

LIST OF CONDITIONS
Cross-Border Account Package
for corporates and other organisations

Package monthly fee – with monthly statement mailing ¹	HUF 5,590
Package monthly fee – with e-statement in KDB NetBank ²	HUF 4,990
Payment services	
HUF transfer to Hungary KDB NetBank order	0.09%, min. HUF 175 max. HUF 5,500
Group transfer order³ to KDB Bank Europe Ltd. KDB NetBank order	HUF 20
Group transfer order³ to other bank in Hungary KDB NetBank order	0.06%, min. HUF 75
EUR transfer within EEA-region⁴ KDB NetBank order	EUR 1
Other FX transfer and EUR transfer out of EEA-region KDB NetBank order	0.13%, min. EUR 10 max. EUR 80
VISA CHIP Business Card	
VISA CHIP Business Card issuance fee	EUR 20
VISA CHIP Business Card yearly fee from the 2nd year	EUR 20

¹ When applying this package monthly fee the Bank will not apply the „Monthly statement mailing inland” and Monthly statement mailing abroad” fees announced in the List of Conditions for Corporates (hereinafter referred to as: List of Conditions).

² This package monthly fee is to be applied if the Bank provides the account statement only electronically (via KDB NetBank).

³ The conclusion of the valid amendment to the current account contract on conditions and performance of group transfer orders is the condition for using the service. The Bank will carry out group transfer order just in case of full financial coverage of the group transfer order total amount.

⁴ The EEA-countries are listed in the List of Conditions. EUR transfers the target country of which is EEA country or Switzerland by providing BIC-SWIFT code of beneficiary’s bank, the IBAN of beneficiary’s account besides SHA payment method (inland transfers are included). In case the payment method is OUR, the fees under “Other FX transfers and EUR transfers out of EEA-region” concerns on the payment transfer.

The Cross-border Account Package includes the following **free of charge** services:

- a HUF and an optional EUR or USD current account keeping
- KDB NetBank service
- KDB Kontakt (Call Center) service
- Bankcard security SMS in case of VISA CHIP Business Card application.

The following service is available **at favourable price** in the Cross-border Account Package:

- 1 pc VISA CHIP Business Card (can be connected to either the above mentioned HUF or EUR current accounts)

Conditions, fees and charges not included in the present announcement shall be governed by the effective List of Conditions.

Fees specified in the present announcement are valid for 1 year from the date of entry into force of the account package contract, which fixed term – unless the Bank’s written notification to the contrary – will automatically be prolonged by 1 year, but will not be prolonged more than 2 consecutive times. If the account package will not be prolonged, the conditions shall be governed by the effective List of Conditions instead of the account package conditions contained in the present announcement from the day indicated in the Bank’s notification.

All issues which are not regulated by the present announcement shall be governed by the related General Terms and Conditions, the General Terms and Conditions on payment accounts, payment services and deposits, the General Terms and Conditions on VISA CHIP debit bankcards, the Business Regulation regarding electronic and phone banking services, the List of Conditions and the Deposit Announcement on payment accounts and term deposits of corporate clients published by the Branch, and the effective legislation.