



# LIST OF CONDITIONS FOR CORPORATES

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## **I. General Conditions**

1. The present List of Conditions is applicable together with the prevailing General Terms and Conditions and Business Regulations concerning bank accounts, payment services and deposits (hereinafter "Business Regulations").
2. The Bank accepts orders only in accordance with the General Terms and Conditions and related Business Regulations.
3. Transactions not included in the present list are handled on the basis of separate agreement by the Bank.
4. 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 and expenses related to special requests of the Client will be debited to the customer's account.
5. To open account, it is required to complete a Bank Account Contract and signature card, which has to be signed by both the Client and the Bank. Further necessary documents:
  - For companies, tradesmen and other entities registered in Slovakia:
    - deed of foundation in case of companies and organizations (Deed of Foundation, Articles of Association or Fundamental Rule)
    - Documents of companies certified by the stamp (e-stamp) of Court of Registration (Declaration or Application for registration of changes) / Certificate on registration or Certificate on application for registration of other organizations or entrepreneurs
    - Company's or other entity actual Extract from Business Registry or other public registry on data not older than 30 days
    - Specimen signature (the Banks will accept the specimen signature certified by a Notary Public in case if such specimen signature is an attachment of request for incorporation to the Business Registry/change of entry)
  - For advocates, notaries, executors:
    - Advocate /notary / executor card
    - ID card with address
  - For advocate-/ notary-/executor offices:
    - Deed of foundation
    - Certification on the registration in the list of advocate/ notaries/ executors issued by the Chamber of advocates / notaries/ executors
    - Resolution on delegation of authorised person/s to act on behalf of office
    - Identity card
  - For condominium of owners of apartments and commercial spaces in apartment houses:
    - Deed of foundation
    - Organization and Operation Policy
    - Specimen signature of the Representative certified by a Notary Public
    - The latest effective Minutes of General Assembly on election of Representative and about creation of bank account

- For companies and organizations with foreign residence:
  - deed of foundation, articles of association
  - certification issued within 30 days on the related official registration in accordance with the state legislation of the registered seat in case of newly founded company or other entity
  - Company's (or other entity) actual Extract from Business Registry or other public registry not older than 30 days
  - Extract on data regarding registration or other official certificate, document issued within 30 days which justifies that the company (organization) is listed in the (company) registration in case of company (organization) founded earlier
  - document certifying the representing rights of the legal representative of the organization, the company registration number (other identifier), the registered seat, the personal data of the owner in case the (company) certification issued by the authority does not include such data
  - authorization with signature authenticated by a notary in case of Power of Attorney, and the copy of ID or passport, the above listed documents of that company (organization) which is the legal representative (in case the representative is not a natural person)

The Bank takes in documents only with apostille (including certifications issued by/authenticated by notary) or verification by the Slovak embassy operating in that country accordingly whether such country is a signatory of the Hague Convention on cancellation of requirement of superlegalization of official documents. This is not applicable in case of multilateral or bilateral Agreements signed between Slovak republic and such country on mutual acceptance of official documents.

Only English-language documents shall be accepted by the Bank among foreign-language documents. In all the other cases the Bank can ask for the official Slovak translation.

6. The Bank may ask for further documents besides the above mentioned.
7. If the currency of fee and the account of debit is different, conversion is executed on the following foreign exchange rate:
  - in case of interbank EUR and FX transfers related fees (excluding HUF transfer to Hungary): T+2 middle exchange rate valid at the time of processing,
  - HUF transfer to Hungary and in any other case: ECB exchange rate valid at the time of debit.

T+2 exchange rates are usually updated between 10:30 – 11:30 a.m., ECB exchange rates are between 4:00 – 5:00 p.m. on every working day. If the account is debited when the concerning exchange rate valid for the debit day is not yet available, the latest exchange rate – valid for the preceding working day – will be applied. Information on exchange rates is also available on the internet:

- KDB Bank exchange rates: <http://sk.kdbbank.eu/ExchangeRates>
- ECB exchange rates: [https://www.ecb.europa.eu/stats/policy\\_and\\_exchange\\_rates/euro\\_reference\\_exchange\\_rates/html/index.en.html](https://www.ecb.europa.eu/stats/policy_and_exchange_rates/euro_reference_exchange_rates/html/index.en.html)

## II. Account Keeping Services

Current account	EUR	FCY <sup>1</sup>	Due date
Account opening	EUR 0.00	EUR 0.00	
Capital account opening and issue of certificate	EUR 20.00	EUR 20.00	At fulfilment
Account keeping fee <sup>2</sup>	EUR 4.00/month	USD 5.00/HUF 1,300 /month	Last working day of the month
Account closing	EUR 0.00	EUR 0.00	
Monthly statement mailing inland <sup>5</sup>	EUR 0.40 + Post cost/statement	EUR 0.40 + Post cost/statement	1 <sup>st</sup> working day after month
Monthly statement mailing abroad <sup>5</sup>	EUR 0.40 + Post cost/statement	EUR 0.40 + Post cost/statement	1 <sup>st</sup> working day after month
Monthly statement taking-over in branch	EUR 2 /statement	EUR 2 /statement	1 <sup>st</sup> working day after month
e-statement in KDB NetBank	EUR 0.00	EUR 0.00	
Postal charges of daily statement inland (debited at the end of each month in lump sum) <sup>3,5</sup>	EUR 0.40 + Post cost/statement	EUR 0.40 + Post cost/statement	1 <sup>st</sup> working day after month
Copy of statement	EUR 2 /statement	EUR 2 /statement	At fulfilment
Preparation of certificates <sup>4</sup>	EUR 10.00	EUR 10.00	Related month
Bank information	EUR 15.00	EUR 15.00	Related month
Bank information for audit purposes	EUR 35.00	EUR 35.00	Related month
Domestic fax	EUR 15.00	EUR 15.00	At fulfilment
Fax abroad	EUR 20.00	EUR 20.00	At fulfilment
Copy of other documents	EUR 0.30+VAT /page	EUR 0.30+VAT /page	Related month

<sup>1</sup> We keep foreign currency accounts in the following currencies: USD, HUF

<sup>2</sup> Account keeping fee concerns the bankcard account as well.

<sup>3</sup> 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 branch.

<sup>4</sup> The Bank gives certificate about the present balance of the account. Transaction certificate can only be issued in the branch office where the payment order was submitted.

<sup>5</sup> If the currency of fee and the account of debit is different, conversion is executed on the ECB exchange rate valid on the first working day of the subject month.

### III. Payment Services

Internal transfers <sup>1</sup>		Due date
Credit	EUR 0.15	At fulfilment
Credit (transfer between own accounts)	EUR 0.00	
Transfer – paper-based	EUR 1	At fulfilment
Transfer between own accounts – paper-based	EUR 0.00	
Transfer – electronic channel	EUR 0.15	At fulfilment
Transfer between own accounts – electronic channel	EUR 0.00	At fulfilment
Data supply in case of incomplete payment order	EUR 10.00	At fulfilment
Revocation before processing	EUR 10.00	At fulfilment
Initiation of modification, revocation after processing	EUR 10.00	At fulfilment
Administration fee <sup>10</sup>	EUR 15.00	At fulfilment
Cross-border internal transfers <sup>2</sup>		
Credit	EUR 0.15	At fulfilment
Transfer – paper-based	EUR 1.00	At fulfilment
Transfer – electronic channel	EUR 0.25	At fulfilment
Data supply in case of incomplete payment order	EUR 10.00	At fulfilment
Revocation before processing	EUR 20.00	At fulfilment
Initiation of modification, revocation after processing	EUR 20.00	At fulfilment
Administration fee <sup>10</sup>	EUR 15.00	At fulfilment
SEPA payments <sup>11</sup> and other EUR transfers within EEA-region <sup>3</sup>		
Credit	EUR 0.15	At fulfilment
Transfer/SEPA payment order <sup>11</sup> – paper-based	EUR 2	At fulfilment
Transfer/SEPA payment order <sup>11</sup> – electronic channel	EUR 0.30	At fulfilment
Urgent transfer – paper-based <sup>4</sup>	EUR 60.00	At fulfilment
Urgent transfer – electronic channel <sup>4</sup>	EUR 50.00	At fulfilment
Data supply in case of incomplete payment order	EUR 10.00	At fulfilment
Revocation before processing	EUR 10.00	At fulfilment
Initiation of modification, revocation after processing <sup>9</sup>	EUR 20.00 + correspondent bank's cost <sup>8</sup>	At fulfilment
Administration fee <sup>10</sup>	EUR 15.00 + foreign bank's charges <sup>8</sup>	At fulfilment
HUF transfers to Hungary		
Credit	EUR 0.15	At fulfilment
Transfer – paper-based	0.25%; min. EUR 10.00, max. 30.00	At fulfilment
Transfer – electronic channel	0.20%; min. EUR 5.00, max. 30.00	At fulfilment
Urgent transfer – paper-based <sup>4</sup>	0.25%; min. EUR 10.00, max. 30.00 + surcharge EUR 20.00	At fulfilment
Urgent transfer – electronic channel <sup>4</sup>	0.20%; min. EUR 5.00, max. 30.00 + surcharge EUR 20.00	At fulfilment
Bulk payment order <sup>7</sup> to KDB Bank Europe Ltd. – electronic channel	HUF 15/item	At fulfilment
Bulk payment order <sup>7</sup> to other bank – electronic channel	0.10%; min. HUF 55/item	At fulfilment
Data supply in case of incomplete payment order	EUR 10.00	At fulfilment

Revocation before processing	EUR 20.00	At fulfilment
Revocation and recall of transfer order (except urgent transfer) <sup>8</sup>	EUR 20.00 + correspondent bank's cost <sup>8</sup>	At fulfilment
Administration fee <sup>10</sup>	EUR 15.00 + foreign bank's charges <sup>8</sup>	At fulfilment
<b>Other FX transfers and EUR transfers out of EEA-region<sup>5</sup></b>		
Credit	EUR 0.15	At fulfilment
Transfer – paper-based	0.80%; min. EUR 15.00, max. 100.00	At fulfilment
Transfer – electronic channel	0.60%; min. EUR 12.00, max. 50.00	At fulfilment
Urgent transfer – paper-based <sup>4</sup>	1.00%; min. EUR 50.00, max. 200.00	At fulfilment
Urgent transfer – electronic channel <sup>4</sup>	1.00%; min. EUR 40.00, max. 100.00	At fulfilment
Data supply in case of incomplete payment order	EUR 10.00	At fulfilment
Revocation before processing	EUR 20.00	At fulfilment
Initiation of modification, revocation after processing	EUR 20.00 + correspondent bank's cost <sup>8</sup>	At fulfilment
Charge calculated by foreign bank <sup>6</sup> (in case of bearing correspondent bank's charges)	Effective cost, min. EUR 25.00	At fulfilment
Administration fee <sup>10</sup>	EUR 15.00 + foreign bank's charges <sup>8</sup>	At fulfilment

<sup>1</sup> EUR and FX transfers between accounts managed by KDB Bank Europe Ltd., pobočka zahraničnej banky.

<sup>2</sup> EUR and FX transfers between accounts managed by KDB Bank Europe Ltd., pobočka zahraničnej banky and KDB Bank Europe Ltd.

<sup>3</sup> Non-SEPA EUR transfers where the target country 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.

<sup>4</sup> 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. SEPA payment order cannot be requested for urgent fulfilment.

<sup>5</sup> EUR transfers – with SHA payment method - within EEA-region, SEPA payments and HUF transfers to Hungary are excluded.

<sup>6</sup> In case the foreign bank's charge exceeds EUR 25, the difference is debited to the ordering party's account immediately after the Bank receives the notice from the correspondent bank.

<sup>7</sup> The conclusion of the valid amendment to the Current Account Contract on conditions and performance of Bulk Payment Orders is the condition for using the service. The Bank will carry out Bulk Payment Order just in case of full financial coverage of the Bulk Payment Order total amount.

<sup>8</sup> The Bank debit the cost to the ordering party's account immediately after the Bank receives the notice from the correspondent bank.

<sup>9</sup> The modification or revocation of a EUR transfer order to an EEA state and SEPA payment order is not allowed after its acceptance (processing).

<sup>10</sup> Fee included administrative, informatic and management costs connected to the performed activities by customer request (e.g. started investigation related to an executed order).

<sup>11</sup> SEPA payment order (also known as SEPA Credit Transfer) is an interbank transfer 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 also within the SEPA-zone and it is also 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). The modification of a SEPA payment order submitted via electronic channel is not allowed (only revocation before processing may be initiated).

List of SEPA countries: <http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/epc-list-of-sepa-scheme-countries/>

List of SEPA member banks: [http://epc.cbnet.info/content/adherence\\_database](http://epc.cbnet.info/content/adherence_database)

In case of HUF transfer to Hungary initiated via electronic channel the transactional limit is to be HUF 5,000,000,000.

**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.**

The cost bearing method must not be „BEN” (beneficiary) in case of transfer to an EEA state in currency of an EEA state.

The cost bearing method must be „SHA” (shared) in case of transfers to an EEA state without conversion initiated from an account in currency of an EEA state. In case of payment orders not requiring conversion and was submitted not with “SHA” cost bearing method, but the order otherwise meets the mentioned requirements, the Bank will execute it in accordance with legal requirements – with “SHA” cost bearing method.

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

The Bank refuses the presented transfer order – in compliance with the Business Regulation regarding bank 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 Cash desk hours.

The paper-based payment orders without cover are returned – in lack of other instruction from the customer - by post after two working days counted from the taking over. The customer will be notified within two days in case the 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	EUR 0.00	
<b>SMS service (as per account and bankcard)</b>		
Full SMS service (credits and debits)	EUR 1.00/month	Last working day of the month
<b>KDB NetBank service</b>		
KDB NetBank Info package	EUR 0.00	
KDB NetBank Active package	EUR 0.00	

#### V. Conversions and Exchange Rates

##### ***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.

**More rate fixing can be made within one day** (the rate valid at the time of taking over the order shall be applied for).

##### **2. Account conversion rate – (T day)**

Exchange rate applied in case of

- a) T-day (prompt) conversion between the clients’ own accounts, or
- b) EUR credit of foreign exchange amounts arriving on EUR accounts from outside of the Bank or



- c) foreign exchange credit of EUR amounts arriving on foreign exchange accounts from outside of the Bank or
- d) foreign exchange credit of foreign exchange amounts arriving on accounts in different foreign exchange from outside of the Bank or
- e) internal payment transactions – sent via electronic channels - involving only one currency conversion between EUR and foreign exchange of EEA country outside of EUR zone;
- f) domestic payment transactions involving only one currency conversion between EUR and foreign exchange of EEA country outside of EUR zone;
- g) payment transactions involving only one currency conversion between EUR and HUF, provided that the conversion carried out domestically and the settlement is made in HUF – in case of orders taken over after 15:00 the firstly announced account conversion rate of next working day shall be applied.

**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.

**More rate fixing can be made within one day** (the rate valid at the time of processing of the order shall be applied for).

### 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 after electronic identification

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

**There is only one foreign exchange rate fixing in a day.**

### 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)

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 at valid market exchange rate fixed by the Treasury.

## VI. Cash services

Euro			Due date
Cash deposit	EUR 0.50		At fulfilment
Cash deposit on capital account	EUR 0.00		
Cash withdrawal in EUR <sup>4</sup>	Till EUR 9,999.99	EUR 2.00	At fulfilment
	From EUR 10,000	0.17%	
EUR banknote exchange fee in case of more than 10 pieces	0.10% of the nominal value of exchanged EUR coins after every started 10 pieces, min. EUR 2		At fulfilment
EUR banknote processing fee in case of slightly damaged banknotes <sup>1</sup>	5% of the nominal value of processed EUR banknotes, max. EUR 50.00		At fulfilment
Other currency <sup>2</sup>			
USD cash deposit <sup>3</sup>	Till USD 9,999.99	USD 5.00	At fulfilment
	From USD 10,000	0,20%	
HUF cash deposit <sup>3</sup>	Till HUF 2,999,999	HUF 500.00	At fulfilment

	From HUF 3,000,000	0,20%	
CHF cash deposit <sup>3</sup>	Till CHF 9,999.99	CHF 5.00	At fulfilment
	From CHF 10,000	0,20%	
GBP cash deposit <sup>3</sup>	Till GBP 9,999.99	GBP 5.00	At fulfilment
	From GBP 10,000	0,20%	
Cash withdrawal	0.20% min. EUR 10.00		At fulfilment
<b>Other fees</b>			
Fee of cash withdrawal announced in advance and failed due to the client	1.00% of the announced and failed transaction amount		Subject day

<sup>1</sup> Genuine, cannot be used in cash turnover (scribbled, teased, washed, corroded, damaged sides, in case of incompleteness the missing part must not be more than 1 cm comparing to standard width or length).

<sup>2</sup> Foreign currency coin pay-in and withdrawal is not possible.

<sup>3</sup> Cash deposit transactions started within same day shall be considered as one transaction from the fee point of view.

<sup>4</sup> Cash withdrawal transactions started within same day shall be considered as one transaction from the fee point of view.

The Bank provides cash services exclusively in currency EUR, HUF, CHF, GBP and USD. The Bank has the right to reject the cash payments-in over EUR 50,000 or equivalent FCY due to lack of sufficient capacity for processing and storing.

## 1. Preliminary notice

Cash withdrawals within one day over EUR 3,000.00 or equivalent FCY are to be announced to Bank one business day before 10:00 a.m. in advance by phone or in written. In case of over EUR 30,000.00 or equivalent FCY, the request has to be made 2 business days before until 10:00 a.m. We only accept the written orders with authorised signature on the required day up to 10 a.m. In urgent case the client can withdraw money according to the single judgement of the Bank with an additional extra withdrawal fee, which is 0.20% for EUR and 0.50% 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:  $\text{interest} = (\text{Fixed amount} * \text{number of days} * \text{interest rate}) / (360 * 100)$

### **3. 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 bank 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. In case it is not possible, our customers can raise complaints via our website ([www.kdbbank.eu](http://www.kdbbank.eu)), in an e-mail ([staznosti@kdbbank.eu](mailto:staznosti@kdbbank.eu)), in a letter or personally in our branch office (address: Obchodná 2, 811 06 Bratislava).

## VIII. VISA CHIP Business Card

<b>Bankcard type</b>	<b>BUSINESS</b>	
<b>Account currency</b>	<b>EUR / HUF</b>	<b>Due date</b>
Card issuance fee	EUR 35.00	1 <sup>st</sup> working day in the month after producing
Yearly fee from the 2nd year	EUR 35.00	1 <sup>st</sup> working day in 13 <sup>th</sup> month after issuing
Bankcard take over in our bank's branch offices	0.00 EUR	
Postal charges of bankcard / PIN code to inland	EUR 0.40 + Post cost	At posting
Postal charges of bankcard / PIN code abroad	Cost of FedEx	At posting
Monthly fee of storage of bankcard / PIN code (over 90 days)	EUR 5.00	Last working day of month
Charges of repeated posting of bankcard / PIN code	EUR 1.00 + post cost	At posting
Card reissue fee	EUR 10.00	At fulfilment
Reprint of PIN code	EUR 3.50	At fulfilment
Card expiration date	3 years	
Card emergency issuance fee (10 working days)	EUR 40.00	At fulfilment
Bankcard cancellation fee	EUR 15.00	At fulfilment
Bankcard closing by the client within 1 year	EUR 15.00	At fulfilment
Min. opening balance <sup>1</sup>	EUR 300.00	
24-hour cash withdrawal limit <sup>2</sup> (default setting)	EUR 800.00 / 200,000.00 HUF	
24-hour cash withdrawal transaction limit <sup>2</sup> (default setting)	3 pcs	
Maximum available 24-hour cash withdrawal limit <sup>2</sup>	EUR 4,000.00 / 1,000,000.00 HUF	
Maximum available 24-hour cash withdrawal transaction limit <sup>2</sup>	6 pcs	
24-hour purchase limit <sup>2</sup> (default setting)	EUR 800.00 / 200,000.00 HUF	
24-hour purchase transaction limit <sup>2</sup> (default setting)	10 pcs	
Maximum available 24-hour purchase limit <sup>2</sup>	EUR 8,000.00 / 2,000,000.00 HUF	
Maximum available 24-hour purchase transaction limit <sup>2</sup>	20 pcs	
24-hour virtual limit <sup>3</sup>	EUR 250.00 / HUF 75,000.00	
24-hour virtual transaction <sup>3</sup> limit	3 pcs	
Maximum available 24-hour virtual limit <sup>3</sup>	EUR 1,600.00 / HUF 400,000.00	
Maximum available 24-hour virtual transaction <sup>3</sup> limit	10 pcs	
<b>Transaction fees</b>		
<b>General transactions</b>		
Purchase <sup>4</sup>	EUR 0.15	The debit date of transaction amount
Uploading mobile phone via ATM	EUR 0.15	The debit date of transaction amount
Cash withdrawal in other domestic ATM <sup>5</sup>	EUR 1.30	The debit date of transaction amount
Cash withdrawal in KDB ATM, Hungary	EUR 0.50	The debit date of transaction amount
Cash withdrawal abroad (EEA-	EUR 1.30	The debit date of

country) in ATM		transaction amount
Cash withdrawal abroad (not EEA-country) in ATM	EUR 5.50	The debit date of transaction amount
Limit modification fee - via internet	EUR 0.40	1 <sup>st</sup> working day after modification
Limit modification fee - in branch	EUR 3.50	The date after inquiry
<b>Special transactions</b>		
Cash withdrawal on POS, in other bank or Post office inland	2 % min. EUR 8.00	The debit date of transaction amount
Cash withdrawal abroad on POS	2 % min. EUR 8.00	The debit date of transaction amount
<b>Other fees</b>		
Emergency card replacement	EUR 218.00	At fulfilment
Emergency cash advance	EUR 164.00 (max. 1,000.00 USD can be taken)	At fulfilment
Receding from emergency card replacement or cash withdrawal	EUR 55.00	
Copy of sales receipt	EUR 20.00	
<b>Extra services and their fees</b>		
Card security SMS	Included in bankcard annual fee	

<sup>1</sup> The Bank may require additional security deposit for the card issues.

<sup>2</sup> 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 the Branch's phone (+421 2 3211 6880), during cash desk hours
- via the Bank's Kontakt Center (+36 1 473 4440, or only from Hungary: 06 40 532 532).
- via NetBank (limited)
- in written form, applied in the Branch

<sup>3</sup> 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).

<sup>4</sup> The applied exchange rate is defined by the 9.9 point of the General Terms and Conditions regarding VISA CHIP Debit Cards.

<sup>5</sup> In case of domestic cash withdrawal in foreign currency from other bank's ATM the fee defined for the cash withdrawal from ATM abroad (not EEA-country) shall be applied.

## IX. Cut-off time and execution dates of payment orders

Transactions	Cut-off Time	Fulfilment	
		Debit date	Credit date <sup>1</sup>
<b>Cash transactions</b>			
Cash deposit	During cash desk hours		Immediately after take over
Cash withdrawal	During cash desk hours	Subject day	
<b>Incoming transfers</b>			
Credit			Immediately following the credit of the Bank's account
<b>Internal transfers</b>			
Same currency – paper-based order	1 hour before end of Cash desk hours	Subject day	Subject day
T day conversion – paper-based order	1 hour before end of Cash desk hours	Subject day	Subject day
T+2 day conversion – paper-based order	9:30 a.m.	2 <sup>nd</sup> working day after subject day	Debit day
Same currency via electronic channel order	8:00 p.m.	Subject day	Subject day
T day conversion via electronic channel order	3:00 p.m.	Subject day	Subject day
T+2 day conversion via electronic channel order	9:30 a.m.	2 <sup>nd</sup> working day after subject day	Debit day
<b>Cross-border internal transfers</b>			
Same currency – paper-based order	1 hour before end of Cash desk hours	Subject day	Subject day
T day conversion – paper-based order	1 hour before end of Cash desk hours	Subject day	Subject day
T+2 day conversion – paper-based order	9:30 a.m.	2 <sup>nd</sup> working day after subject day	Debit day
HUF transfer via electronic channel order (without conversion)	8:00 p.m.	Subject day	Subject day
EUR transfer, transfer in other currencies via electronic channel order	3:00 p.m.	Subject day	Subject day
T day conversion via electronic channel order	3:00 p.m.	Subject day	Subject day
T+2 day conversion via electronic channel order	9:30 a.m.	2 <sup>nd</sup> working day after subject day	Debit day
<b>SEPA payments and other EUR transfers within EEA-region</b>			
<b>Debiting EUR accounts</b>			
Transfer/SEPA payment order - paper-based	1 hour before end of Cash desk hours	Subject day	1 <sup>st</sup> working day after subject day
Transfer/SEPA payment order via electronic channel	1 hour before end of Cash desk hours	Subject day	1 <sup>st</sup> working day after subject day
Urgent transfer <sup>2</sup> – paper-based	12:00 a.m. <sup>2</sup>	Subject day	Subject day
Urgent transfer <sup>2</sup> via electronic channel	12:00 a.m. <sup>2</sup>	Subject day	Subject day
<b>Debiting HUF accounts</b>			
Transfer/SEPA payment order - paper-based	9:30 a.m.	Subject day	1 <sup>st</sup> working day after subject day

Transfer/SEPA payment order via electronic channel	9:30 a.m.	Subject day	1 <sup>st</sup> working day after subject day
Urgent transfer <sup>2</sup> – paper-based	9:30 a.m. <sup>2</sup>	Subject day	Subject day
Urgent transfer <sup>2</sup> via electronic channel	9:30 a.m. <sup>2</sup>	Subject day	Subject day
<b>Debiting USD accounts</b>			
Transfer/SEPA payment order - paper-based	9:30 a.m.	2 <sup>nd</sup> working day after subject day	3 <sup>rd</sup> working day after subject day
Transfer/SEPA payment order via electronic channel	9:30 a.m.	2 <sup>nd</sup> working day after subject day	3 <sup>rd</sup> working day after subject day
Urgent transfer <sup>2</sup> – paper-based	9:30 a.m. <sup>2</sup>	Subject day or 1 <sup>st</sup> working day after subject day	Subject day or 1 <sup>st</sup> working day after subject day
Urgent transfer <sup>2</sup> via electronic channel	9:30 a.m. <sup>2</sup>	Subject day or 1 <sup>st</sup> working day after subject day	Subject day or 1 <sup>st</sup> working day after subject day
<b>HUF transfers</b>			
<b>Debiting HUF accounts</b>			
Transfer- paper-based	3:00 p.m.	1 <sup>st</sup> working day after subject day	1 <sup>st</sup> working day after subject day
Transfer via electronic channel	3:00 p.m.	1 <sup>st</sup> working day after subject day	1 <sup>st</sup> working day after subject day
<i>HUF transfers to Hungary</i>			
Transfer- paper-based	3:00 p.m.	1 <sup>st</sup> working day after subject day	1 <sup>st</sup> working day after subject day
Transfer via electronic channel	4:30 p.m.	Subject day	Subject day, in 4 hours after take-over
Bulk payment order via electronic channel	7:30 a.m. – 3:00 p.m.	Subject day	Subject day, in 4 hours after take-over
<b>Debiting EUR accounts</b>			
Transfer- paper-based	3:00 p.m.	1 <sup>st</sup> working day after subject day	-
Transfer via electronic channel	3:00 p.m.	1 <sup>st</sup> working day after subject day	-
<b>Debiting USD accounts</b>			
Transfer- paper-based	9:30 a.m.	2 <sup>nd</sup> working day after subject day	-
Transfer via electronic channel	9:30 a.m.	2 <sup>nd</sup> working day after subject day	-
Urgent transfer – paper-based	9:30 a.m.	Subject day or 1 <sup>st</sup> working day after subject day	-
Urgent transfer via electronic channel	9:30 a.m.	Subject day or 1 <sup>st</sup> working day after subject day	-
<b>SEK, NOK, DKK, JPY transfers</b>			
Transfer- paper-based	9:30 a.m.	3 <sup>rd</sup> working day after subject day	-
Transfer via electronic channel	9:30 a.m.	3 <sup>rd</sup> working day after subject day	-
Urgent transfer – paper-based	9:30 a.m.	Subject day or 1 <sup>st</sup> or 2 <sup>nd</sup> working day after subject day	-
Urgent transfer via electronic channel	9:30 a.m.	Subject day or 1 <sup>st</sup> or 2 <sup>nd</sup> working day after subject day	-
<b>SEPA and other EUR transfers out of EEA-region, and other FX transfers (HUF, SEK, DKK, NOK, JPY excluded)</b>			

Transfer- paper-based	9:30 a.m.	2 <sup>nd</sup> working day after subject day	-
Transfer via electronic channel	9:30 a.m.	2 <sup>nd</sup> working day after subject day	-
Urgent transfer – paper-based	9:30 a.m.	Subject day or 1 <sup>st</sup> working day after subject day	-
Urgent transfer via electronic channel	9:30 a.m.	Subject day or 1 <sup>st</sup> working day after subject day	-

<sup>1</sup> Obligation of Beneficiary's payment service provider, only for information.

<sup>2</sup> In case the urgent payment order is submitted after the cut-off time, the order will be rejected. SEPA payment order cannot be requested for urgent fulfilment.

1. Regarding Present Fulfillment Order:

**EEA-state:** European Union's Member states and partners of the agreement of the European Economic Area:

Austria, Belgium, Bulgaria, Cyprus, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Ireland, Island, Poland, Latvia, Liechtenstein, Lithuania, Luxemburg, Hungary, Malta, United Kingdom, Germany, Norway, Italy, Portugal, Romania, Spain, Sweden, Slovakia, Slovenia.

**Currencies of the EEA-states:** EUR, BGN, CZK, DKK, EEK, HRK, ISK, PLN, LVL, LTL, HUF, GBP, 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.

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 solely can be revoked via KDB Netbank by filling in Free Format Letter if the Bank has not been started processing the order until one hour before end of Cash desk hours.

**Cash desk hours:**

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

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