164%, min. HUF 386 max. HUF 25,155 + (0.45% max. HUF 20,000)	0.171%, min. HUF 402 max. HUF 26,261 + (0.45% max. HUF 20,000)
Modification, revocation and recall of transfer order (except VIBER)		HUF 5,018/pc	HUF 5,238/pc

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
VIBER transfer	paper-based	0.831%, min. HUF 16,729 max. HUF 167,316 + (0.45% max. HUF 20,000)	0.867%, min. HUF 17,465 max. HUF 174,677 + (0.45% max. HUF 20,000)
VIBER transfer	KDB NetBank	0.573%, min. HUF 16,729 max. HUF 167,316 + (0.45% max. HUF 20,000)	0.598%, min. HUF 17,465 max. HUF 174,677 + (0.45% max. HUF 20,000)
VIBER transfer	KDB PC Kontakt	0.573%, min. HUF 16,729 max. HUF 167,316 + (0.45% max. HUF 20,000)	0.598%, min. HUF 17,465 max. HUF 174,677 + (0.45% max. HUF 20,000)
HUF transfer abroad	paper-based	0.831%, min. HUF 16,729 max. HUF 167,316 + (0.45% max. HUF 20,000)	0.867%, min. HUF 17,465 max. HUF 174,677 + (0.45% max. HUF 20,000)
HUF transfer abroad	KDB NetBank	0.529%, min. HUF 15,428 max. HUF 154,294 + (0.45% max. HUF 20,000)	0.552%, min. HUF 16,106 max. HUF 161,082 + (0.45% max. HUF 20,000)
HUF transfer abroad	KDB PC Kontakt	0.529%, min. HUF 15,428 max. HUF 154,294 + (0.45% max. HUF 20,000)	0.552%, min. HUF 16,106 max. HUF 161,082 + (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	0.330%, min. EUR 33.28 max. EUR 434.55 + (0.45% max. HUF 20,000)	0.344%, min. EUR 34.74 max. EUR 453.67 + (0.45% max. HUF 20,000)
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	KDB PC Kontakt	0.330%, min. EUR 33.28 max. EUR 434.55 + (0.45% max. HUF 20,000)	0.344%, min. EUR 34.74 max. EUR 453.67 + (0.45% max. HUF 20,000)
FX transfer to other bank (except EUR transfer to account kept with other bank to other EEA country)	KDB NetBank	0.209%, min. EUR 15.12 max. EUR 172.60 + (0.45% max. HUF 20,000)	0.218%, min. EUR 15.78 max. EUR 180.19 + (0.45% max. HUF 20,000)
EUR transfer to account kept with other bank in other EEA country	paper-based	0.271%, min. EUR 1.10 max. EUR 434.55 + (0.45% max. HUF 20,000)	0.282%, min. EUR 1.14 max. EUR 453.67 + (0.45% max. HUF 20,000)
EUR transfer to account kept with other bank in other EEA country	KDB PC Kontakt	0.164% min. HUF 386 max. HUF 25,155 + (0.45% max. HUF 20,000)	0.171%, min. HUF 402 max. HUF 26,261 + (0.45% max. HUF 20,000)
EUR transfer to account kept with other bank in other EEA country	KDB NetBank	0.164% min. HUF 386 max. HUF 25,155 + (0.45% max. HUF 20,000)	0.171%, min. HUF 402 max. HUF 26,261 + (0.45% max. HUF 20,000)
Charge calculated by foreign bank (in case of bearing correspondent bank's charges)	-	Effective cost min EUR 33.28	Effective cost min EUR 34.74
Subsequent data modification or revocation	-	EUR 33.28	EUR 34.74
Data supply in case of incomplete payment order	-	EUR 33.28	EUR 34.74
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 16.63	Min. EUR 17.36
Extra charge of urgent fulfilment	-	EUR 33.28	EUR 34.74
Credit of incoming foreign exchange transfers on FX account (except EUR transfer received from other EEA country)	-	0.121%, min. EUR 0.79 max. EUR 163.99	0.126%, min. EUR 0.82 max. EUR 171.20
Credit of incoming foreign exchange transfers on HUF account (except EUR transfer received from other EEA country)	-	0.121%, min. HUF 244 max. HUF 32,799	0.126%, min. HUF 254 max. HUF 34,242
Credit of postal payment order (for contract concluded before 16 Oct 2018)	-	HUF 577	HUF 602

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
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	0.240%, min. HUF 246 max. HUF 167,719 + (0.45% max. HUF 20,000)	0.250%, min. HUF 256 max. HUF 175,098 + (0.45% max. HUF 20,000)
Fulfilment of domestic HUF standing order	KDB NetBank	0.149%, min. HUF 246 max. HUF 25,155 + (0.45% max. HUF 20,000)	0.155%, min. HUF 256 max. HUF 26,261 + (0.45% max. HUF 20,000)
Fulfilment of domestic HUF standing order	KDB PC Kontakt	0.149%, min. HUF 246 max. HUF 25,155 + (0.45% max. HUF 20,000)	0.155%, min. HUF 256 max. HUF 26,261 + (0.45% max. HUF 20,000)
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
Domestic HUF group transfer - To other bank	KDB NetBank	0.149%, min. HUF 90/item + (0.45% max. HUF 20,000 /item)	0.155%, min. HUF 93/item + (0.45% max. HUF 20,000 /item)
Domestic HUF group transfer - To other bank	KDB PC Kontakt	0.149%, min. HUF 90/item + (0.45% max. HUF 20,000 /item)	0.155%, min. HUF 93/item + (0.45% max. HUF 20,000 /item)
Fulfilment of direct debit	KDB NetBank	HUF 64/item	HUF 66/item
Fulfilment of authorization on direct debit (e.g. payment of utility bills) - paper-based and via KDB NetBank	-	HUF 67/item + (0.45% max. HUF 20,000 /item)	HUF 69/item + (0.45% max. HUF 20,000 /item)
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
Sending payment request	KDB PC Kontakt	HUF 60	HUF 62
Recall of sent payment request - standard fee	KDB NetBank	HUF 60	HUF 62
Recall of sent payment request - standard fee	KDB PC Kontakt	HUF 60	HUF 62
Reject of incoming payment request - standard fee	KDB NetBank	HUF 60	HUF 62
Reject of incoming payment request - standard fee	KDB PC Kontakt	HUF 60	HUF 62
Credit of instant domestic HUF payment order initiated by payment request - standard fee		0.20%, min. HUF 50	0.208%, min. HUF 52
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
Blocking of receipt of payment requests - standard fee	KDB PC Kontakt	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
Unblocking of receipt of payment requests	KDB PC Kontakt	HUF 500	HUF 522

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
Limit setup/modification - standard fee	paper based	HUF 500	HUF 522
Limit setup/modification - standard fee	KDB NetBank	HUF 150	HUF 156
Limit setup/modification - standard fee	KDB PC Kontakt	HUF 150	HUF 156
Initiation of collection order based on authorization letter	-	HUF 1,251/pc	HUF 1,306/pc
Registration fee of authorization letter	-	HUF 1,251/pc	HUF 1,306/pc
Initiation of official transfer/ collection order with execution purpose	-	HUF 3,344	HUF 3,491
Initiation of Promissory Note collection	-	HUF 3,344	HUF 3,491
KDB PC Kontakt Midi - monthly fee	-	HUF 2,172+VAT	HUF 2,267+VAT
KDB PC Kontakt - contracting fee	-	HUF 13,383+VAT	HUF 13,971+VAT
KDB PC Kontakt - monthly fee	-	HUF 4,181+VAT	HUF 4,364+VAT
Full SMS service (credits and debits)	-	HUF 2,172/month	HUF 2,267/month
Mini SMS service (only debits)	-	HUF 1,671/month	HUF 1,744/month
Authentication tool (ViCA) registration fee - normal fee	-	HUF 2,399	HUF 2,504
Replacement of authentication tool (ViCA) (request for new registration password) - normal fee	-	HUF 2,399	HUF 2,504
Reactivation of blocked authentication tool (ViCA) due to the user's fault - normal fee	-	HUF 2,399	HUF 2,504
HUF cash deposit	-	0.080% min. HUF 329	0.083% min. HUF 343
HUF cash withdrawal	-	0.329% min. HUF 495 + 0.9%	0.343% min. HUF 516 + 0.9%
USD/EUR cash withdrawal	-	0.828% min. EUR 3.29 + 0.9%	0.864% min. EUR 3.43 + 0.9%
CHF/GBP cash withdrawal	-	1.243% min. EUR 3.29 + 0.9%	1.297% min. EUR 3.43 + 0.9%
Extra charge of urgent case - HUF withdrawal	-	0.329%	0.343%
Extra charge of urgent case - FX withdrawal	-	0.828%	0.864%
Business - Card issuance fee	-	HUF 22,415	HUF 23,401
Business - Yearly fee from the 2nd year	-	HUF 22,415	HUF 23,401
Postal charges of bankcard / PIN code to inland	-	HUF 1,421	HUF 1,483
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
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 329 + 0.329% min. HUF 661 (+ 0.9%)	HUF 343 + 0.343% min. HUF 690 (+ 0.9%)
Cash withdrawal in other domestic ATM	-	HUF 329 + 0.329% min. HUF 994 (+ 0.9%)	HUF 343 + 0.343% min. HUF 1,037 (+ 0.9%)
Cash withdrawal abroad in ATM (except EUR cash withdrawal abroad in EEA country in ATM)	-	HUF 1,991 + 0.163% + 0.9%	HUF 2,078 + 0.170% + 0.9%
EUR cash withdrawal abroad in EEA country in ATM	-	HUF 329 + 0.329% min. HUF 994 (+ 0.9%)	HUF 343 + 0.343% min. HUF 1,037 (+ 0.9%)
Limit modification fee	paper based	HUF 246	HUF 256

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
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 495 + 0.828% min. HUF 828 (+ 0.9%)	HUF 516 + 0.864% min. HUF 864 (+ 0.9%)
Cash withdrawal abroad on POS (except EUR cash withdrawal abroad in EEA country on POS)	-	HUF 3,319 + 0.163% + 0.9%	HUF 3,465 + 0.170% + 0.9%
EUR cash withdrawal abroad in EEA country on POS	-	HUF 495 + 0.828% min. HUF 828 (+ 0.9%)	HUF 516 + 0.864% min. HUF 864 (+ 0.9%)
Emergency card replacement	-	EUR 365.30	EUR 381.37
Emergency cash advance	-	EUR 282.27 (max. 1,000 USD can be taken)	EUR 294.68 (max. 1,000 USD can be taken)
Receding from emergency card replacement or cash withdrawal	-	EUR 91.30	EUR 95.31
Copy of sales receipt	-	HUF 8,302	HUF 8,667
Micro 4 PLUS account package			
Package keeping fee	-	HUF 738	HUF 770
HUF transfer to other domestic bank	paper-based	0.735%, min. HUF 738 + (0.45% max. HUF 20,000)	0.767%, min. HUF 770 + (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	0.735%, min. HUF 405 + (0.45% max. HUF 20,000)	0.767%, min. HUF 422 + (0.45% max. HUF 20,000)
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.735%, min. HUF 405 + (0.45% max. HUF 20,000)	0.767%, min. HUF 422 + (0.45% max. HUF 20,000)
VISA CHIP Business HUF bankcard issuance fee	-	HUF 7,377	HUF 7,701
VISA CHIP Business HUF bankcard yearly fee from the 2nd year	-	HUF 7,377	HUF 7,701
Electronic 5 PLUS account package			
Package keeping fee	-	HUF 9,273	HUF 9,681
HUF transfer to other domestic bank	paper-based	0.910%, min. HUF 925 + (0.45% max. HUF 20,000)	0.950%, min. HUF 965 + (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	0.078%, min. HUF 90 max. HUF 9,273 + (0.45% max. HUF 20,000)	0.081%, min. HUF 93 max. HUF 9,681 + (0.45% max. HUF 20,000)
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.078%, min. HUF 90 max. HUF 9,273 + (0.45% max. HUF 20,000)	0.081%, min. HUF 93 max. HUF 9,681 + (0.45% max. HUF 20,000)
Orient account package			
Package keeping fee	-	HUF 552	HUF 576
HUF transfer to other domestic bank	paper-based	0.717%, min. HUF 833 + (0.45% max. HUF 20,000)	0.748%, min. HUF 869 + (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 PC Kontakt	0.717%, min. HUF 833 + (0.45% max. HUF 20,000)	0.748%, min. HUF 869 + (0.45% max. HUF 20,000)
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB PC Kontakt	0.717%, min. HUF 833 + (0.45% max. HUF 20,000)	0.748%, min. HUF 869 + (0.45% max. HUF 20,000)
HUF transfer to other domestic bank (in case of instant domestic HUF	KDB NetBank	0.717%, min. HUF 833 + (0.45% max. HUF 20,000)	0.748%, min. HUF 869 + (0.45% max. HUF 20,000)

Concerned list of conditions / fee items	Order submission channel	Fees valid for transactions booked until 31 May 2026	Fees valid for transactions booked from 1 June 2026
payment order requirements are not fulfilled)			
HUF transfer to other domestic bank (in case of fulfill the requirements of instant domestic HUF payment order)	KDB NetBank	0.717%, min. HUF 833 + (0.45% max. HUF 20,000)	0.748%, min. HUF 869 + (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	0.333%, min. EUR 9.59 max. EUR 501.02 + (0.45% max. HUF 20,000)	0.347%, min. EUR 10.01 max. EUR 523.06 + (0.45% max. HUF 20,000)
EUR transfer to account kept with other bank in other EEA country	paper-based	0.333%, min. EUR 2.22 max. EUR 501.02 + (0.45% max. HUF 20,000)	0.347%, min. EUR 2.31 max. EUR 523.06 + (0.45% max. HUF 20,000)
HUF cash deposit	-	0.048%	0.050%
EUR/USD cash deposit	-	0.254%	0.265%

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 June 2026 can be found from 1 April 2026 on www.kdbbank.eu and the customer area at our branch.

Budapest, 1 April 2026

KDB Bank Europe Ltd.