KDB Bank

TO 100.000 EUR OBA INSURED DEPOSIT

LIST OF CONDITIONS OF KDB BASIC ACCOUNT PACKAGE

FOR PRIVATE PERSONS

Effective date: January 9, 2027

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Reason of amendments:

From 9 January 2027, the Bank will enable the receipt of incoming SEPA instant credit transfers from other payment service providers. This amendment sets out the related conditions, clarifies the names of certain fees applicable to external foreign exchange transfers, and explains which types of transfers fall within each fee category.

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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,
   - Announcement on free cash withdrawal option.

   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. Transactions not included in the present list are handled on the basis of separate agreement by the Bank.

5. Extra fees, postage, cable, telephone, and SWIFT charges, incurred, as well as the commission and charges duly claimed by our correspondents and third banks, will be debited to the customer's account.

6. 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. Necessary documents:

   - Valid old type ID issued by Hungarian authorities, but in case it does not contain the actual residence address, residence address card or
   - Card type ID and residence address card or
   - Card type driving licence and residence address card or
   - Passport and residence address card
   - In case of foreign citizen passport, residence permit, ID card for EU citizen
   - In order to verify an address abroad, the Bank shall accept either of the following documents: certificate or ID document issued by an official authority; rental agreement; bank statement history, utility or phone bill, issued to the name and address of the Client and no older than three months.

7. The Bank can ask for the official translation of documents into Hungarian.

8. 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 2-5 working days from the day the necessary documentation was provided to the Bank.

10. If the currency of the fee and the account of withdrawal are different, conversion is executed on official NBH foreign exchange rate.

11. All fees and charges are stipulated in the present List of Conditions in gross value.

12. In case of any discrepancy between the English and the Hungarian version of List of Conditions, the Hungarian version shall govern.

II. Account Keeping Services

Current account	HUF	FCY[1]	Due date
Account opening	HUF 0	EUR 0	
Account maintenance fee[2]	HUF 448/month	EUR 1.82/month	Last working day of the month
Account closing	HUF 0	EUR 0	
Statement/account movement			
Monthly statement for clients without KDB NetBank	HUF 0	EUR 0	
e-statement for clients with KDB NetBank[3]	HUF 0	EUR 0	
Postal charges of account statement abroad	HUF 864	EUR 3.43	1st working day after month
Copy of statement	HUF 568/pc	EUR 1.70/pc	At fulfilment
Cost of Fax			
Sending fax inland/page	HUF 864	EUR 3.43	At fulfilment
Sending fax abroad/page	HUF 2,597	EUR 10.37	At fulfilment
Cost of printed forms			
Bank payment order forms	HUF 0	EUR 0	
Passbook	HUF 0	EUR 0	
Post payment order form	HUF 22 /pc	-	Related month
Check book for cash withdrawal	HUF 8,667 /pc	-	Related month
Other costs			
Preparation of certificates[4]	HUF 1,731	EUR 6.90	Related month
Making copy of other documents	HUF 170/page	EUR 0.83/page	Related month
Rental fee for post box	HUF 1,817/month	EUR 6.90/month	At the end of month
Declaration for death case at the time of account opening	HUF 0	EUR 0	
Declaration for death case later or modification thereof	HUF 3,465	EUR 13.84	Related month

[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] Account maintenance fee refers to bankcard account as well.
[3] One paper-based statement is available if necessary in branch.
[4] The Bank gives certificate about the account balance valid at the time of issuing the certificate, which time is indicated in the certificate.

III. Financial Services

Internal transfers	Fee/item	Exchange rate	Due date
HUF			
Internal transfer			
Paper-based order	0.265%, min. HUF 327 max. HUF 8,712 + (0.45% max. HUF 20,000)		At fulfilment
KDB NetBank order, in case of instant domestic HUF payment order requirements are not fulfilled	HUF 25 + (0.45% max. HUF 20,000)		At fulfilment
KDB NetBank order, in case of fulfill the requirements of instant domestic HUF payment order	Special offer: HUF 0[13]		At fulfilment
Transfer between own accounts			
Paper-based order	HUF 268		At fulfilment
KDB NetBank order, in case of instant domestic HUF payment order requirements are not fulfilled	HUF 25		At fulfilment
KDB NetBank order, in case of fulfill the requirements of instant domestic HUF payment order	Special offer: HUF 0[14]		At fulfilment
Foreign exchange			
Internal transfer			
Paper-based order	EUR 19.05 + (0.45% max. HUF 20,000)		At fulfilment
KDB NetBank order	EUR 3.43 + (0.45% max. HUF 20,000)		At fulfilment
Transfer between own accounts			
Paper-based order	EUR 1.70		At fulfilment
KDB NetBank order	EUR 0.07		At fulfilment
Conversion	EUR 0		
External transfers			
Transfers in HUF			
Credit of incoming item	HUF 0	Account conversion rate	
Transfer to account kept in other domestic bank			
Paper-based order	0.398%, min. HUF 434 max. HUF 13,941 + (0.45% max. HUF 20,000)		At fulfilment
KDB NetBank order, in case of instant domestic HUF payment order requirements are not fulfilled	0.114%, min. HUF 115 max. HUF 1,810 + (0.45% max. HUF 20,000)		At fulfilment
KDB NetBank order, in case of fulfill the requirements of instant domestic HUF payment order	Special offer: HUF 0[15]		At fulfilment
Modification, revocation and recall of transfer order[1]	HUF 5,198/pc		At order
Return fund based on recall	HUF 0		At fulfilment
VIBER transfer[2]			
Paper-based order	0.864%, min. HUF 17,334 max. HUF 173,357 + (0.45% max. HUF 20,000)		At fulfilment

KDB NetBank order	0.431%, min. HUF 17,334 max. HUF 173,357 + (0.45% max. HUF 20,000)		At fulfilment
HUF transfer abroad[2]			
Paper-based order	0.864%, min. HUF 17,334 max. HUF 173,357 + (0.45% max. HUF 20,000)	FX rate	At fulfilment
KDB NetBank order	0.363%, min. HUF 14,577 max. HUF 145.777 + (0.45% max. HUF 20,000)	FX rate	At fulfilment
Foreign currency payments			
Credit of incoming foreign exchange transfers[16]	EUR 0	Account conversion rate	
Foreign exchange transfer to an account held with another bank[16]			
Paper-based order	0.448%, min. EUR 16.69 max. EUR 192.15 + (0.45% max. HUF 20,000)	FX rate/Account conversion rate	At fulfilment
KDB NetBank order	0.231%, min. EUR 16.69 max. EUR 180.46 + (0.45% max. HUF 20,000)	FX rate/Account conversion rate	At fulfilment
EUR transfer to an account held with another bank in another EEA Member State[16]			
Paper-based order	0.398%, min. HUF 434 max. HUF 13,941 + (0.45% max. HUF 20,000)	FX rate/Account conversion rate	At fulfilment
KDB NetBank order	0.114%, min. HUF 115 max. HUF 1,810 + (0.45% max. HUF 20,000)	FX rate/Account conversion rate	At fulfilment
Other fees related to transfer to account kept with other bank:			
Charge calculated by foreign bank[3] (in case of bearing correspondent bank's charges)	Effective cost, min EUR 34.65	FX rate	At fulfilment
Subsequent data modification or revocation[4]	EUR 34.65	FX rate	On modification / revocation day
Data supply in case of incomplete payment order	EUR 34.65	FX rate	on date of supply
In case of FX payment order – which is not considered as SEPA[10] payment – to EU member states when IBAN account no. and BIC (SWIFT) are not indicated extra charge by foreign Bank	Min. EUR 17.31	FX rate	At fulfilment
Extra charge of urgent fulfilment[5]	EUR 34.65	FX rate	At fulfilment
Returned fund based on recall	EUR 0		At fulfilment
Transfer through post			
Credit of post payment order	HUF 575[11] According to the valid and relevant conditions of the Hungarian Post + HUF 415 /item[12]		At fulfilment
Domestic HUF standing orders[7]			
Registration of transfer order	HUF 0		

Fulfilment of standing order			
Paper-based order	0.314%, min. HUF 83 max. HUF 17,427 + (0.45% max. HUF 20,000)		At fulfilment
KDB NetBank order	HUF 83 + (0.45% max. HUF 20,000)		At fulfilment
Standing order modification/revocation on paper-based order	HUF 864		At order
Standing order modification/revocation on KDB Net-Bank	HUF 32		At order
Other orders			
Set up hold funds via KDB NetBank	HUF 66		Next working day
Hold funds cancellation via KDB NetBank	HUF 66		Next working day
Direct debit authorization			
Acceptance of authorization on direct debit	HUF 0		
Fulfilment of authorization on direct debit[8] (e.g. payment of utility bills) – paper-based and via KDB NetBank	HUF 69/pc + (0.45%, max. HUF 20,000/pc)		At fulfilment
Modification or revocation of authorization of direct debit			
Paper-based order	HUF 343		At order
KDB NetBank order	HUF 170		At order
Payment request			
Sending payment request			
KDB NetBank order	Standard fee: HUF 62 Promotion: HUF 0. The promotion is valid until withdrawal.		At order
Recall of sent payment request			
KDB NetBank order	Standard fee: HUF 62 Promotion: HUF 0. The promotion is valid until withdrawal.		At order
Reject of incoming payment request			
KDB NetBank order	Standard fee: HUF 62 Promotion: HUF 0. The promotion is valid until withdrawal.		At order
Instant domestic HUF payment order initiated by payment request (in case of approval of an incoming payment request) – transfer between own accounts			
KDB NetBank order	Standard fee: the standard fee specified in the relevant and applicable List of Conditions for the transfer between own accounts that is considered as instant domestic HUF pay-ment submitted via the same channel. Promotion: HUF 0. The promotion is valid until withdrawal.		At fulfilment

Instant domestic HUF payment order initiated by payment request (in case of approval of an incoming payment request) – internal transfer			
KDB NetBank order	Standard fee: the standard fee specified in the relevant and applicable List of Conditions for the internal transfer that is considered as instant domestic HUF payment submitted via the same channel. Promotion: HUF 0. The promotion is valid until withdrawal.		At fulfilment
Instant domestic HUF payment order initiated by payment request (in case of approval of an incoming payment request) – transfer to account kept in another domestic bank			
KDB NetBank order	Standard fee: the standard fee specified in the relevant and applicable List of Conditions for the transfer to account kept in another domestic bank that is considered as instant domestic HUF payment submitted via the same channel. Promotion: HUF 0. The promotion is valid until withdrawal.		At fulfilment
Credit of instant domestic HUF payment order initiated by payment request	HUF 0		
Blocking of receipt of payment requests (this service is currently not available)			
Paper-based order	Standard fee: HUF 2,088/account Promotion: HUF 0. The promotion is valid until withdrawal.		At order
KDB NetBank order	Standard fee: HUF 522/account Promotion: HUF 0. The promotion is valid until withdrawal.		At order
Unblocking of receipt of payment requests (this service is currently not available)			
Paper-based order	HUF 2,088/account		At order
KDB NetBank order	HUF 522/account		At order
Limit setup/modification (this service is currently not available)			
Paper-based order	Standard fee: HUF 522/account Promotion: HUF 0. The promotion is valid until withdrawal.		At order
KDB NetBank order	Standard fee: HUF 156/account Promotion: HUF 0. The promotion is valid until withdrawal.		At order
Payment executions and collection			
Initiation of collection order based on authorization letter	HUF 1,297/pc		At fulfilment
Registration fee of authorization letter	HUF 1,297/pc		Related month
Collection order with execution purpose	HUF 1,297/pc		At fulfilment
Initiation of Promissory Note collection	HUF 1,297/pc		At fulfilment
Fulfilment of authorization letter / collection order with execution purpose / official transfer / credit transfer based on remittance summons / Promissory Note Collection	The valid and related transfer fee		At partial- /fulfilment
Direct debit based on loan contract (loan repayment)[9]	0.45% max. HUF 20,000		At partial- /fulfilment

[1] The Bank debit the cost of the bank initiated the return fund afterwards.
[2] In case of VIBER/HUF transfer abroad transfers over the amount of HUF 200,000,000 please, call the Bank.
[3] In case the foreign bank's charge exceeds EUR 34.65; 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 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 bank account.
[6] –
[7] Queuing days of the uncovered orders are at most five days.
[8] Queuing days of the uncovered direct debit orders are four days.
[9] 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.
[10] SEPA payment order is an external FX payment order 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 or SEPA instant[17] 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 „Frequently asked questions on international payment transfers" information material.
[11] This fee applies to the payment account contracts concluded before October 16, 2018.
[12] 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).
[13] The regular fee of the transaction is HUF 25 + (0.45% max. HUF 20,000). The special offer is valid until withdrawal.
[14] The regular fee of the transaction is HUF 25. The special offer is valid until withdrawal.
[15] The regular fee of the transaction is 0.114%, min. HUF 115 max. HUF 1,810 + (0.45% max. HUF 20,000). The special offer is valid until withdrawal.
[16] The fee categories for foreign exchange transfers to other payment service providers apply to the following types of transfers:

- EUR transfer to an account held with another bank in another EEA Member State: SEPA[10] and other EUR transfers to another EEA Member State.
- Foreign exchange transfer to an account held with another bank: SEPA[10] transfers to countries outside the EEA and domestic SEPA[10] transfers, as well as all other foreign exchange transfers not falling within the preceding category, including other domestic EUR transfers and other EUR transfers to countries outside the EEA, and transfers in currencies other than EUR to any country.

Foreign exchange transfers received from outside the Bank, whether domestic or from abroad, include SEPA[10], SEPA instant[17] and other EUR transfers, as well as transfers received in foreign currencies other than EUR. A domestic transfer means a transfer to or from another payment service provider located in Hungary. Geographical classification is based on the country in which the beneficiary's account-servicing payment service provider is located for outgoing foreign exchange transfers, and the country in which the payer's account-servicing payment service provider is located for incoming foreign exchange transfers.
[17] A SEPA instant credit transfer is an external FX payment order that meets all of the following criteria: 1) the transfer is executed in EUR; 2) the beneficiary's account number is provided in IBAN format; 3) the beneficiary's payment service provider is located within the SEPA area and is directly or indirectly reachable for receiving SEPA instant credit transfers; 4) charges are shared (SHA); 5) the payment order is submitted with an explicit instruction for execution as a SEPA instant credit transfer. **For SEPA instant credit transfers, from 9 January 2027 the Bank will only provide the receipt of such transfers.** SEPA instant credit transfers can be received 24 hours a day, every day of the year; the transferred amount will be made available on the beneficiary's payment account within a maximum of 10 seconds of receipt of the payment order by the payer's payment service provider, as determined under the applicable legislation. Upon the Customer's request, the Bank will issue a certificate of an incoming SEPA instant credit transfer, subject to the fee specified

in Chapter II of this List of Conditions (SEPA instant credit transfers are not transmitted via SWIFT messages; therefore, a SWIFT copy cannot be provided). Further information on SEPA instant credit transfers is available in the document entitled "Frequently asked questions on international payment transfers".

The Bank introduces the following promotional offer from 1st January 2019: in case of transfer from private person's payment account, the "+ (0.45% max. HUF 20,000)" part of transfer fee is charged only for the part of the transferred amount exceeds HUF 50,000. This part of transfer fee is either not charged at all, or if charged, it will be refunded within 1 month in case of transfer from natural person's payment account to the account held by Hungarian State Treasury for government securities trade purpose. The promotional offer is valid until the Bank revokes it unilaterally.

The Bank introduces the following promotional offer from 1st April 2024: in case of instant domestic HUF payment order initiated by payment request from private person's payment account, the "+ (0.45% max. HUF 20,000)" part of transfer fee is either not charged at all, or if charged, it will be refunded to the client within 1 month. 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.

1. In case of external domestic HUF transfer - except for the VIBER transfer - the transactional limit is to be HUF 5,000,000,000. Instant domestic HUF payment order can only be sent up to HUF 20 million. Bank can receive instant domestic HUF payment orders of up to HUF 20 million.

2. The Bank is entitled to deny the fulfillment of international or foreign currency transfer orders initiated from a private payment account and to reject the payment order, in case the amount of the submitted international or foreign currency transfer order(s) concerning the private payment account exceeds USD/EUR 10,000 on daily basis and the source of the amount of the transfer order is not confirmed by credible document.

   The Bank is entitled to deny the fulfillment of international or foreign currency transfer orders initiated from a private payment account and to reject the payment order, in case the total amount of submitted international or foreign currency transfer order(s) concerning the private payment account exceeds USD/EUR 10,000 regarding the days of submitting the order and the previous four banking days altogether and the source of the amount of the transfer order is not confirmed by credible document.

   The amount shall be exchanged to HUF then USD at the official NBH foreign exchange rate valid on the date of the order submission in case of payment order in other foreign currency to compare to the above thresholds.

3. **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.**

4. 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).
   In the case of a HUF transfer abroad – regardless of the country in which the beneficiary's payment service provider is located – the cost bearing method must be "SHA" (shared).
   If in the cases mentioned in this point the payer does not choose shared ("SHA") cost bearing method, the Bank will execute the transfer according to "SHA" (shared) cost bearing method anyway.

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

5. The Bank is entitled to refuse the payment 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 charges and fees 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.
6. 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.
7. Fees for payment orders given by telephone to Call Center operators equal to the paper-based transaction fees.

IV. Electronic Banking Services

E-banking service charges	Current account	Due date
KDB Kontakt (Call Center) code application	HUF 0	
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[1]	At fulfilment
Replacement of authentication tool (ViCA) (request for new registration password)	Promotional offer (discounted fee): HUF 0/each registered user[2]	At fulfilment
Reactivation of blocked authentication tool (ViCA) due to the user's fault	Promotional offer (discounted fee): HUF 0/each registered user[3]	At fulfilment
SMS service (as per account and bankcard)		
Full SMS service (credits and debits)	HUF 516/month	Last working day of the month
Mini SMS service (only debits)	HUF 343/month	Last working day of the month
Bankcard Security SMS (Bankcard debits)	See chapter VIII.	Last working day of the month

[1] The regular fee of this item is one-time HUF 2,003 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 service contracts concluded after September 21, 2018, and to those KDB NetBank service contacts that concluded prior to this date but was modified bilaterally after September 21, 2018.

[2] The regular fee of this item is one-time HUF 333/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 service contracts concluded after September 21, 2018, and to those KDB NetBank 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 333/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 service contracts concluded after September 21, 2018, and to those KDB NetBank service contracts that concluded prior to this date but was modified bilaterally after September 21, 2018.

1. Daily limits for transactions given through KDB Kontakt (Call Center) service

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

2. Daily limits for orders that can be submitted via KDB NetBank

Account currency	Default daily limit	Maximum daily limit in case of limit change on KDB NetBank
HUF	1,585,000	100,000,000
EUR	4,225	266,574
USD	4,985	314,505
GBP	3,685	232,482
CHF	3,858	243,427
AUD	7,002	441,774
CAD	6,818	430,182
CZK	102,456	6,464,124
DKK	31,574	1,992,032
JPY	778,029	49,086,982
NOK	47,727	3,011,141
PLN	17,843	1,125,746
RON	21,532	1,358,511
SEK	45,080	2,844,141

Daily limits are set in the currency of the account. Transfer/conversion between own accounts, term deposit fixing/breaking does not count in the daily limit. Further rules of the daily limits are set out in Chapter 6 of the General Terms and Conditions on phone and electronic banking services.

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 during Cash-Desk Hours in case of

a) conversion at cash-desk, or
b) T-day (prompt) conversion between accounts of different clients of the Bank, or
c) cash deposit or withdrawal transactions involving conversion, if the customer does not have an account with the Bank in the same currency as the currency of the cash withdrawal or cash deposit.

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, or
e) Internal payment transactions involving only one currency conversion between EUR and HUF, or
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, or
g) cash deposit or withdrawal transactions involving conversion, if the customer has an account with the Bank in the same currency as the currency of the cash withdrawal or cash deposit;
h) Credit of incoming foreign exchange transfers from other payment service providers to an account denominated in a currency other than the transfer currency.

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, with the exception of transactions identified in point 4. **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 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

- **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 debitable 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 the written claim of a client or by fax in case the client has a supplementary contract for sending orders at valid market exchange rate fixed by the Treasury.

VI. Cash services

HUF				**Exchange rate**	**Due date**
Cash deposit		HUF 0			
Chief Cash Desk service fee[1]	HUF 30,000,000-59,999,999	0.20%, max. HUF 2,000 for every HUF 1,000,000, or part thereof of the total amount			At fulfilment
	HUF 60,000,000 -	0.30%, max. HUF 3,000 for every HUF 1,000,000, or part thereof of the total amount			
Bulk cash deposit- minimum amount HUF 1,000,000		0.05% min. HUF 200, max. HUF 500 for every HUF 1,000,000, or part thereof of the total amount			At fulfilment
Separate charge for coin processing in case of deposit/withdrawal more than 15 coins		HUF 2/coin			At fulfilment
Interchange of banknotes (exchange)[2]		3% of the nominal value of the paid banknotes	10% of the nominal value of the paid coins		At fulfilment
Interchange of coins (exchange)[2]		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[3]		HUF 10/pc			At fulfilment
Cash withdrawal		0.275% + 0.90%, max. HUF 11,750 for every HUF 1,000,000, or part thereof of the total amount			At fulfilment
Foreign exchange[4]					
Cash deposit					
to USD / EUR account		USD/EUR 0			
to CHF / GBP account		0.50%, max. CHF/GBP 25 for every CHF/GBP 5,000, or part thereof of the total amount			At fulfilment

Chief Cash Desk service fee[1]	EUR/USD 100,000-199,999	0.20%, max. EUR/USD 10 for every EUR/USD 5,000, or part thereof of the total amount		At fulfilment
	EUR/USD 200,000 -	0.30%, max. EUR/USD 15 for every EUR/USD 5,000, or part thereof of the total amount		
USD/EUR cash process charge over 100 pcs of bank-notes[2]	EUR 0.10/pc		Acc. conv. rate	At fulfilment
Bulk cash deposit- min. amount CHF/EUR/GBP/USD 4,000	0.05%, max. CHF/EUR/GBP/USD 2.50 for every CHF/EUR/GBP/USD 5,000, or part thereof of the total amount			At fulfilment
Extra charge payable in case cash deposit of banknotes smaller than EUR/USD/CHF 50 exceed 50 pieces[3]	EUR 0.10/pc		Acc. conv. rate	At fulfilment
Cash withdrawal				
USD / EUR	0.343% + 0.90%, max. USD/EUR 62.15 for every USD/EUR 5,000, or part thereof of the total amount			At fulfilment
CHF / GBP	0.864% + 0.90%, max. CHF/GBP 88.20 for every CHF/GBP 5,000, or part thereof of the total amount			At fulfilment
Other fees				
Process charge of night safety box	Same as fee of bulk cash deposit process fee			At fulfilment

[1] Cash transactions started within two hours shall be considered as one transaction from the fee point of view.
[2] Detailed 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".
[3] Calculated and debited by client, by day
[4] Foreign currency coin pay-in and withdrawal is not possible.
The Bank provides cash services exclusively in currency HUF, CHF, EUR, GBP and USD.

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 in writing or by phone. 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 USD, HUF and EUR, we request 3-day notice.
In urgent case the client can withdraw money according to the single judgement of the Bank with an extra withdrawal fee, which is + 0.343% for HUF and + 0.864% for FCY.

2. Limitations for cash payments to payment accounts

The Bank is entitled to deny the fulfillment of foreign currency cash payments to a private payment account and to reject the payment order, in case the total amount of the initiated foreign currency cash payment(s) to the private payment account exceeds USD/EUR 30,000 on daily basis and the source of the amount of foreign currency cash deposit is not confirmed by credible document.

The Bank is entitled to deny the fulfillment of foreign currency cash payments to a private payment account and to reject the payment order, in case the total amount of the initiated foreign currency cash payment(s) to the private payment account exceeds USD/EUR 50,000 regarding the days of submitting the order and previous four banking days altogether and the source of the amount of the foreign currency cash deposit is not confirmed by credible document.

The amount shall be exchanged to HUF then USD at the official NBH foreign exchange rate valid on the date of the cash deposit in case of cash deposit in other foreign currency to compare to the above thresholds.

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

The Bank reserves the right to deny the acceptance of foreign exchange coins.

3. 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 the customer service areas and on the 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 interest 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 interests 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 crediting the account. The last day of computation is the calendar day preceding the day of the maturity/ early-termination.
- To make term deposit open of a current account is needed.
- 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: interest = (Fixed amount * number of days * interest rate) / (365 * 100)

4. Uncovered (advanced) orders/liabilities

The Bank shall debit customer's account with the Bank by the following amounts even if funds are insufficient – partly or totally – on the customer's payment account affected by the transaction:

- Bankcard annual fee
- Transaction made by bankcard

The Bank shall charge overdrawn interest on the total amount of uncovered (advanced) liabilities from the debit date to the date of depositing funds on the account or settling debts.

VII. 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.

For more information on registering and handling complaints, please visit our website at https://www.kdbbank.eu/panaszkezeles.

VIII. VISA CHIP Bankcards

Card type	CLASSIC	GOLD	Due date
Account currency	**HUF, EUR, USD**	**HUF, EUR, USD**	
Card issuance fee	HUF 7,278	HUF 21,668	1st working day in the month after producing
Yearly fee from the 2nd year	HUF 7,278	HUF 21,668	1st working day in 13th month after issuing
Bankcard take over in our bank's branch offices	HUF 0		
Postal charges of bankcard / PIN code to inland	HUF 1,037		
Postal charges of bankcard / PIN code to abroad	by FedEx tariff		
Storage of bankcard / PIN code	HUF 343/month		
Charges of repeated postage of bankcard / PIN code	HUF 1,731		
Card reissue fee	HUF 3,465		At fulfilment
Reprint of PIN code	HUF 864		At fulfilment
Card expiration date	3 years		
Card emergency issuance fee (10 working days)	HUF 6,065		At fulfilment
Bankcard cancellation fee	HUF 0		At fulfilment
Min. opening balance[1]	HUF 25,000	HUF 50,000	
24-hour cash withdrawal limit[2] (default setting)	HUF 200,000 / EUR 600 / USD 750	HUF 300,000 / 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 300,000 / EUR 800 / USD 1,000	HUF 400,000 / EUR 1,000 / USD 1,200	
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 300,000 / EUR 800 / USD 1,000	HUF 400,000 / EUR 1,000 / USD 1,200	
Maximum available 24-hour virtual limit[3]	HUF 2,000,000 / EUR 8,000 / USD 10,000		
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 + 0.45%, max. HUF 800/year[5]		The debit date of transaction amount
Cash withdrawal in own ATM	HUF 177 + 0.90%, max. HUF 9,177 for every HUF 1,000,000, or part thereof of the total amount		The debit date of transaction amount
Cash withdrawal in other domestic ATM[6]	HUF 449 + 0.343% + 0.90%, max. HUF 12,879 for every HUF 1,000,000, or part thereof of the total amount		The debit date of transaction amount
Cash withdrawal abroad in ATM (except EUR cash withdrawal abroad in EEA country in ATM)	HUF 2,078 + 0.864% + 0.90%, max. HUF 19,718 for every HUF 1,000,000, or part thereof of the total amount		The debit date of transaction amount
EUR cash withdrawal abroad in EEA country in ATM	HUF 449 + 0.343% + 0.90% max. HUF 12,879 for every HUF 1,000,000 or part thereof of the total amount		The debit date of transaction amount
Limit modification fee			
Paper-based order[8]	HUF 256		1st working day after modification
Via KDB NetBank	Special offer: HUF 0. The special offer is valid until withdrawal. Standard fee: HUF 256		1st working day after modification
Balance inquiry in Hungary	HUF 83		The date after inquiry
Balance inquiry abroad	HUF 170		The date after inquiry
Special transactions			
Cash withdrawal on POS in other bank or Post office	HUF 552 + 0.690% + 0.90%, max. HUF 16,452 for every HUF 1,000,000, or part thereof of the total amount		The debit date of transaction amount
Purchase with cashback[7]	HUF 610 + 0.587%		The debit date of transaction amount
Cash withdrawal abroad on POS (except EUR cash withdrawal abroad in EEA country on POS)	HUF 2,945 + 0.864% + 0.90%, max. HUF 20,585 for every HUF 1,000,000, or part thereof of the total amount		The debit date of transaction amount
EUR cash withdrawal abroad in EEA country on POS	HUF 552 + 0.690% + 0.90%, max. HUF 16,452 for every HUF 1,000,000, or part thereof of the total amount		The debit date of transaction amount
Other fees			
Emergency card replacement in a foreign country	EUR 381.37		At fulfilment
Emergency cash advance	EUR 294.68 (max. 1,000 USD can be taken)		At fulfilment

Receding from emergency card replacement or cash withdrawal	EUR 95.31	
Copy of sales receipt	HUF 8,667	
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 Branch

[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 point 2., definition of Blocking (Foglalás) and 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 + 0.45% max. HUF 20,000. If there is at least one contactless (payment) purchase transaction in a given year, the discounted fee is HUF 0 + 0.45%, max. HUF 500/year. In this context, the Bank will refund the amount of the debited purchase fees exceeding HUF 500/year. 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.

[7] The service fee is valid for bankcard contracts concluded after 1 September 2023 and charged for the transaction(s) exceeding the free cash take over(s) in the given month in accordance with the conditions set out in Article 36/A of Act LXXXV of 2009. In the case of bankcard contracts concluded before 1 September 2023, the purchase with cashback is free of charge, unless otherwise agreed between the Bank and the customer.

[8] Bank card limit modification orders submitted via branch, KDB Kontakt Call Center or free-format letter via KDB NetBank.

IX. 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 Services[5]

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 branch free of charge.
[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.

X. 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				
In branch				
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.	2nd banking day after subject day	Debit date
		From 9:30 a.m. during cash desk hours	3rd banking day after subject day	Debit date
Term deposit fix-ing/breaking	HUF, FCY	During cash desk hours	Subject day	Subject day
Electronic channels[3]				
Same currency, in case of instant domestic HUF payment order require-ments 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 require-ments of instant domes-tic 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 re-quirements are not ful-filled	HUF, FCY	Banking day 08:30-15:00	Subject day	Subject day
T day conversion, in case of fulfill the require-ments of instant domes-tic HUF payment order	HUF	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.	2nd banking day after subject day	Debit date
		9:30-24:00	3rd 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	2nd banking day after subject day	Debit date

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

In branch				
Transfer order	HUF	During cash desk hours	Subject day	Banking day after debit date
VIBER/ HUF transfer abroad 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/ HUF transfer abroad transfer order	HUF	During cash desk hours	Value date	Value date
Electronic channels [3]				
Transfer order, in case of instant domestic HUF payment order require-ments 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 require-ments of instant domes-tic HUF payment order	HUF	0:00-24:00	Subject day	Subject day[7], in 5 seconds after take-over
VIBER/ HUF transfer abroad 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/ HUF transfer abroad transfer order	HUF	24:00	Value date	Debit date

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/ Incom-ing HUF transfer order from abroad	HUF	17:00	-	

External foreign currency transfer without conversion

In branch				
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	2nd 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.	2nd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	3rd banking day after subject day	
Transfer order to EEA country	SEK, NOK, DKK	9:30 a.m.	3rd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	4th banking day after subject day	
Transfer order to EEA country	Other EEA-currency	9:30 a.m.	2nd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	3rd banking day after subject day	
Transfer order to not EEA country	SEK, NOK, DKK	9:30 a.m.	3rd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	4th banking day after subject day	
Transfer order to not EEA country	Other EEA currency	9:30 a.m.	2nd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	3rd banking day after subject day	
Transfer order to EEA country	JPY	9:30 a.m.	3rd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	4th banking day after subject day	
Transfer order to EEA country	Other not EEA currency	9:30 a.m.	2nd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	3rd banking day after subject day	
Transfer order to not EEA country	JPY	9:30 a.m.	3rd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	4th banking day after subject day	
Transfer order to not EEA country	Other not EEA currency	9:30 a.m.	2nd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	3rd banking day after subject day	
Electronic channels[3]				
Transfer order to EEA country	EUR	9:30 a.m.	banking day after subject day	on debit date
		9:30-24:00	2nd 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.	2nd banking day after subject day	-
		9:30-24:00	3rd banking day after subject day	
Transfer order to EEA country	SEK, NOK, DKK	9:30 a.m.	3rd banking day after subject day	banking day after debit date
		9:30-24:00	4th banking day after subject day	
Transfer order to EEA country	Other EEA currency	9:30 a.m.	2nd banking day after subject day	banking day after debit date
		9:30-24:00	3rd banking day after subject day	

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

External foreign currency transfer with conversion

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

Transfer order to EEA country	Other not EEA currency / EEA currency	9:30 a.m.	2nd banking day after subject day	banking day after debit date
		From 9:30 a.m. during cash desk hours	3rd banking day after subject day	
Transfer order not to EEA country	EEA currency/ JPY	9:30 a.m.	3rd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	4th banking day after subject day	
Transfer order not to EEA country	EEA currency/ Other not EEA currency	9:30 a.m.	2nd banking day after subject day	-
		From 9:30 a.m. during cash desk hours	3rd banking day after subject day	
Electronic channels[3]				
Transfer order to EEA country	HUF/EUR	9:30 a.m.	banking day after subject day	on debit date
		9:30-24:00	2nd 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.	2nd banking day after subject day	-
		9:30-24:00	3rd banking day after subject day	
Transfer order to EEA country	Other EEA currency/ SEK, NOK, DKK	9:30 a.m.	3rd banking day after subject day	banking day after debit date
		9:30-24:00	4th banking day after subject day	
Transfer order not to EEA country	Other EEA currency/ SEK, NOK, DKK	9:30 a.m.	3rd banking day after subject day	-
		9:30-24:00	4th banking day after subject day	
Transfer order to EEA country	Other EEA currency/ Other EEA currency	9:30 a.m.	2nd banking day after subject day	banking day after debit date
		9:30-24:00	3rd banking day after subject day	
Transfer order not to EEA country	Other EEA currency/ Other EEA currency	9:30 a.m.	2nd banking day after subject day	-
		9:30-24:00	3rd banking day after subject day	
Transfer order to EEA country	EEA currency/ JPY	9:30 a.m.	3rd banking day after subject day	banking day after debit date
		9:30-24:00	4th banking day after subject day	
Transfer order to EEA country	EEA currency/ Other not EEA currency	9:30 a.m.	2nd banking day after subject day	banking day after debit date
		9:30-24:00	3rd banking day after subject day	
Transfer order to EEA country	Other not EEA currency/EEA currency	9:30 a.m.	2nd banking day after subject day	banking day after debit date
		9:30-24:00	3rd banking day after subject day	
Transfer order not to EEA country	EEA currency/ JPY	9:30 a.m.	3rd banking day after subject day	-
		9:30-24:00	4th banking day after subject day	
Transfer order not to EEA country	EEA currency/ Not EEA currency	9:30 a.m.	2nd banking day after subject day	-
		9:30-24:00	3rd 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

SEPA instant credit transfer	EUR	0:00-24:00	-	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
SEPA instant credit transfer	EUR / EEA currency	0:00-24:00	-	Immediately after credit on Bank's nostro account back dated to credit date by the account conversion rate valid at crediting
SEPA instant credit transfer	EUR / Not EEA currency	0:00-24:00	-	Immediately after credit on Bank's nostro account back dated to credit date by the account conversion rate valid at crediting

Payment request

Electronic channels [3]				
Sending / recall / reject payment request	HUF	0:00-24:00	Subject day	Subject day, in 5 seconds after take-over
Instant domestic HUF payment order initiated by payment request	HUF	0:00-24:00	Subject day	Subject day[7], in 5 seconds after take-over

[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.
[4] Term deposit fixing / breaking orders submitted through free format letter option of KDB NetBank 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, Iceland, Poland, Latvia, Liechtenstein, Lithuania, Luxembourg, Hungary, Malta, Germany, Norway, Italy, Portugal, Romania, Spain, Sweden, Slovakia, Slovenia.
   Currencies of the EEA-states: EUR, CZK, DKK, 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, on Monday, Tuesday, Thursday, Friday between 8:00 a.m. and 4:30 p.m., on Wednesday between 8:00 a.m. and 8:00 p.m. on bank working days, and if the Wednesday falls on a bank holiday, then on the first bank working day of the concerned week between 8:00 a.m. and 8:00 p.m. 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 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.

Cash desk hours:

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

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