

**DEPOSIT ANNOUNCEMENT  
ON PAYMENT ACCOUNTS AND  
TERM DEPOSIT OF CORPORATE CLIENTS**

**Valid from: January 3, 2022  
Published: December 31, 2021**

**1. HUF INTEREST RATES**

**1.1 STANDARD CORPORATE TERM DEPOSIT INTEREST RATES**

Minimum amount: HUF 100,000

Interest period	Annual interest rate (EBKM)		Annual interest rate (EBKM)	
	HUF 100,000-9,999,999		HUF 10,000,000 -	
<b>1 week</b>	<b>0.00 %</b>	(0.00%)	<b>0.00 %</b>	(0.00%)
<b>2 week</b>	<b>0.00 %</b>	(0.00%)	<b>0.00 %</b>	(0.00%)
<b>3 week</b>	<b>0.00 %</b>	(0.00%)	<b>0.00 %</b>	(0.00%)
<b>1 month</b>	<b>0.00 %</b>	(0.00%)	<b>0.00 %</b>	(0.00%)
<b>2 months</b>	<b>0.00 %</b>	(0.00%)	<b>0.00 %</b>	(0.00%)
<b>3 months</b>	<b>0.00 %</b>	(0.00%)	<b>0.00 %</b>	(0.00%)
<b>6 months</b>	<b>0.00 %</b>	(0.00%)	<b>0.00 %</b>	(0.00%)
<b>9 months</b>	<b>0.00 %</b>	(0.00%)	<b>0.00 %</b>	(0.00%)
<b>12 months</b>	<b>0.00 %</b>	(0.00%)	<b>0.00 %</b>	(0.00%)

**1.2 ELECTRONIC DEPOSIT**

The offer concerns the newly contracted deposits with 9 month- or 12 month-term ordered via NetBank.

Minimum amount: HUF 1,000,000

**Maximum** deposited amount by one client is **HUF 50,000,000**

HUF	9 months		12 months	
Annual interest rate (EBKM)				
<b>1,000,000-50,000,000</b>	<b>0.40%</b>	(0.41%)	<b>0.50 %</b>	(0.51 %)

**Condition:** Exist of KDB HUF payment account.

**Above-mentioned interest rate is only applicable for one-time deposit.** After maturity the deposited amount with earned interest is to be automatically transferred to the payment account.

In case of **early termination** the interest rate for sight deposit in HUF defined in point 1.3 valid on termination day shall be paid.

**In case any of the mentioned criteria would not be fulfilled,** the Bank pay the interest rate of 9-month or 12-month term deposit published in point 1.1 of Corporate Announcement on Deposit Interest on the Electronic deposit.

The Electronic Deposit can be fixed **only via KDB NetBank.**

### 1.3 SIGHT DEPOSIT INTEREST RATES

**a) Interest rates on payment accounts:**

Annual interest rates (EBKM)		Annual interest rates (EBKM)	
HUF 0-9,999		HUF 10,000 -	
0.00%	(0.00%)	0.01 %	(0.01%)

**b) Lawyer's depository account:**

Annual interest rates (EBKM)		Annual interest rates (EBKM)	
HUF 0-9,999		HUF 10,000 -	
0.00%	(0.00%)	0.01 %	(0.01%)

**c) Interest rates on OBA Separated deposit account:**

Annual interest rates (EBKM)		Annual interest rates (EBKM)	
HUF 0-9,999		HUF 10,000 -	
0.00%	(0.00%)	0.01 %	(0.01%)

**d) Interest rates on Deposit technical account:**

Annual interest rates (EBKM)	
HUF 0-	
0.00%	(0.00%)

**e) Interest rates on Financial collateral account:**

Annual interest rates (EBKM)	
HUF 0-	
0.00%	(0.00%)

Interest rate on overspent amount: 18.00 %

Presently undefined terms and conditions are included in effective "Condition List for Corporate Clients and Other Organisations" and "List of conditions of KDB Basic account package for Corporate Clients and Other Organisations".

## 2. FOREIGN EXCHANGE INTEREST RATES

### 2.1 STANDARD CORPORATE TERM DEPOSIT INTEREST RATES

Minimum amount: EUR, GBP, USD 1,000 and CHF 5,000

Interest period	1 months	2 months
<b>Currency</b>	<b>Annual interest rate (EBKM)</b>	
<b>USD</b>	<b>0.05 %</b> (0.05%)	<b>0.10 %</b> (0.10%)
<b>EUR</b>	<b>0.00 %</b> (0.00%)	<b>0.00 %</b> (0.00%)
<b>GBP</b>	<b>0.00 %</b> (0.00%)	<b>0.00 %</b> (0.00%)
<b>CHF</b>	<b>0.00 %</b> (0.00%)	<b>0.00 %</b> (0.00%)

Interest period	3 months	6 months	12 months
<b>Currency</b>	<b>Annual interest rate (EBKM)</b>		
<b>USD</b>	<b>0.15 %</b> (0.15%)	<b>0.20 %</b> (0.20%)	<b>0.25 %</b> (0.25%)
<b>EUR</b>	<b>0.00 %</b> (0.00%)	<b>0.00 %</b> (0.00%)	<b>0.00 %</b> (0.00%)
<b>GBP</b>	<b>0.00 %</b> (0.00%)	<b>0.00 %</b> (0.00%)	<b>0.00 %</b> (0.00%)
<b>CHF</b>	<b>0.00 %</b> (0.00%)	<b>0.00 %</b> (0.00%)	<b>0.00 %</b> (0.00%)

In case the deposit amount exceeds EUR, GBP, USD 300,000 or CHF 500,000 a special interest rate can be applied for at any branches.

### 2.2 KDB TIGER USD NEW DEPOSIT

Minimum amount: USD 200

**Maximum** deposited amount by one client is **USD 500,000**

USD	3 months	6 months	12 months
<b>Annual interest rate (EBKM)</b>			
<b>200 - 500,000</b>	<b>0.20 %</b> (0.20 %)	<b>0.25 %</b> (0.25 %)	<b>0.30 %</b> (0.30 %)

**Condition:** Exist of KDB USD payment account.

**A stipulation** of Tiger deposit is that the amount to be deposited shall stem from external source and exceed the total closing balance of the client's sight and term deposits as of December 27, 2021 till the date of placement of the new deposit.

**Above mentioned interest rate is only applicable for one-time deposit.** After maturity the deposited amount with earned interest is to be automatically transferred to the payment account.

In case of **early termination** the interest rate for sight deposit in given currency defined in point 2.3 valid on termination day shall be paid.

## 2.3 SIGHT DEPOSIT INTEREST RATES

### a) Interest rates on payment accounts:

Currency	Annual interest rates	(EBKM)
AUD	0.00 %	(0.00%)
CAD	0.00 %	(0.00%)
CHF	0.00 %	(0.00%)
CZK	0.00 %	(0.00%)
DKK	0.00 %	(0.00%)
GBP	0.00 %	(0.00%)
JPY	0.00 %	(0.00%)
NOK	0.00 %	(0.00%)
PLN	0.00 %	(0.00%)
RON	0.00 %	(0.00%)
SEK	0.00 %	(0.00%)
USD	0.00 %	(0.00%)

Interest rates on EUR payment accounts for payment account contracts concluded before June 1, 2021:

Currency	Annual interest rates	(EBKM)
EUR	0.00 %	(0.00%)

Interest rates on EUR payment accounts for payment account contracts concluded after May 31, 2021:

Amount tiers	Annual interest rates	(EBKM)
EUR 0 - 500,000	0.00 %	(0.00 %)
above EUR 500,000	-0.40 %	(-0.41 %)

From March 1, 2022 the interest rates on EUR payment accounts for payment account contracts concluded before June 1, 2021 and after May 31, 2021:

Amount tiers	Annual interest rates	(EBKM)
EUR 0 - 200,000	0.00 %	(0.00 %)
above EUR 200,000	-0.40 %	(-0.41 %)

### b) Interest rates on OBA Separated deposit account:

Currency	Annual interest rates	(EBKM)
EUR	0.00 %	(0.00%)
CHF	0.00 %	(0.00%)
GBP	0.00 %	(0.00%)
USD	0.00 %	(0.00%)

### c) Interest rates on Deposit technical account:

Currency	Annual interest rates	(EBKM)
EUR	0.00 %	(0.00%)
CHF	0.00 %	(0.00%)
GBP	0.00 %	(0.00%)
USD	0.00 %	(0.00%)

From March 1, 2022 the interest rates on EUR Deposit technical account:

Amount tiers	Annual interest rates	(EBKM)
EUR 0 - 200,000	0.00 %	(0.00 %)
above EUR 200,000	-0.40 %	(-0.41 %)

In case of deposit products referred to in this Announcement where more than one amount tier is specified, the Bank applies tiered interest, which means the interest on entire deposited amount falls in the given amount tiers will be charged at the interest rates assigned for the given tiers.

In case of EUR payment account contracts, where more amount tiers are specified, the Bank applies stepped interest type, the interest on portions of daily closing positive balance falls in the given amount tiers will be charged on payment account at the interest rates assigned for the given tiers.

Present Announcement constitutes a part of effective "Condition List for Corporate Clients and Other Organisations" and "List of conditions of KDB Basic account package for Corporate Clients and Other Organisations".

The deposit products determined in the present announcement are insured by the National Deposit Insurance Fund (OBA) in compliance with rules written in Deposit Contract.



### 3. Cut-off time and execution dates of Term deposit fixing / breaking

Transactions	Currency	Cut-off Time	Fulfillment	
			Debit date	Credit date
Term deposit fixing / breaking in case of electronic channels order <sup>1,2</sup>	HUF, FCY	20:00	Subject day	Subject day
Term deposit fixing/breaking in case of paper based order	HUF, FCY	During cash desk hours	Subject day	Subject day

<sup>1</sup> KDB NetBank, KDB PC Kontakt, KDB Kontakt.

<sup>2</sup> Term deposit fixing / breaking orders submitted through free format letter option of KDB NetBank or KDB PC Kontakt considered as paper-based order from cut-off and fulfillment time point of view.

**Cut-off time:** Period within start and end time, during which the Bank take over the given transfer order depending on various conditions - defined in the Business Regulation and List of Conditions - especially on currency, channel of initiation and method of payment.

**T day:** Taking over day of the order

**Value date:** In case of value dated orders the working day on what the order was initiated. If the appointed date of the order is not a working day the initiation of the order will occur on the next working day.

**FCY:** Foreign Currency

#### Cash desk hours:

Monday - Thursday: 8.30 a.m. - 4.30 p.m.

Friday: 8.30 a.m. - 3.30 p.m.