



LIST OF CONDITIONS
OF KDB BASIC
ACCOUNT PACKAGE

FOR
CORPORATES AND OTHER ORGANISATIONS

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I. General Conditions

1. The present List of Conditions is applicable together with the prevailing Business Terms relating to financial and auxiliary financial services of KDB Europe Ltd., the General Terms and Conditions of KDB Bank Europe Ltd and General Terms and conditions regarding payment accounts, payment services and deposits (henceforth: payment service related GTC).
2. The following announcements are valid only together with the present List of Conditions, constitutes inseparable part of that:
 - Announcement on customer identification rules,
 - Announcement on international payment orders,

In case of any discrepancy between the present List of Conditions and the relevant Announcement, the relevant Announcement shall govern. The above Announcements are also available on the Bank's official homepage: www.kdbbank.eu.

3. The Bank accepts orders only in accordance with the Contract, particularly in accordance with the **KDB Bank Europe Ltd's** Business Terms relating to financial- and auxiliary financial services, the General Business Conditions and the given service related Business Regulation/payment service related GTC.
4. For payment services performed on deposit technical account and for the other related services, the Bank charges fees, commissions and expenses, the amount, method of calculation and due date of which are described in the Chapter I-VIII and XI of present List of Conditions.
5. Transactions not included in the present list are handled on the basis of separate agreement by the Bank.
6. Out-of-pocket expenses, postage, cable, telephone, telex and SWIFT charges, etc., incurred, as well as the commission and charges duly claimed by our correspondents, will be debited to the customer's account.
7. To open account, it is required to complete a Payment Account Contract and signature card, which has to be signed by both the Client and the Bank. Further necessary documents:
 - For enterprises and organizations registered in Hungary:
 - Deed of foundation in case of companies and other organizations (Deed of Foundation, Articles of Association or Fundamental Rule)
 - In case of companies, certificate on order of registration or application for registration / registration of changes certified, stamped (e-stamp) by Court of Registry (e-file with digital return receipt). In case of other organisations document ordering registration or application requesting for registration certified by authority or court
 - Document certifying tax number and statistic number (Company Extract issued by Court of Registry/ NAV data sheet)
 - Company's or other organization's certificate of incorporation or extract on data regarding registration in court issued within 30 days
 - Specimen signature certified by notary public, or signature card countersigned by lawyer (specimen signature countersigned by lawyer can be accepted only if that lawyer who countersigned it is the same as who countersigned also the deed of incorporation of the company/ organization or its amendment, and the specimen signature was the part of the annexes of the company registration / or its amendment (change registration) request.)
 - For private entrepreneurs:
 - Documents for personal identification
 - Certificate on registration of private entrepreneurs

- in case the private entrepreneur started its operation before January 1, 2010 and being under VAT payment obligations the documents which verifies the NAV registration, and original documents verifying the tax number and the KSH statistic number
- For lawyers, notaries, executors:
 - Lawyer /notary / executor card (certificate)
 - Tax registration sheet, original documents verifying the tax number, stamped by NAV
 - Original certification by territorially competent Chamber or in case of executor by the Executors' Faculty about that the lawyer/notary or the executor is in the registration (not older than 30 days)
- For lawyer-/ notary-/executor office:
 - Deed of foundation and lawyer card
 - Original specimen signature, if there is
 - Original certification by territorially competent Chamber or in case of executor office by the Executors' Faculty about that the lawyer/notary or the executor office is in the registration (not older than 30 days)
 - Original document certifying the registration by the tax authority, including the tax number
- For apartment houses:
 - Deed of foundation
 - In case of condominium with more than 6 apartments, Organizational and Operational Regulation,
 - Declaration on the number of apartments in the condominium
 - In case an enterprise does the joint representation Specimen signature of the joint representative / authorized signatory certified by notary public
 - Original, authentic Land registry deed of title (not older than 30 days) or in case of not yet registered apartment houses, footnote on the deed of title or registered request for registration
 - Tax registration sheet with tax number (document certifying tax number) or the declaration of the joint representative certifying that the condominium does not carry out taxable activities
 - The latest, effective, original minutes of general assembly on the foundation or the election of the joint representative (which includes the representatives, who are entitled to dispose over the payment account)
- For councils (local governments):
 - Original minutes of general assembly on the foundation
 - Documents which verifies the NAV registration, and includes the tax number and the KSH statistic number
 - Local governmental decree (the government's other decrees on this subjects) on the management of the local government and its right to dispose over its assets
 - Original document (and other original related documents about delegation of powers) concerning the appointment of the person who is entitled to open and dispose over the account within the meaning of the regulation (e.g. a notary or within the purview of the delegation, an employee of the mayor's office)
- For churches, internal religious persons, religious institutions:
 - Original deed of incorporation
 - Internal religious regulation or decree certifying the legal personality of the internal religious legal person/ religious institution
 - Original official decree on the registration order (if it is nor older than 30days) or original certificate which includes the data of the registration (not more than 30 days)

- Specimen signature of the person entitled to representation certified by notary public
 - Original document certifying the registration by the tax authority, including the tax number and the KSH statistic number - if it has one
 - For companies and organizations with foreign residence: ¹
 - Original deed of foundation, articles of association
 - In case of a company or other organization which was founded within 30 days, registration certificate by company registry of the state in accordance with the headquarters of the company, and in case of other companies, document certifying registration -issued within 30 days – corresponding to the legislation of the state in accordance with the headquarters of the company
 - In case of a company (organization) not newly founded, certificate of incorporation issued within 30 days, or other judicial/ official certificate, document which certifies that the company (organization) is listed in the company registry
 - Document certifying the right of representation of the legal representative of the organization, the company registration number (other identifier), tax number, primary activity, the registered seat, the personal data of the owner, if the certification, document issued by the authority (which is responsible for company registration) does not include them
 - If an authorized person deals with the case, power of attorney with signature authentication by a notary, and the passport copy of the authorizing representative authenticated by notary
 - The above listed documents of that company (organization) which is the legal representative (if the representative of the company (other organization) is not a natural person)
8. In all cases, submissions of the identity documents of the natural person(s) who is /are entitled for representation are requested by the Bank. In special cases the Bank can ask further documents besides the above mentioned.
 9. Please be informed that – to comply with the laws on prevention and combating of money laundering and terrorist financing – in certain cases, account shall be opened within 2 or 5 days from the day the necessary documentation was provided to the Bank.
 10. Establishing the business relationship, any customer being a legal person has to confirm with proper documentation all of its direct and indirect owners, excluding natural persons, and legal persons incorporated in Hungary.
 11. If the currency of fee and the account of withdrawal are different, conversion is executed on official NBH foreign exchange rate.
 12. All fees and charges are stipulated in the present List of Conditions in gross value.
 13. In case of any discrepancy between the English and the Hungarian version of List of Conditions, the Hungarian version shall govern.

¹ Every public document (notary authentications, certifications) can be accepted only with Apostille (if the country where the document was issued is the part of the Hague convention of Abolishing the Requirement of Legalization for Foreign Public Documents: It can be checked here: <https://www.hcch.net/en/instruments/conventions/status-table/?cid=41>) or authentication review by the respective Hungarian embassy (representation office) operating in that country. Only English-language documents can be accepted by the Bank among foreign-language documents. In all the other cases the authentic Hungarian translation – prepared by OFFI - shall be presented besides the foreign-language documents.

II. Account Keeping Services

| Current account | HUF | FCY¹ | Due date |
|--|-------------------------|------------------------|---|
| Account opening | HUF 0 | EUR 0 | |
| Account keeping fee | HUF 3,274/month | EUR 12.57/month | Last working day of the month |
| Opening balance in case of payment- /current account | HUF 10,000 ² | | |
| Depository account ³ opening and maintenance | HUF 0 | EUR 0 | |
| Deposit technical account opening, keeping and closing | HUF 0 | EUR 0 | |
| Account closing | HUF 0 | EUR 0 | |
| Capital account opening and issue of certificate | HUF 11,892 | | At fulfilment |
| Statement/account movement | | | |
| Monthly statement | HUF 0 | EUR 0 | |
| Statement from KDB NetBank | HUF 0 | EUR 0 | |
| Postal charges of monthly statement abroad | HUF 594 | EUR 2.37 | 1 st working day after month |
| Daily statement into post box | HUF 0 | EUR 0 | |
| Postal charges of daily statement inland (debited at the end of each month in lump sum) ⁴ | HUF 297/pc | EUR 1.18/pc | 1 st working day after month |
| Copy of statement | HUF 392/pc | EUR 1.18/pc | At fulfilment |
| Monthly account movement list | HUF 1,189/started month | EUR 4.75/started month | Related month |
| Certificates/Bank information | | | |
| Preparation of certificates ⁵ | HUF 2,378 | EUR 9.51 | Related month |
| Certificate on transfer towards National Tax and Customs Office | HUF 594/item | - | Related month |
| Certificate on VIBER transfer | HUF 2,378 | - | Related month |
| Bank information | HUF 5,946 | EUR 23.78 | Related month |
| Bank information for audit purposes | HUF 6,528 | EUR 23.78 | Related month |
| Cost of Fax | | | |
| Domestic fax /page | HUF 594 | EUR 2.37 | At fulfilment |
| Fax abroad /page | HUF 1,783 | EUR 7.13 | At fulfilment |
| Cost of printed forms | | | |
| Bank payment order forms | HUF 0 | EUR 0 | |
| Passbook | HUF 0 | EUR 0 | |
| Post payment order form | HUF 17/pc | - | Related month |
| Check book for cash withdrawal | HUF 5,946/pc | - | Related month |
| Other costs | | | |
| Copy of other documents | HUF 118/page | EUR 0.59/page | Related month |
| Document examination fee of clients registered abroad | HUF 12,486 | | At account opening |
| Rental fee for post box | HUF 1,248/month | EUR 4.75/month | At the end of month |

| | | | |
|---|---|-------|---------------|
| Night safety box | HUF 0 | EUR 0 | |
| Administration fee on documentation needed for account at foreign branch ⁶ | HUF 5,872 / account, max. HUF 14,681 | | At fulfilment |

¹ We keep foreign currency accounts in the following currencies: AUD, CAD, CHF, CZK, DKK, EUR, GBP, JPY, NOK, PLN, RON, SEK, USD. From 18th April 2022 it is not possible to open a new account in CHF currency.

² In case of foreign currency accounts the opening balance is to be calculated with FX buying rate effective on 1st banking day of due month.

³ For lawyers, notaries, executors in compliance with the related legal regulations

⁴ In case the balance of the Client's payment account is negative for more than three months and there is no turnover on its account – unless for the debit of monthly account keeping fee and statement postal charges – the Bank put the statement at the Client's disposal only in the branches.

⁵ The Bank gives certificate about the account balance valid at the time of issuing the certificate, which time is indicated in the certificate.

⁶ Regarding payment account contracts initiated and concluded after April 26, 2016.

III. Financial Services

| Internal transfers | Fee/item | Exchange rate | Due date |
|---|---------------------------------|-------------------------|---------------|
| HUF | | | |
| Credit of incoming item | HUF 0 | Account conversion rate | |
| Internal transfers | | | |
| Paper-based order | HUF 251 + (0.3% max. HUF 6,000) | | At fulfilment |
| KDB PC Kontakt order, in case of instant domestic HUF payment order requirements are not fulfilled | HUF 59 + (0.3% max. HUF 6,000) | | At fulfilment |
| KDB PC Kontakt order, in case of fulfill the requirements of instant domestic HUF payment order | HUF 59 + (0.3% max. HUF 6,000) | | At fulfilment |
| KDB NetBank order, in case of instant domestic HUF payment order requirements are not fulfilled | HUF 17 + (0.3% max. HUF 6,000) | | At fulfilment |
| KDB NetBank order, in case of fulfill the requirements of instant domestic HUF payment order | HUF 17 + (0.3% max. HUF 6,000) | | At fulfilment |
| Transfer between own accounts | | | |
| Paper-based order | HUF 123 | | At fulfilment |
| KDB PC Kontakt or KDB NetBank order, in case of instant domestic HUF payment order requirements are not fulfilled | HUF 18 | | At fulfilment |
| KDB PC Kontakt or KDB NetBank order, in case of fulfill the requirements of instant domestic HUF payment order | HUF 18 | | At fulfilment |
| Foreign exchange | | | |
| Credit of incoming item | EUR 0 | Account conversion rate | |

| | | | |
|--|--|---------------------------------|---------------|
| Internal transfers | | | |
| Paper-based and KDB PC Kontakt orders | EUR 18.32 + (0.3% max. HUF 6,000) | | At fulfilment |
| KDB NetBank order | EUR 4.77 + (0.3% max. HUF 6,000) | | At fulfilment |
| Transfer between own accounts | | | |
| Paper-based order | EUR 1.19 | | At fulfilment |
| KDB PC Kontakt or KDB NetBank order | EUR 0.06 | | At fulfilment |
| Conversion | EUR 0 | | |
| External payments | | | |
| HUF transfers | | | |
| Credit of incoming item | HUF 0 | Account conversion rate | |
| Transfer to payment account kept in other domestic bank | | | |
| Paper-based order | 0.195% min. HUF 311 + (0.3% max. HUF 6,000) | | At fulfilment |
| KDB PC Kontakt or KDB NetBank order, in case of instant domestic HUF payment order requirements are not fulfilled | 0.119% min. HUF 278 max. HUF 18,016 + (0.3% max. HUF 6,000) | | At fulfilment |
| KDB PC Kontakt or KDB NetBank order, in case of fulfill the requirements of instant domestic HUF payment order | 0.119% min. HUF 278 max. HUF 18,016 + (0.3% max. HUF 6,000) | | At fulfilment |
| Modification revocation and recall of transfer order ¹ (except VIBER) | HUF 3,594/pc | | At order |
| Returned fund based on recall | HUF 0 | | At fulfilment |
| VIBER transfer² | | | |
| Paper-based order | 0.596% min. HUF 11,982 max. HUF 119,826 + (0.3% max. HUF 6,000) | | At fulfilment |
| KDB PC Kontakt and KDB NetBank order | 0.412% min. HUF 11,982 max. HUF 119,826 + (0.3% max. HUF 6,000) | | At fulfilment |
| HUF transfer abroad | | | |
| Paper-based order | 0.596% min. HUF 11,982 max. HUF 119,826 + (0.3%, max. HUF 6,000) | | At fulfilment |
| KDB PC Kontakt and KDB NetBank order | 0.38% min. HUF 11,050 max. HUF 110,500 + (0.3% max. HUF 6,000) | | At fulfilment |
| Foreign exchange transfers | | | |
| Transfer to account kept with other bank (except EUR transfer to account kept with other bank to other EEA country) | | | |
| Paper-based order or KDB PC Kontakt order | 0.238% min. EUR 23.85 max. EUR 311.22 + (0.3% max. HUF 6,000) | FX rate/Account conversion rate | At fulfilment |
| KDB NetBank order | 0.151% min. EUR 10.84 max. EUR 123.62 + (0.3% max. HUF 6,000) | FX/Account conversion rate | At fulfilment |

| | | | |
|--|---|-------------------------------|---------------------------------------|
| EUR transfer to account kept with other bank in other EEA country | | | |
| Paper-based order | 0.195% min. EUR 0.80 max. EUR 311.22 + (0.3% max. HUF 6,000) | FX/Account conversion rate | At fulfilment |
| KDB PC Kontakt or KDB NetBank order | 0.119% min. HUF 278 max. HUF 18,016 + (0.3% max. HUF 6,000) | FX/Account conversion rate | At fulfilment |
| <i>Other fees related to transfer to account kept with other bank:</i> | | | |
| Charge calculated by foreign bank ³ (in case of taking foreign bank's charges) | Effective cost min EUR 23.85 | FX rate | At fulfilment |
| Subsequent data modification, revocation ⁴ | EUR 23.85 | FX rate | Date of modification/ cancellation |
| Data supply in case of incomplete payment order | EUR 23.85 | FX rate | Date of data supply |
| In case of FX payment order – which is not considered as SEPA ¹⁴ payment – to EU member states when IBAN account no. and BIC (SWIFT) are not indicated extra charge by foreign Bank | Min. EUR 11.92 | FX rate | At fulfilment |
| Extra charge of urgent fulfilment ⁵ | EUR 23.85 | FX rate | At fulfilment |
| <i>Credit fees related to incoming foreign exchange transfer:</i> | | | |
| Credit of incoming foreign exchange transfers on FX account (except EUR transfer received from other EEA country) | 0.088% min. EUR 0.58 max. EUR 117.45 ⁶ | Account con- version rate | At fulfilment |
| Credit of incoming foreign exchange transfers on FX account – EUR transfer received from other EEA country | EUR 0 | Account con- version rate | At fulfilment |
| Credit of incoming foreign exchange transfers on HUF account (except EUR transfer received from other EEA country) | 0.088% min. HUF 176 max. HUF 23,490 | Account con- version rate | At fulfilment |
| Credit of incoming foreign exchange transfers on HUF account - EUR transfer received from other EEA country | HUF 0 | Account con- version rate | At fulfilment |
| Intra-bank cross border payments ⁸ | | | |
| Credit (HUF and FX) | HUF 0 / EUR 0 | | At fulfilment |
| Outgoing HUF transfer order- paper-based | HUF 358 + (0.3% max. HUF 6,000) | | At fulfilment |
| Outgoing HUF transfer order via KDB NetBank or KDB PC Kontakt | HUF 95 + (0.3% max. HUF 6,000) | | At fulfilment |
| Outgoing FX transfer order- paper-based (except EUR) | EUR 1.19 + (0.3% max. HUF 6,000) | FX rate | At fulfilment |
| Outgoing EUR transfer order - paper-based | HUF 358 + (0.3%, max. HUF 6,000) | FX rate | At fulfilment |

| | | | |
|--|--|---------|------------------|
| Outgoing FX transfer order via KDB NetBank or KDB PC Kontakt (except EUR) | EUR 0.29 + (0.3% max. HUF 6,000) | FX rate | At fulfilment |
| Outgoing EUR transfer order via KDB NetBank or KDB PC Kontakt | HUF 95 + (0.3% max. HUF 6,000) | FX rate | At fulfilment |
| Data supply in case of incomplete payment order | EUR 11.92 | | At fulfilment |
| Modification, revocation before processing | EUR 23.85 | | At fulfilment |
| Transfer through post | | | |
| Door-to-door payment order ⁹ | 0.238% min. HUF 598 + Post cost + 0.6% | | At fulfilment |
| Credit of post payment order | HUF 414 ¹⁵ | | At fulfilment |
| | According to the valid and relevant conditions of the Hungarian Post + HUF 286 /item ¹⁶ | | |
| Domestic HUF standing orders¹⁰ | | | |
| Acceptance of standing order | HUF 0 | | |
| Fulfilment of standing order | | | |
| Paper-based order | 0.173% min. HUF 178 max. HUF 120,114 + (0.3%, max. HUF 6,000) | | At fulfilment |
| KDB PC Kontakt and KDB NetBank order | 0.108% min. HUF 178 max. HUF 18,016 + (0.3%, max. HUF 6,000) | | At fulfilment |
| Modification / revocation of paper-based standing order | HUF 0 | | |
| Standing order modification/revocation on KDB Net-Bank | HUF 23 | | At order |
| Other orders | | | |
| Set up hold funds via KDB NetBank | HUF 47 | | Next working day |
| Hold funds cancellation via KDB NetBank | HUF 47 | | Next working day |
| Domestic HUF group transfer ¹¹ (to be fulfilled only in case of full cover) | | | |
| Within KDB Bank via KDB PC Kontakt or KDB NetBank | HUF 17/item + (0.3%, max. HUF 6,000 /item) | | At fulfilment |
| To other bank via KDB PC Kontakt or KDB Net-Bank | 0.108% min. HUF 65/item + (0.3%, max. HUF 6,000 /item) | | At fulfilment |
| Initiation of direct debit ¹² | HUF 0 | | |
| Fulfilment of direct debit ¹² | | | |
| Orders via floppy | HUF 50/item | | At fulfilment |
| KDB NetBank order | HUF 47/item | | At fulfilment |
| Acceptance of authorization on direct debit | HUF 0 | | |

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|---|--|--|------------------------------|
| Fulfilment of authorization on direct debit ¹² (e.g. payment of utility bills) – paper-based and via KDB Net-Bank | HUF 49/item + (0.3%, max. HUF 6,000 /item) | | At fulfilment |
| Modification or revocation of authorization of direct debit via KDB NetBank | HUF 118 | | At modification / revocation |
| Payment executions and collection | | | |
| Initiation of collection order based on authorization letter | HUF 897/pc | | At fulfilment |
| Registration fee of authorization letter | HUF 897/pc | | Related month |
| Initiation of official transfer/ collection order with execution purpose | HUF 2,396 | | At fulfilment |
| Initiation of Promissory Note collection | HUF 2,396 | | At fulfilment |
| Fulfilment of authorization letter / official transfer / collection order with execution purpose / Promissory Note Collection | The valid and related transfer fee + (0.3%, max. HUF 6,000) | | At partial- /fulfilment |
| Direct debit based on loan contract (loan repayment) ¹³ | 0.3%, max. HUF 6,000 | | At partial- /fulfilment |

¹ The Bank debit the cost of the bank initiated the return fund afterwards

² In case of VIBER transfers over the amount of HUF 200,000,000 please, call the Bank.

³ In case the foreign bank's charge exceeds EUR 23.85; the difference is debited to the ordering party's account afterwards, at the beginning of next month.

⁴ The Bank charges the foreign bank's subsequent fee of revocation/ modification afterwards over the fee published hereby.

⁵ Urgent fulfilments are based on a separate decision. In case of KDB NetBank or KDB PC Kontakt order the urgency must be indicated by ticking the 'Urgent' checkbox in the order. The Bank only assumes liability for the prompt debit in case of urgent fulfilment but cannot assume liability for the same day credit of the transferred amount on the beneficiary's payment account.

⁶ In case of payment contracts concluded before May 20, 2016 the fee is EUR 0.

⁷ In case of payment contracts concluded before May 20, 2016 the fee is HUF 0.

⁸ Intra-bank transfers between KDB Bank Europe Ltd. and KDB Bank Europe Ltd., pobočka zahraničnej banky.

⁹ The Bank counts the fee on paper-based order even in case of orders sent via electronic channel if less than three orders accepted on the given day. The Bank collects fees by packages regarding the package amount.

¹⁰ Queuing days of the uncovered orders are at most five days.

¹¹ Domestic HUF group transfer can be initiated to the credit of private account, in the file format given by GIRO, minimum 3 pieces.

¹² Queuing days of the uncovered direct debit orders are four days.

¹³ Shall mean a transaction based on a loan- or credit contract, by which the Client's payment account is debited for the benefit of the Bank as beneficiary, for the purpose of total or partial fulfilment of payment obligation deriving from a loan- or credit contract, on the basis of the Client's consent given to the Bank in the loan- or credit contract.

¹⁴ SEPA payment order is an external FX payment that meets all of the following requirements: 1) the fulfilment currency is EUR; 2) the beneficiary's account number is in IBAN format; 3) the beneficiary's payment service provider is within the SEPA-zone and it is a direct or indirect SEPA-member; 4) the cost bearing method is shared (SHA); 5) the order was not submitted with urgent fulfilment request. The Bank fulfills the transfers that meet all of the listed requirements as SEPA payment order automatically. Bank certificate about a SEPA transfer is issued by the Bank upon client's request, which fee is specified in Chapter II. of the present List of Conditions (SEPA transfers are forwarded not by SWIFT message, therefore the Bank is unable to provide SWIFT copy about these transfers). More information about SEPA can be found in the „General questions in connection with foreign currency payment orders” information material.

¹⁵ This fee applies to the payment account contracts concluded before October 16, 2018.

¹⁶ This fee applies to the payment account contracts concluded after October 15, 2018. The postal conditions are available on the website of the Hungarian Post (www.posta.hu).

The Bank introduces the following promotional offer from 1st January 2019: in case of transfer to restricted payment account of Széchenyi Holiday Card (SZÉP card), the "+ (0.3% max. HUF 6,000)" part of transfer fee is not charged at all. The promotional offer is valid until the Bank revokes it unilaterally.

Provisions for payment orders submitted via KDB NetBank service laid down in List of Conditions or in a specific contract concluded between Bank and Client shall apply to fees, amount and calculation formula of fees, due date of fees, applicable exchange rate, cut-off times and fulfillment dates and other conditions for payment orders submitted via KDB API channel.

In case of external HUF transfer initiated via electronic channel the transactional limit is to be HUF 5,000,000,000. Instant domestic HUF payment order can only be sent up to HUF 10 million. Bank can receive instant domestic HUF payment orders of up to HUF 10 million.

Payment order applying conversion shall be fulfilled by the Bank only if the cover of the order and that of the remuneration for the service are available. The Bank is entitled for a collateral which exceeds by up to 10% the amount of payment order and service fee calculated into the currency of the account to be debited. The cover shall be blocked till the fulfilment of payment order.

Payment transactions regardless of its currency, with or without conversion, provided within the EEA, where both the payer's and the payee's payment service providers are, or the sole payment service provider in the payment transaction is, located therein, the payee pays the charges levied by his payment service provider, and the payer pays the charges levied by his payment service provider. In this case the cost bearing method must be "SHA" (shared).

The modification or revocation of a transfer order to an EEA state is not allowed after its acceptance (processing).

The Bank refuses the presented transfer order – in compliance with the General Terms and conditions regarding payment accounts, payment services and deposits – in case the necessary cover needed for the fulfilment of that and for the debit of the charge is not available on the account determined in the payment order on the takeover day till the end of Opening Hours. In case of such domestic HUF transfer for which the cut-off time is earlier than 16:00, the Bank is entitled to refuse the payment order submitted until the cut-off time for which the necessary cover needed for the fulfilment is not available on the account determined in the payment order at 16:00.

The paper-based HUF payment orders without cover are returned – in lack of other instruction from the customer - by post or rent post-box after two working days counted from the taking over. The customer will be notified within two days in case the foreign currency payment orders initiated via electronic channels are not to be fulfilled due to the lack of cover.

IV. Electronic Banking Services

| E-banking service charges | Current account | Due date |
|---|-----------------|-------------------------------|
| KDB Kontakt (Call Center) code request | HUF 0 | |
| KDB PC Kontakt Midi service (sales of this product was discontinued from January 13, 2018)¹ | | |
| Contracting fee | HUF 5,000+VAT | Last working day of the month |
| Monthly fee | HUF 1,557+VAT | Last working day of the month |
| KDB PC Kontakt service¹ | | |
| Contracting fee | HUF 9,586+VAT | Last working day of the month |
| Monthly fee | HUF 2,995+VAT | Last working day of the month |

| | | |
|---|--|-------------------------------|
| Authentication tool (ViCA) registration fee | Promotional offer (discounted fee): HUF 0/each registered user ² | At fulfilment |
| Replacement of authentication tool (ViCA) (request for new registration password) | Promotional offer (discounted fee): HUF 0/each registered user ³ | At fulfilment |
| Reactivation of blocked authentication tool (ViCA) due to the user's fault | Promotional offer (discounted fee): HUF 0/each registered user ⁴ | At fulfilment |
| KDB NetBank service | | |
| KDB NetBank Info package | HUF 0 | |
| KDB NetBank Active package | HUF 0 | |
| Authentication tool (ViCA) registration fee | Promotional offer (discounted fee): HUF 0/each registered user ² | At fulfilment |
| Replacement of authentication tool (ViCA) (request for new registration password) | Promotional offer (discounted fee): HUF 0/each registered user ³ | At fulfilment |
| Reactivation of blocked authentication tool (ViCA) due to the user's fault | Promotional offer (discounted fee): HUF 0/each registered user ⁴ | At fulfilment |
| SMS service (as per account and bankcard) | | |
| Full SMS service (credits and debits) | HUF 1,557/month | Last working day of the month |
| Mini SMS service (only debits) | HUF 1,198/month | Last working day of the month |
| Bankcard Security SMS (Bankcard debits) | Included in annual fee of the bankcard | |

¹ KDB PC Kontakt Midi service with limited functionality and KDB PC Kontakt Max service with full functionality have been merged into one service from January 13, 2018. The Bank unified the name of KDB PC Kontakt Midi and KDB PC Kontakt Max services under the name of KDB PC Kontakt service accordingly. The Bank only provides the full functionality KDB PC Kontakt service from this day. Clients previously contracted for the KDB PC Kontakt Midi service became eligible for the KDB PC Kontakt service with full functionality under the present applied monthly fee from this day.

² The regular fee of this item is one-time HUF 1,719 for the case of first successful registration of a given user. During the promotional period the Bank charges the discounted fee announced in this List of Conditions instead of the regular fee. The promotional offer is valid until the Bank revokes it unilaterally. This fee applies to the KDB NetBank/KDB PC Kontakt service contracts concluded after September 21, 2018, and to those KDB NetBank/KDB PC Kontakt service contracts that concluded prior to this date but was modified bilaterally after September 21, 2018.

³ The regular fee of this item is one-time HUF 1,719/replacement for a given user. During the promotional period the Bank charges the discounted fee announced in this List of Conditions instead of the regular fee. The promotional offer is valid until the Bank revokes it unilaterally. This fee applies to the KDB NetBank/KDB PC Kontakt service contracts concluded after September 21, 2018, and to those KDB NetBank/KDB PC Kontakt service contracts that concluded prior to this date but was modified bilaterally after September 21, 2018.

⁴ The regular fee of this item is one-time HUF 1,719/reactivation for a given user. During the promotional period the Bank charges the discounted fee announced in this List of Conditions instead of the regular fee. The promotional offer is valid until the Bank revokes it unilaterally. This fee applies to the KDB NetBank/KDB PC Kontakt service contracts concluded after September 21, 2018, and to those KDB NetBank/KDB PC Kontakt service contracts that concluded prior to this date but was modified bilaterally after September 21, 2018.

Daily maximal limits of transactions given through KDB Kontakt services are HUF 1,000,000; EUR 3,600; USD 5,000. Deposit fixing/breaking, transfer between own accounts: there is no limit.

V. Conversions and Exchange Rates

The Bank applies buying rate in case the account to be debited is a foreign exchange account and selling rate in case the account to be debited is a HUF account for transfer between foreign exchange and HUF accounts. For transfers between accounts managed in different foreign exchanges (e.g. USD and EUR accounts)

- in case the Bank does not apply cross-currency exchange rates – the exchange will be made as follows: the amount to be debited is to be exchanged to HUF on buying rate and then the HUF amount is to be converted on selling rate of the foreign exchange in which the account to be credited is managed. The conversion is made by usage of buying rate in case of credit foreign exchange amount onto HUF account and selling rate in case of credit HUF onto foreign exchange account.

In case of cash desk transactions the foreign currency payment-in to HUF account and HUF payments from foreign currency account is converted on buying rate and the HUF payment-out to foreign currency account and foreign currency payment-out from HUF account is converted on selling rate.

Referential exchange rates fixed by the Bank:

1. Cash exchange rate

Exchange rate applied in case of conversion at cash-desk and T-day (prompt) conversion between accounts of different clients of the Bank, during Cash-Desk Hours.

Cancellation of executed conversion can be made by a reversal transaction only at buying cash exchange rate valid for the given currency during Cash-Desk Hours on the same day on basis of the written claim of the client.

Exchange rates are fixed banking day between 8:00-8:30 a.m., but if reasonable by market exchange rate movements, **more exchange rate fixing can be made within one day** (the rate valid at the time of taking over the order shall be applied for). Exchange rate is valid from its publication until the next fixing.

2. Account conversion rate – (T day)

Exchange rate applied in case of

- a) T-day (prompt) conversion between the clients' own accounts, or
- b) HUF credit of foreign exchange amounts arriving on HUF accounts from outside of the Bank or
- c) foreign exchange credit of HUF amounts arriving on foreign exchange accounts from outside of the Bank or
- d) Domestic payment transactions – sent via electronic channels - involving only one currency conversion between EUR and HUF;
- e) Internal payment transactions involving only one currency conversion between EUR and HUF;
- f) intra-EEA payment transactions involving only one currency conversion between EUR and HUF, provided that the conversion is carried out in Hungary and the intra-EEA transfer takes place in EUR.

In case of transactions determined in point f) the account conversion rate published at first on the next banking day shall be applied regarding the orders forwarded from 09:30 a.m..

Cancellation of executed conversion can be made by a reversal transaction only at a market exchange rate given by the Bank (Treasury) on basis of the written claim of a client or in case the client has a valid KDB Kontakt service contract than via call center after electronic identification.

Exchange rates are fixed banking day between 8:00-8:30 a.m. and between 4:00-4:30 p.m., but if reasonable by market exchange rate movements, **more exchange rate fixing can be made within one day** (the rate valid at the time of processing of the order shall be applied for). Exchange rate is valid from its publication until the next fixing.

3. Foreign exchange rate – (T+2 rate)

Exchange rate - valid for T+2 day fixed by the Bank on the day of order - applied for spot day (T+2 day) conversions between accounts.

The orders' cut-off time is defined by the point "Execution of Payment Orders" of present List of Conditions.

Cancellation of executed conversion can be made by a reversal transaction only on basis of a written claim or claim sent in via KDB NetBank/ KDB PC Kontakt after electronic identification

- till 9.30 a.m. – at original exchange rate
- after 9.30 a.m. – at valid market exchange rate fixed by the Bank (Treasury)

Exchange rates are fixed banking day between 10:30-11:00 a.m. **There is only one foreign exchange rate fixing in a day.** Exchange rate is valid from its publication until the next fixing.

4. Special exchange rate fixing

The Clients of the Bank are entitled to ask for a special exchange rate if the amount of the conversion order is at least EUR, USD 50,000 (or equivalent in other currency) or over within open hours (MON-THU: 9.00-15.00, FRI: 9.00-14.30).

(The difference of special exchange rate from the announced rates can be positive or negative as it is quoted on basis of actual market prices)

If – for the request of the Client – the Bank offers a special exchange rate, the Bank is only obliged to transact on the offered special exchange rate if before the transaction the cover amount needed for the conversion is available on the debit account, and the Client freely disposes over the cover amount. In lack of this condition, the special exchange rate offered by the Bank is only for information purpose, on which Bank is not obliged to execute the conversion. The settlement date can be chosen by the client: T, T+1 or T+2. **Cancellation of executed conversion** can be made by a reversal transaction only on basis of a written claim or claim sent in via KDB NetBank/ KDB PC Kontakt at valid market exchange rate fixed by the Treasury.

VI. Cash services

| HUF | | | | Exchange rate | Due date |
|--|---------------------------|---|--|-----------------|---------------|
| Cash deposit | | 0.059% min. HUF 237 | | | At fulfilment |
| Chief Cash Desk service fee ¹ | HUF 30,000,000-59,999,999 | 0.20% | | | At fulfilment |
| | HUF 60,000,000 - | 0.30% | | | |
| Cash deposit on capital account | | HUF 0 | | | |
| Bulk cash deposit- minimum amount HUF 1,000,000 | | 0.25% | | | At fulfilment |
| Cash deposit on depository account ⁴ | | HUF 0 | | | |
| Separate charge for coin processing in case of deposit/withdrawal of more than 15 coins per day | | HUF 2/coin | | | At fulfilment |
| Interchange of banknotes (exchange) ⁵ | | 3% of the nominal value of the paid banknotes | 10% of the nominal value of the paid coins | | At fulfilment |
| Interchange of coins (exchange) ⁵ | | 10% of the nominal value of the changed coins | | | At fulfilment |
| Extra charge payable in case cash deposit of banknotes smaller than HUF 10,000 exceed 50 pieces ² | | HUF 10/pc | | | At fulfilment |
| Cash withdrawal from depository account ⁴ | | HUF 0 | | | |
| Cash withdrawal | | 0.237% min. HUF 356 + 0.6% | | | At fulfilment |
| Other currency³ | | | | | |
| Cash deposit | | | | | |
| USD / EUR | Till EUR/USD 25,000 | 0.25% min. EUR 1 | | Acc. conv. rate | At fulfilment |
| | Over EUR/USD 25,000 | 0.50% | | | |
| CHF / GBP | Till CHF/GBP 25,000 | 0.50% min. EUR 2 | | Acc. conv. rate | At fulfilment |
| | Over CHF/GBP 25,000 | 1.00% | | | |

| | | | | |
|---|--|-------|-----------------|---------------|
| Chief Cash Desk service fee ¹ | EUR/USD 100,000-199,999 | 0.20% | | At fulfilment |
| | Over EUR/USD 200,000 | 0.30% | | |
| Cash deposit on capital account | EUR 0 | | | |
| EUR/USD cash process charge over 100 pcs of banknotes ² | EUR 0.10/pc | | Acc. conv. rate | At fulfilment |
| Bulk cash deposit - min. amount CHF/EUR/GBP/USD 4,000 | EUR/USD | 0.30% | | At fulfilment |
| | CHF/GBP | 0.60% | | |
| Extra charge payable in case cash deposit of banknotes smaller than EUR/CHF/USD 50 exceeds 50 pieces ² | EUR 0.10/pc | | Acc. conv. rate | At fulfilment |
| Cash withdrawal | | | | |
| USD / EUR | 0.594% min. EUR 2.37 + 0.6% | | Acc. conv. rate | At fulfilment |
| Other currency | 0.891% min. EUR 2.37 + 0.6% | | Acc. conv. rate | At fulfilment |
| Other fees | | | | |
| Process charge of night safety box | Same as fee of bulk cash deposit process fee | | | At fulfilment |

¹Cash transactions started within two hours shall be considered as one transaction from the fee point of view.

² Calculated and debited by client, by day

³ Foreign currency coin pay-in and withdrawal is not possible.

⁴For lawyers, notaries, executors in compliance with the related legal regulation

⁵Detailed regulations regarding the exchange of banknotes and coins are included in the Bank's "Announcement on the replacement and exchange of bank notes and coins".

The Bank provides cash services exclusively in currency HUF, CHF, EUR, GBP and USD.

The Bank has the right to reject the cash payments-in over HUF 10,000,000 or USD/EUR 50,000 due to lack of sufficient capacity for processing and storing.

1. Preliminary notice for cash request

Cash withdrawals within one day over HUF 1 million or equivalent FCY are to be announced to Bank one business day in advance by fax. In case of over HUF 10 Mio or equivalent FCY, the request has to be made 2 business days before. We only accept the written orders with authorised signature on the required day up to 10 a.m. Even if the customers do not pick up the cash on the ordered day, the bank charges their account with the withdrawal fee. In case of cash withdrawal in FCY, different from HUF, USD and EUR, we request a 3-day notice. In urgent case the client can withdraw money according to the single judgement of the Bank with an additional extra withdrawal fee, which is 0.237% for HUF and 0.594% for FCY.

The Bank keeps the right of rejection taking coins in foreign currencies.

2. Deposit Services

Interest rates are contained in the valid Announcement on Deposit Interest Rates of the Bank which is an inseparable part of the Condition List and can be found in customer service areas and on website of the Bank. In case the interest rates published in the Announcement on Deposit Interest Rates are connected to referential interest rates the Bank has the right to modify the announced interest rates in case of any change in the referential rate. The Bank shall publish the new Announcement on Deposit Interest Rates one day prior to coming into force on its website and in open areas. In any other cases the point I.1 is to be the relevant.

- The Bank keeps the right of interest changing.
- The interest are stipulated per annum, their settlement is as follows:
 - In case of current account quarterly, on the last working day of the quarter of year.
 - In case of term deposit at the end of the term
 - The first day of computation of interest rate is the day of the crediting to the account. The last day of computation is the calendar day preceding the day of the maturity/early-termination.
- To make term deposit opening of a current account is necessary.
- In case of cancellation of a term deposit the Bank calculates sight deposit interest rate valid at cancellation from the last rollover date.
- In case of term deposit partly cancellation is not possible.

Calculation method of interest: $\text{interest} = (\text{Fixed amount} * \text{number of days} * \text{interest rate}) / (360 * 100)$

VII. Trade finance

| Letters of Credit¹ | |
|--|---|
| Import | |
| Opening/increasing a Letter of Credit after each started month for the full period ² | 0.12%, min. EUR 30 |
| Other amendment not concerning the amount of the Letter of Credit ² | EUR 25 |
| Availment | 0.20%, min. EUR 25 |
| Payment of the amount of Availment ² | 0.15%, min. EUR 10 + (0.3%, max. HUF 6,000) |
| Cancellation | EUR 25 |
| Export² | |
| Pre-advising | EUR 5 |
| Advising without our engagement | 0.15% min. EUR 25 max. EUR 500 |
| Confirming an L/C charged additionally, for the whole period of our engagement, rate per month or a part thereof | 0.12%, min. EUR 25 |
| Other amendment not concerning the amount of the Letter of Credit | EUR 25 |
| Availment | 0.20%, min. EUR 25 |
| Cancellation | EUR 25 |
| Forwarding an L/C to another Bank | HUF 15,000/EUR 60 |
| Discounting of endorsable documents | On basis of special agreement |
| Documentary Collection² | |
| Clean collection (cheque, Bill of Exchange) | 0.25%, min. EUR 15 |
| Delivery of collection documents against payment or acceptance of a Bill of Exchange | 0.25%, min. EUR 15 |
| Giving of document without payment, collection cancellation | 0.10%, min. EUR 15 |
| Release of goods sent to our address or disposal | 0.30%, min. EUR 15 |
| Cancellation | 0.125%, min. EUR 15 |
| Correspondence | EUR 15 |
| Modification (extension) | EUR 15 |

| | |
|--|--|
| Forwarding the collection to other bank | EUR 15 |
| Guarantees^{2,3} | |
| Advising a guarantee/liability without our engagement | 0.15%, min. HUF 15,000 |
| Issuing and increasing of a guarantee by us for the whole period of validity, after each started month | 0.15%, min. HUF 15,000 |
| Commission of claimed guarantee | 0.20%, min. HUF 50,000 + (0.3%, max. HUF 6,000) |
| Modification (in case it does not concern the amount of the guarantee), cancellation | EUR 20 |
| Issuance of guarantee with a text different from our bank's usage | HUF 15,000 / EUR 60 |
| Other fees connecting to trade finance | |
| Posting fee | |
| Domestic | EUR 3 |
| Inside Europe | EUR 10 |
| Outside Europe | EUR 15 |

¹ Subject to the latest issue of Uniform Rules issued by the International Chamber of Commerce, Paris. In case of discrepant documents an extra EUR 50 is to be debited.

² The Bank presently does not charge communication fee above the stipulated commission.

³ Except for guarantees substituting Documentary Credits for which the commission table for Letters of Credit is relevant.

In case of opening of a Letter of Credit the commissioner must fix a term deposit in the amount of 105% of the Letter of Credit for the full tenor. (In case of postponed payment the cover must be fixed till the date following the due date of last payment) In case of the currency of the deposit being in collateral is different; the amount of the cover shall reach 120% of the Letter of Credit amount.

The Bank undertakes to issue guarantees within 3 working days.

VIII. Method of raising complaints

We do our best to have our customers satisfied with our services. On the contrary, a complaint can arise which is to be solved by our colleagues within the shortest time. In case it is not possible, our customers can raise complaints by phone (+36 1 473 4440, +36 1 374 9990, between 7 a.m. and 8 p.m. on working days), via telefax (+36 1 328 5411), in an e-mail (complaint@kdbbank.eu), in a postal letter (address: 1054 Budapest, Bajcsy-Zsilinszky street 42-46.) or personally in our branch offices. In case the Bank does not give **satisfactory solution, the complaint can be given to the National Bank of Hungary through** internet (ugyfelszolgalat@mnbb.hu) or in a postal letter (H-1534 Budapest BKKP P. O. Box 777.)

IX. VISA CHIP Business Card

| Account currency | HUF, EUR, USD | Due date |
|---|----------------------------------|---|
| Card issuance fee | HUF 16,054 | 1 st working day in the month after producing |
| Yearly fee from the 2nd year | HUF 16,054 | 1 st working day in 13 th month after issuing |
| Bankcard take over in our bank's branch offices | HUF 0 | |
| Postal charges of bankcard / PIN code to inland | HUF 1,019 | |
| Postal charges of bankcard / PIN code abroad | by FedEx / Hungarian Post tariff | |

| | | |
|---|---|--|
| Storage of bankcard / PIN code | HUF 237/month | |
| Charges of repeated posting of bankcard / PIN code | HUF 1,189 | |
| Card reissue fee | HUF 2,378 | At fulfilment |
| Reprint of PIN code | HUF 594 | At fulfilment |
| Card expiration date | 3 years | |
| Card emergency issuance fee (10 working days) | HUF 4,162 | At fulfilment |
| Bankcard cancellation fee | HUF 0 | At fulfilment |
| Min. opening balance ¹ | HUF 50,000 | |
| 24-hour cash withdrawal limit ² (default setting) | HUF 200,000 / EUR 800 / USD 1,000 | |
| Maximum available 24-hour cash withdrawal limit ² | HUF 1,000,000 / EUR 4,000 / USD 5,000 | |
| 24-hour cash withdrawal transaction limit ² (default setting) | 3 pcs | |
| Maximum available 24-hour cash withdrawal transaction limit ² | 6 pcs | |
| 24-hour purchase limit ² (default setting) | HUF 200,000 / EUR 800 / USD 1,000 | |
| Maximum available 24-hour purchase limit ² | HUF 2,000,000 / EUR 8,000 / USD 10,000 | |
| 24-hour purchase transaction limit ² (default setting) | 10 pcs | |
| Maximum available 24-hour purchase transaction limit ² | 20 pcs | |
| 24-hour virtual limit ³ | HUF 75,000 / EUR 250 / USD 300 | |
| Maximum available 24-hour virtual limit ³ | HUF 400,000 / EUR 1,600 / USD 2,000 | |
| 24-hour virtual transaction ³ limit | 3 pcs | |
| Maximum available 24-hour virtual transaction ³ limit | 10 pcs | |
| Transaction fees | | |
| General transactions | | |
| Purchase ⁴ | Special offer: HUF 0 + 0.3%, max. HUF 800/year ⁵ | The debit date of transaction amount |
| Cash withdrawal in own ATM | HUF 237 + 0.237% min. HUF 475 (+ 0.6%) | The debit date of transaction amount |
| Cash withdrawal in other domestic ATM ⁶ | HUF 237 + 0.237% min. HUF 713 (+ 0.6%) | The debit date of transaction amount |
| Cash withdrawal abroad in ATM (except EUR cash withdrawal abroad in EEA country in ATM) | HUF 1,427 + 0.118% + 0.6% | The debit date of transaction amount |
| EUR cash withdrawal abroad in EEA country in ATM | HUF 237 + 0.237% min. HUF 713 (+ 0.6%) | The debit date of transaction amount |
| Limit modification fee | HUF 178 | 1 st working day after modification |
| Balance inquiry in Hungary | HUF 59 | The date after inquiry |

| Special transactions | | |
|---|--|--------------------------------------|
| Cash withdrawal on POS in other bank or Post office | HUF 356 + 0.594% min. HUF 594 (+ 0.6%) | The debit date of transaction amount |
| Cash withdrawal abroad on POS (except EUR cash withdrawal abroad in EEA country on POS) | HUF 2,378 + 0.118% + 0.6% | The debit date of transaction amount |
| EUR cash withdrawal abroad in EEA country on POS | HUF 356 + 0.594% min. HUF 594 (+ 0.6%) | The debit date of transaction amount |
| Other fees | | |
| Emergency card replacement | EUR 261.62 | At fulfilment |
| Emergency cash advance | EUR 202.16 (max. 1,000 USD can be taken) | At fulfilment |
| Receding from emergency card replacement or cash withdrawal | EUR 65.40 | |
| Copy of sales receipt | HUF 5,946 | |
| Extra services and their fees | | |
| Card security SMS | Included | |

¹ The Bank may require additional security deposit for the card issues.

² LIMIT can be modified upon customer's request as follows only in case of valid card security SMS control:

- Duplicate default settings are available without time limit
 - Limit rising over the double of default settings - but at most up to the maximum limit defined by the present List of Condition - can be requested only for 15 days long period. After this period the default settings is to be enter into force.
 - Over the maximum limit defined by the present List of Condition the Bank has the right to permit individually at most for 24 hours the Client's written application on limit increase presented 1 working day before.
 - Lower limits can be requested without any time limit.

Limit modification possibilities (only during the working hours):

- via KDB Kontakt (+36 1 473 4440, +36 1 374 9990)
- via KDB NetBank (limited)
- in written form, applied in the KDB Branches

³ A transaction during which the bankcard physically does not participate in, the bankcard holder provides the bankcard data verbally, in written or electronic way needed for fulfillment of transaction to the merchant. Virtual transaction can be done in letter, by phone (Mo/To transaction) or by purchase via internet (payment settlement of goods or services).

⁴ The applied exchange rate is defined by the 9.9 point of the General Terms and Conditions Regarding VISA CHIP Debit Card.

⁵ The regular fee of the transaction is HUF 0 + 0.3% max. HUF 6,000. The Bank charged the discounted fee announced in List of Conditions instead of regular fee. The special offer is valid until withdrawal. From calculation point of view the renewed and replaced cards are considered as same cards. Same card means the new card issued for the same cardholder in case of lost or stolen and/or expired cards, attached to the same payment account with same card product.

⁶ In case of domestic cash withdrawal in foreign currency from other bank's ATM the fee defined for the cash withdrawal from ATM abroad shall be applied.

X. OBA Separated Deposit Account for deposits governed by Section 214/A of Act CCXXXVII of 2013.¹

Account Keeping Services

| Separated Deposit Account | HUF | FCY ³ | Due date |
|---|-------------|------------------|----------|
| Account opening ² | HUF 0 | EUR 0 | |
| Account maintenance fee | HUF 0/month | EUR 0/month | |
| Account closing | HUF 0 | EUR 0 | |
| Statement/account movement | | | |
| E-statement for clients with KDB NetBank ⁴ | HUF 0 | EUR 0 | |

Financial Services⁵

| Internal transfers | | Exchange rate | Due date |
|-------------------------------|-------|---------------|----------|
| HUF | | | |
| Transfer between own accounts | | | |
| Paper-based order | HUF 0 | | |
| Foreign exchange | | | |
| Transfer between own accounts | | | |
| Paper-based order | EUR 0 | | |

¹ According to the Section 214/A of Act CCXXXVII of 2013, the National Deposit Insurance Fund (OBA) shall pay compensation above the 100,000 euro limit specified in Subsection (1) of Section 214, up to 50,000 euro additionally, to natural persons for eligible deposits, provided that they were transferred to a **separated deposit account** during a 3-month period before the day of the opening of the compensation procedure and if the origin of the funds is verified to the Bank by way of the means specified in the Act. Client is entitled the 50,000 euro additional compensation amount, if the origin of the amount to be deposited can be:

In case of private persons:

- the sale of residential property, or the sale of lease rights or any right of tenancy,
- benefits received upon the termination of employment or upon retirement,
- insurance benefits, or
- compensation received for criminal injuries or wrongful verdict.

In case of private entrepreneurs and agricultural primary producers:

- the sale of residential property, or the sale of lease rights or any right of tenancy,
- insurance benefits.

² The precondition of opening a Separated Deposit Account is an existing payment account in same currency as the currency of the amount to be deposited to the Separated Deposit Account.

³ Bank keeps the Separated Deposit Account in the following currencies: HUF, EUR, USD, GBP.

⁴ Upon request one paper-based account statement can be taken over in person at any branches.

⁵ Cash withdrawal and transfer transactions are not allowed from the Separated Deposit Account. First the deposit amount must be transferred to Client's payment account with same currency as the currency of the separated deposit, from where the deposit amount can take over in cash or transfer, in accordance the Client's order.

XI. Cut-off time and execution dates of payment orders

| Transactions | Currency | Cut-off Time | Fulfillment | |
|--|----------|---------------------------------------|---|---|
| | | | Debit date | Credit date ¹ |
| Cash transactions | | | | |
| Cash deposit | HUF, FCY | During cash desk hours | - | Immediately after take over |
| Cash withdrawal | HUF, FCY | During cash desk hours | Subject day | - |
| Bulk cash deposit | HUF, FCY | During cash desk hours | - | Immediately after take over ² |
| Night safety box | HUF, FCY | | - | Immediately after take over ² |
| Internal transfer and cross-border internal transfer | | | | |
| <i>In branches</i> | | | | |
| Same currency | HUF, FCY | During cash desk hours | Subject day | Subject day |
| T day conversion | HUF, FCY | During cash desk hours | Subject day | Subject day |
| T+2 days conversion | HUF, FCY | 9:30 a.m. | 2 nd banking day after subject day | Debit date |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | Debit date |
| Term deposit fixing/breaking | HUF, FCY | During cash desk hours | Subject day | Subject day |
| <i>Electronic channels³</i> | | | | |
| Same currency, in case of instant domestic HUF payment order requirements are not fulfilled | HUF | 20:00 | Subject day | Subject day, in 4 hours after take-over |
| | | 20:00-24:00 | Banking day after subject day | Debit date, in 4 hours after take-over |
| Same currency, in case of fulfill the requirements of instant domestic HUF payment order | HUF | 0:00-24:00 | Subject day | Subject day ⁷ , in 5 seconds after take-over |
| Same currency | FCY | 20:00 | Subject day | Subject day |
| | | 20:00-24:00 | Banking day after subject day | Debit date |
| T day conversion, in case of instant domestic HUF payment order requirements are not fulfilled | HUF, FCY | Banking day 08:30-15:00 | Subject day | Subject day |
| T day conversion, in case of fulfill the requirements of instant domestic HUF payment order | HUF, FCY | 0:00-24:00 | Subject day | Subject day ⁷ , in 5 seconds after take-over |
| T+2 days conversion | HUF, FCY | 9:30 a.m. | 2 nd banking day after subject day | Debit date |
| | | 9:30-24:00 | 3 rd banking day after subject day | Debit date |
| T+1 day conversion | HUF, EUR | 9:30 a.m. | banking day after subject day | Debit date |
| | | 9:30-24:00 | 2 nd banking day after subject day | Debit date |

| | | | | |
|--|----------|----------------------------|-------------------------------|---|
| Domestic HUF group transfer | HUF | 7:30-15:30 | Subject day | Subject day, in 4 hours after take-over |
| Term deposit fixing / breaking ⁴ | HUF, FCY | 20:00 | Subject day | Subject day |
| Set up / cancellation of hold funds | HUF, FCY | 20:00 | Subject day | Subject day |
| External HUF payments without conversion | | | | |
| <i>In branches</i> | | | | |
| Transfer order | HUF | During cash desk hours | Subject day | Banking day after debit date |
| VIBER transfer order | HUF | 15:00 | Subject day | Subject day |
| Value date transfer order | HUF | During cash desk hours | Value date | Banking day after debit date |
| Value date VIBER transfer order | HUF | During cash desk hours | Value date | Value date |
| Door-to-door payment order | HUF | 9:00 a.m. | Subject day | - |
| <i>Electronic channels</i>³ | | | | |
| Transfer order, in case of instant domestic HUF payment order requirements are not fulfilled | HUF | 7:00-16:30 ⁵ | Subject day | Subject day, in 4 hours after take-over Debit date, in 4 hours after take over |
| | | 16:30- | Banking day after subject day | |
| Transfer order, in case of fulfill the requirements of instant domestic HUF payment order | HUF | 0:00-24:00 | Subject day | Subject day ⁷ , in 5 seconds after take-over |
| VIBER transfer order | HUF | Banking day 08:30-15:00 | Subject day | Subject day, in 4 hours after take over |
| Value date transfer order | HUF | 24:00 | Value date | Debit date |
| Value date VIBER transfer order | HUF | During cash desk hours | Value date | Debit date |
| Group transfer | HUF | 7:30-15:30 | Subject day | Subject day, in 4 hours after take-over |
| Door-to-door payment order | HUF | 9:00 a.m. | Subject day | - |
| Credit of HUF transfer | | | | |
| Transfer order (GIRO) | HUF | 18:00 | - | Immediately after credit on the Bank's account |
| Instant domestic HUF payment order | HUF | 0:00-24:00 | - | |
| VIBER transfer order | HUF | 17:00 | - | |

External foreign currency transfer without conversion

| <i>In branches</i> | | | | |
|--|-----|---|---|---------------|
| Transfer order to EEA country | EUR | 9:30 a.m. | banking day after subject day | on debit date |
| | | From 9:30 a.m. during cash desk hours | 2 nd banking day after subject day | |
| Urgent EUR transfer order to EEA country | EUR | 1 hour before end of Cash desk hours ⁶ | Subject day | on debit date |
| Transfer order to not EEA country | EUR | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | |

| | | | | |
|-----------------------------------|------------------------|---------------------------------------|---|------------------------------|
| Transfer order to EEA country | SEK, NOK, DKK | 9:30 a.m. | 3 rd banking day after subject day | banking day after debit date |
| | | From 9:30 a.m. during cash desk hours | 4 th banking day after subject day | |
| Transfer order to EEA country | Other EEA-currency | 9:30 a.m. | 2 nd banking day after subject day | banking day after debit date |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | |
| Transfer order to not EEA country | SEK, NOK, DKK | 9:30 a.m. | 3 rd banking day after subject day | - |
| | | From 9:30 a.m. during cash desk hours | 4 th banking day after subject day | |
| Transfer order to not EEA country | Other EEA currency | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | |
| Transfer order to EEA country | JPY | 9:30 a.m. | 3 rd banking day after subject day | banking day after debit date |
| | | From 9:30 a.m. during cash desk hours | 4 th banking day after subject day | |
| Transfer order to EEA country | Other not EEA currency | 9:30 a.m. | 2 nd banking day after subject day | banking day after debit date |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | |
| Transfer order to not EEA country | JPY | 9:30 a.m. | 3 rd banking day after subject day | - |
| | | From 9:30 a.m. during cash desk hours | 4 th banking day after subject day | |
| Transfer order to not EEA country | Other not EEA currency | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | |

Electronic channels³

| | | | | |
|--|-----|---|---|---------------|
| Transfer order to EEA country | EUR | 9:30 a.m. | banking day after subject day | on debit date |
| | | 9:30-24:00 | 2 nd banking day after subject day | |
| Urgent EUR transfer order to EEA country | EUR | 1 hour before end of Cash desk hours ⁶ | Subject day | on debit date |

| | | | | |
|-----------------------------------|-----------------------|------------|---|------------------------------|
| Transfer order to not EEA country | EUR | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | 9:30-24:00 | 3 rd banking day after subject day | |
| Transfer order to EEA country | SEK, NOK, DKK | 9:30 a.m. | 3 rd banking day after subject day | banking day after debit date |
| | | 9:30-24:00 | 4 th banking day after subject day | |
| Transfer order to EEA country | Other EEA currency | 9:30 a.m. | 2 nd banking day after subject day | banking day after debit date |
| | | 9:30-24:00 | 3 rd banking day after subject day | |
| Transfer order to not EEA country | SEK, NOK, DKK | 9:30 a.m. | 3 rd banking day after subject day | - |
| | | 9:30-24:00 | 4 th banking day after subject day | |
| Transfer order to not EEA country | Other EEA currency | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | 9:30-24:00 | 3 rd banking day after subject day | |
| Transfer order to EEA country | JPY | 9:30 a.m. | 3 rd banking day after subject day | banking day after debit date |
| | | 9:30-24:00 | 4 th banking day after subject day | |
| Transfer order to EEA country | Other not EEA country | 9:30 a.m. | 2 nd banking day after subject day | banking day after debit date |
| | | 9:30-24:00 | 3 rd banking day after subject day | |
| Transfer order not to EEA country | JPY | 9:30 a.m. | 3 rd banking day after subject day | - |
| | | 9:30-24:00 | 4 th banking day after subject day | |
| Transfer order not to EEA country | Other not EEA country | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | 9:30-24:00 | 3 rd banking day after subject day | |

External foreign currency transfer with conversion

| | | | | |
|--|--|---|---|------------------------------|
| <i>In branches</i> | | | | |
| Transfer order to EEA country | HUF/EUR | 9:30 a.m. | banking day after subject day | on debit date |
| | | From 9:30 a.m. during cash desk hours | 2 nd banking day after subject day | |
| Urgent EUR transfer order to EEA country | | 1 hour before end of Cash desk hours ⁶ | Subject day | on debit date |
| Transfer order not to EEA country | HUF/EUR | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | |
| Transfer order to EEA country | Other EEA currency/ SEK, NOK, DKK | 9:30 a.m. | 3 rd banking day after subject day | banking day after debit date |
| | | From 9:30 a.m. during cash desk hours | 4 th banking day after subject day | |
| Transfer order not to EEA country | Other EEA currency/ SEK, NOK, DKK | 9:30 a.m. | 3 rd banking day after subject day | - |
| | | From 9:30 a.m. during cash desk hours | 4 th banking day after subject day | |
| Transfer order to EEA country | Other EEA currency/ Other EEA currency | 9:30 a.m. | 2 nd banking day after subject day | banking day after debit date |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | |

| | | | | |
|--|---|---|---|------------------------------|
| Transfer order not to EEA country | Other EEA currency/ Other EEA currency | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | |
| Transfer order to EEA country | EEA currency/ JPY | 9:30 a.m. | 3 rd banking day after subject day | banking day after debit date |
| | | From 9:30 a.m. during cash desk hours | 4 th banking day after subject day | |
| Transfer order to EEA country | EEA currency/ Other not EEA currency | 9:30 a.m. | 2 nd banking day after subject day | banking day after debit date |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | |
| Transfer order to EEA country | Other not EEA currency/ EEA currency | 9:30 a.m. | 2 nd banking day after subject day | banking day after debit date |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | |
| Transfer order not to EEA country | EEA currency/ JPY | 9:30 a.m. | 3 rd banking day after subject day | - |
| | | From 9:30 a.m. during cash desk hours | 4 th banking day after subject day | |
| Transfer order not to EEA country | EEA currency/ Other not EEA currency | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | From 9:30 a.m. during cash desk hours | 3 rd banking day after subject day | |
| Electronic channels³ | | | | |
| Transfer order to EEA country | HUF/EUR | 9:30 a.m. | banking day after subject day | on debit date |
| | | 9:30-24:00 | 2 nd banking day after subject day | |
| Urgent EUR transfer order to EEA country | | 1 hour before end of Cash desk hours ⁶ | Subject day | on debit date |
| Transfer order not to EEA country | HUF/EUR | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | 9:30-24:00 | 3 rd banking day after subject day | |
| Transfer order to EEA country | Other EEA currency/ SEK, NOK, DKK | 9:30 a.m. | 3 rd banking day after subject day | banking day after debit date |
| | | 9:30-24:00 | 4 th banking day after subject day | |
| Transfer order not to EEA country | Other EEA currency/ SEK, NOK, DKK | 9:30 a.m. | 3 rd banking day after subject day | - |
| | | 9:30-24:00 | 4 th banking day after subject day | |
| Transfer order to EEA country | Other EEA currency/ Other EEA currency | 9:30 a.m. | 2 nd banking day after subject day | banking day after debit date |
| | | 9:30-24:00 | 3 rd banking day after subject day | |
| Transfer order not to EEA country | Other EEA currency/ Other EEA currency | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | 9:30-24:00 | 3 rd banking day after subject day | |
| Transfer order to EEA country | EEA currency/ JPY | 9:30 a.m. | 3 rd banking day after subject day | banking day after debit date |
| | | 9:30-24:00 | 4 th banking day after subject day | |
| Transfer order to EEA country | EEA currency/ Other not EEA currency | 9:30 a.m. | 2 nd banking day after subject day | banking day after debit date |
| | | 9:30-24:00 | 3 rd banking day after subject day | |

| | | | | |
|-----------------------------------|---------------------------------------|------------|---|------------------------------|
| Transfer order to EEA country | Other not EEA currency / EEA currency | 9:30 a.m. | 2 nd banking day after subject day | banking day after debit date |
| | | 9:30-24:00 | 3 rd banking day after subject day | |
| Transfer order not to EEA country | EEA currency/ JPY | 9:30 a.m. | 3 rd banking day after subject day | - |
| | | 9:30-24:00 | 4 th banking day after subject day | |
| Transfer order not to EEA country | EEA currency/ Not EEA currency | 9:30 a.m. | 2 nd banking day after subject day | - |
| | | 9:30-24:00 | 3 rd banking day after subject day | |

Credit of foreign currency transfer without conversion

| | | | | |
|----------------|--------------------|---|---|---|
| Transfer order | EUR | Closing time of work-day: 18:00 Final cut-off time of incoming transactions: 17:00 | - | Immediately after credit on Bank's nostro account back dated to credit date |
| Transfer order | Other EEA currency | - | - | Immediately after credit on Bank's nostro account back dated to credit date |
| Transfer order | Not EEA currency | - | - | Immediately after credit on Bank's nostro account back dated to credit date |

Credit of foreign currency transfer with conversion

| | | | | |
|----------------|------------------------------------|---|---|---|
| Transfer order | EEA currency/ EEA currency | - | - | Immediately after credit on Bank's nostro account back dated to credit date by the account conversion rate valid at crediting |
| Transfer order | EEA currency/ Not EEA currency | - | - | Immediately after credit on Bank's nostro account back dated to credit date by the account conversion rate valid at crediting |
| Transfer order | Not EEA currency/ Not EEA currency | - | - | Immediately after credit on Bank's nostro account back dated to credit date by the account conversion rate valid at crediting |

¹ Obligation of Beneficiary's payment service provider, only for information.

² The takeover day is equal with the processing day, which can be max the 3rd day following of the sack's handing over.

³ KDB NetBank, KDB PC Kontakt.

⁴ 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.

⁵ On Saturdays which considered as working days the cut-off time is 7:00-12:30.

⁶ In case the urgent payment order is submitted after the cut-off time, the order will be rejected.

⁷ In case of instant domestic HUF payment order submitted just before midnight, the debit date and credit date may differ. The payer's payment service provider shall execute the debit and the beneficiary's payment service provider shall execute the credit transactions using the business day as value date when the payer's payment account and the beneficiary's payment account is in fact debited and credited.

1. Regarding Present Fulfilment Order:
EEA-state: European Union's Member states and partners of the agreement of the European Economic Area: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Ireland, Island, Poland, Latvia, Liechtenstein, Lithuania, Luxemburg, Hungary, Malta, Germany, Norway, Italy, Portugal, Romania, Spain, Sweden, Slovakia, Slovenia.
Currencies of the EEA-states: EUR, BGN, CZK, DKK, HRK, ISK, PLN, CHF, HUF, NOK, RON, SEK
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
2. In case of foreign currency transfer is without conversion the value date can be the next day on the ground of unique consideration.
3. The debit date may be changed in case of international bank holidays concerning the fulfilment day of both international foreign currency orders and internal conversions.
4. Revocation of paper-based payment order can be made only on the transaction day, only in branch taking the payment order during cash-desk hours, in case the bank has not started the input of the order, and certificate was not issued about the transfer.
5. Orders made via electronic channel or KDB Kontakt solely can be revoked via KDB Kontakt from 8 a.m. till 8 p.m. on working days if the Bank has not been started processing the order.
6. Deadline of any transaction over HUF 1,000,000 given through KDB Kontakt: p.m. 4.00.
7. **HUF transfer orders - that does not qualified as instant domestic HUF payment order - without conversion initiated via KDB NetBank, KDB PC Kontakt or KDB Kontakt** and taken over within cut-off time are to be fulfilled on subject day, in 4 hours from take-over on the account of the Beneficiary's Bank in case of:
 - domestic HUF transfer order in Hungary,
 - value date domestic HUF transfer order,
 - fulfilment of domestic HUF standing order,
 - fulfilment of domestic HUF group transfer.

Cash desk hours:

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

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