

“announcement for corporate clients” - amendment

Publishing date: Februar 1, 2020

K&H Bank Zrt. hereby informs its clients that, due to the reason(s) and as of the date(s) specified below, it is amending its announcement titled “Announcement for corporate clients” (hereinafter: **Announcement**) as detailed herein. The provisions of the Announcement not affected by this amendment shall remain in effect as they are.

Reason(s) for this amendment:

The corporate announcement will change as of **6 April 2020** for the following reasons:

The Bank amends its Corporate Announcement

- pursuant to Section 3.3.1 of the General Contracting Terms and Conditions (GCTC) on payment and deposit services provided for corporate clients, for the following reasons:
 1. The Bank unilaterally modifies the terms and conditions set out in the Announcement in view of, and adjusted to the increase in the Bank’s procurement costs incurred due to the IT developments related to its activities and operating conditions, based on the changes in regulations – namely Directive (EU) 2015/2366 of the European Parliament and of the Council (PSD2) and legally binding EU Regulations with regard to Regulatory Technical Standards (RTSs) supplementing the above Directive, as well as the accordingly amended Act LXXXV of 2009 on the pursuit of the business of payment services, and the amended provisions of MNB Decree No. 35/2017 (XII.14.). The amendment only applies to account package fees and account management fees, and does not affect transaction fees. The affected account packages will continue to include free-of-charge transactions, which will also ensure the free use of instant payments to be introduced on March 2, 2020,
 2. also the Bank unilaterally modifies the terms and conditions, including transaction fees, specified in the Announcement, in view of changes in the consumer price index,
 3. furthermore, the Bank also amends the provisions pertaining to the determination and application of exchange rates applicable for the alignment of EUR-denominated fees of international EUR and SEPA payments within the EEA with the fees of domestic HUF payments.
- pursuant to Section 3.2.1 of the General Contracting Terms and Conditions (GCTC) on active corporate banking services (credit, loan, bank guarantee, letter of credit and financial lease transactions), for the following reasons:
 1. in view of and in accordance with the change of the consumer price index, the Bank unilaterally modifies the conditions specified in the Announcement,
 2. an urgency fee (letter of credit, documentary collection) is introduced for legal relationships established between the Client and the Bank after 06 April 2020.

Provision(s) to be amended:

I. BANKING SERVICES

1. HUF & FCY BANK ACCOUNTS

1.1 BANK ACCOUNT MANAGEMENT	
• Account opening	free of charge
• HUF bank account monthly account maintenance fee (each month started) ¹⁹	HUF 7,308 / account / month ²⁰¹⁹
• FCY account monthly account maintenance fee (each month started) ¹⁹ Currencies: USD, EUR, CHF, GBP, SEK, DKK, CAD, AUD, JPY, NOK, CZK, PLN, RON, TRY, RUB, CNY.	EUR 22 / account / month ²⁰¹⁹
• Corporate account and/or package change (in case of changing to a package with cheaper account package or account fee) *	HUF 10,895 /occasion ²⁰¹⁹
1.2 DOMESTIC TRANSACTIONS IN HUF	
1.2.1 RECEIPTS	
• Cash in (HUF) credit HUF account	0.11%, min. HUF 218 ²⁰¹⁹

• Cash in (HUF) credit FCY account	free of charge
• Credit of payments (intrabank, GIRO, VIBER)	free of charge
1.2.2 DEBITS	
• Cash withdrawal (HUF) debit HUF account	0.97, min. HUF 582 ²⁰¹⁹
• Cash withdrawal (HUF) debit FCY account	0.74%, min. HUF 277 ²⁰¹⁹
• Starting one-off / forward dated HUF transfer from HUF or FX account	
• Intrabank payment orders	
– paper based	0.41%, min. HUF 589 ²⁰¹⁹
– electronic	0.37%, min. HUF 328 Campaign: 0.37%, min. HUF 315 till withdrawal ²⁰¹⁹
– via K&H SME customer service**	0.39%, min. HUF 474 ²⁰¹⁹
– execution of collections	0.41%, min. HUF 589 ²⁰¹⁹
– execution of authority payment / warrant payment	0.41%, min. HUF 589 ²⁰¹⁹
• Outgoing payment orders via GIRO	
– paper based	0.44%, min. HUF 628 ²⁰¹⁹
– electronic	0.42%, min. HUF 377 Campaign: 0.42%, min. HUF 355 till withdrawal ²⁰¹⁹
– via K&H SME customer service**	0.43%, min. HUF 496 ²⁰¹⁹
– execution of collections	0.44%, min. HUF 628 ²⁰¹⁹
– execution of authority payment / warrant payment	0.44%, min. HUF 628 ²⁰¹⁹
– Urgent external HUF transfer from FCY account**	1.50%, min. EUR 20 Campaign: 1.50%, min. EUR 18 till withdrawal ²⁰¹⁹
• Book transfers between HUF and FCY account of the same Client	
– paper based	HUF 370 / item ²⁰¹⁹
– electronic	free of charge
– K&H SME customer service**	free of charge
• One-off / forward dated VIBER (paper based and electronic)	
– transfer	0.64%, min. HUF 17,433, max. HUF 185,220 ²⁰¹⁹
– presented before value date	0.32%, min. HUF 6,535, max. HUF 65,369 ²⁰¹⁹
– modification requested by Client	HUF 21,791 ²⁰¹⁹
– payment instruction cancelled due to lack of fund	HUF 21,791 ²⁰¹⁹
• Collection	
– initiation paper based	HUF 555 / item ²⁰¹⁹
– initiation electronic	0.1%, min. HUF 110 ²⁰¹⁹ Campaign: free of charge till withdrawal
– registration fee of authorization letter	HUF 632 / item ²⁰¹⁹
• Authority payment	
– initiation paper based	HUF 555 / item ²⁰¹⁹
– initiation electronic	0.1%, min. HUF 110 ²⁰¹⁹ Campaign: free of charge till withdrawal

* Changing account package - submitted by the client - will be accomplished by the Bank only on the first business day of the month after the submission.

** The Bank has not accepted FX, international HUF and domestic HUF payment orders with conversion via K&H SME customer service

1.2.3 DOMESTIC TRANSACTIONS IN HUF ONLY FOR HUF ACCOUNT	
• Standing order	
– Intrabank payment orders ¹	HUF 442 / item ²⁰¹⁹
– Outgoing payment orders ¹	HUF 496 / item ²⁰¹⁹
– Registration fee of paper based standing order	HUF 632 / item ²⁰¹⁹
• Multiple payment orders (intrabank and external payments)	
– Direct debits	
– initiation	0.03% + HUF 33 / item ²⁰¹⁹
– credit	free of charge
– execution	HUF 223 / item ²⁰¹⁹

– modification to direct debit authorization (paper based) at branch	HUF 632 / item ²⁰¹⁹
– Batch payments	0.41%, min. HUF 104 / item ²⁰¹⁹
1.3 TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS	
1.3.1 RECEIPTS	
• Cash in (FCY) credit HUF account	0.05%
• Cash in (FCY)	
– credit FCY account in same currency	0.55% ²⁰¹⁹
– account in different currency	0.05%
• Credit of FCY and SEPA payments on HUF or FCY account	
– book transfers from the FCY account of the same Client	0.05%
– Crediting intrabank, national, incoming FCY transfers	Campaign: free of charge till withdrawal 0.11%, min. EUR 13, max. EUR 109 ²⁰¹⁹
– Credit transfers from outside EEA in any currency and from EEA member states in all currencies other than EUR	0.11%, min. EUR 13, max. EUR 109 ²⁰¹⁹
– Credit cross-border EUR transfers from EEA member states	free of charge**
1.3.2 DEBITS	
• Cash withdrawal (FCY) debit HUF account	0.71% ²⁰¹⁹
• Cash withdrawal (FCY)	
– debit FCY account in same currency	1.42% ²⁰¹⁹
– debit FCY account in different currency	0.71% ²⁰¹⁹
• Intra bank payment orders in FCY (debit HUF or FCY account)	
– paper based	0.38%, min. EUR 21 Campaign: 0.38%, min. EUR 19 till withdrawal ²⁰¹⁹
– electronic orders	0.35%, min. EUR 17 Campaign: 0.35%, min. EUR 14 till withdrawal ²⁰¹⁹
– collections, warrant payment	0.38%, min. EUR 21 Campaign: 0.38%, min. EUR 19 till withdrawal ²⁰¹⁹
• Outgoing cross border payments in HUF, FCY and SEPA payments*	
– paper based (with SHA or BEN cost allocation)	
• to EEA member states in EUR	0.44% min. EUR 1.89** ²⁰¹⁹
• to outside EEA in any currency and to EEA in all currencies other than EUR	0.4%, min. EUR 23 Campaign: 0.4%, min. EUR 21 till withdrawal ²⁰¹⁹
– electronic orders (with SHA or BEN cost allocation)	
• to EEA member states in EUR	0.42%, min. EUR 1.14 Campaign: 0.42%, min. EUR 1.07 till withdrawal** ²⁰¹⁹
• to outside EEA in any currency and to EEA in all currencies other than EUR	0.37%, min. EUR 19 Campaign: 0.36%, min. EUR 17 till withdrawal ²⁰¹⁹
– urgent transfer in HUF or FCY with or without conversion (with SHA or BEN cost allocation)	
• to EEA member states in EUR	1.5%, min. EUR 20 Campaign: 1.5%, min. EUR 18 till withdrawal ²⁰¹⁹
• to outside EEA in any currency and to EEA in all currencies other than EUR	1.58%, min. EUR 21 Campaign: 1.58%, min. EUR 19 till withdrawal
– paper based or electronic payment orders submitted with OUR cost allocation	the fee regarding the submission channel + EUR 23 ²⁰¹⁹
– collections, warrant payment	
• to EEA member states in EUR	1.5%, min. EUR 20 Campaign: 1.5%, min. EUR 18 till withdrawal ²⁰¹⁹
• to outside EEA in any currency and to EEA in all currencies other than EUR	1.58%, min. EUR 21 Campaign: 1.58%, min. EUR 19 till withdrawal ²⁰¹⁹
• Book transfers	

– between HUF and FCY account of the same Client (paper based)	HUF 371 / item²⁰¹⁹
– between HUF and FCY account of the same Client (electronic)	free of charge
• Conversion fee	0.0%

* The SEPA credit transfer conditions are specified in the "Regulations concerning general transactions, accounts" section.

** In order to comply with the amended Regulation (EC) No. 924/2009/EU, the fee has been adjusted to the fee charged for domestic HUF payments.

2. SPECIAL BANK ACCOUNTS

Terms and conditions not shown below are identical to those stipulated in sections 1., 3. and 4. of the Announcement

2.1 K&H NOMINAL CAPEQUITY DEPOSIT HUF AND FCY ACCOUNT	
• Monthly account maintenance fee	free of charge
• Cash in	free of charge
• Book transfers	free of charge
2.2 K&H STATUTORY DEPOSIT	
• Monthly account maintenance fee	free of charge
2.3 K&H SEPARATED ACCOUNT (E.G. SOCIAL SECURITY, SUBSIDY, AGENT'S ACCOUNT)	
• Monthly account maintenance fee (HUF account)	HUF 1,471 / month²⁰¹⁹
• Monthly account maintenance fee (FCY account)	EUR 6 / month
2.4 K&H LEGAL DEPOSIT ACCOUNT (ATTORNEY, NOTARY, BAILIFF DEPOSIT) **	
• Monthly account maintenance fee (HUF account)	HUF 1,471 / month²⁰¹⁹
• Monthly account maintenance fee (FCY account)	EUR 6 / month
2.5 ACCOUNT MANAGEMENT TO FOUNDATIONS****	
• Monthly account maintenance fee (HUF account) ¹⁹	HUF 1,471 / month²⁰¹⁹
• Monthly account maintenance fee (FCY account) ¹⁹	HUF 2,179 / month²⁰¹⁹
2.6 K&H DEPOSIT HUF AND FCY ACCOUNT – CASH DEPOSIT	
• Monthly account maintenance fee	free of charge
• One off handling fee of cash deposit (charged at the day of placement after the placed amount)	1.3 %²⁰¹⁹
2.7 K&H DEPOSIT HUF AND FCY ACCOUNT – COLLATERAL, SECURITY DEPOSIT	
• Monthly account maintenance fee	free of charge
2.8 SECURITY DEPOSITS FOR THE BENEFIT OF THIRD PARTIES (E.G. KAVOSZ ROAD-TOLL LOAN PROGRAMME)	
• Security-deposit accounts' one-time administration fee (payable upon signing the relevant agreement, as a % of the amount of the security deposit)	1.03 %²⁰¹⁹
• Cost of transfers from security-deposit accounts***	HUF 545 / item²⁰¹⁹
2.9 K&H BUSINESS SAVINGS ACCOUNT	
One K&H Business Savings Account may be opened for each account holder, provided that the account holder has at least one K&H HUF bank account or one K&H FCY account.	
• HUF bank account monthly account maintenance fee (each month started)	HUF 326 / account²⁰¹⁹ Campaign: free of charge till withdrawal HUF 1,000,000
• Minimum initial amount and minimum balance:	
Transactions which can be made on the account:	
• Credit of payments between HUF and FCY account of the same Client	free of charge
• Book transfers between HUF and FCY account of the same Client	
– paper based	HUF 370 / item²⁰¹⁹
– electronic	free of charge
– K&H SME customer service*	free of charge
• Standing order HUF	
– Intrabank book transfers between accounts of the same Client	HUF 442 / item²⁰¹⁹
• Deposit fixing, withdrawal of deposit	free of charge
Other transactions are not allowed on the account.	
No supplementary banking services such as direct debiting by service providers, retail bankcards, overdraft facilities, Electra (Corporate internet banking) can be used with the bank account. K&H corporate mobilinfo, K&H mobilbank, K&H corporate e-bank and K&H e-post are attached to the account	
Interest terms and conditions via Appendix 1.	

* The Bank has not accepted domestic FX payment orders with conversion via K&H SME customer service

** Terms and conditions of orders available for this account are identical to those stipulated in section Appendix 10. Other terms and conditions (not shown in Appendix 10.) are identical to those stipulated in sections I. of the Announcement.

*** Only applicable in case of legal relationships established after 20th November 2015 between the Client and the Bank.

**** The service is non sold from July 15, 2019.

3. OTHER SERVICES RELATED TO CASH TURNOVER AND ACCOUNT MANAGEMENT

3.1 OTHER FEES RELATED TO CASH TURNOVER	
• Cash withdrawal orders	HUF 545 / a book of orders ²⁰¹⁹
• Fee of prompt withdrawal over the counter in excess of cash withdrawal fee ²	0.73%, min. HUF 7,278 ²⁰¹⁹
• Failure to perform previously notified cash withdrawal in HUF *	0.1%, min. HUF 6,809 ²⁰¹⁹
• Failure to perform previously notified cash withdrawal in FCY *	0.54%, min. HUF 6,809 ²⁰¹⁹
• Cash delivered in bags**	
– HUF banknotes	0.16%, + HUF 872 / bag ²⁰¹⁹
– HUF coins	2.76%, + HUF 545 / bag ²⁰¹⁹
– FX banknotes	0.37%, + HUF 2,725 / bag ²⁰¹⁹
• Use of Automated Drop-box (fee of cash delivered in bags will be charged by the Bank)	HUF 414 / occasion ²⁰¹⁹ Campaign: free of charge till withdrawal
• Bulk cash in bag deposit (through Automated Drop-box)	
– HUF banknotes	0.16% + HUF 848 / bag Campaign: 0.11% + HUF 207 / bag till ²⁰¹⁹ withdrawal
– HUF coins	2.69% + HUF 530 / bag Campaign: 1.14% + HUF 414 / bag till ²⁰¹⁹ withdrawal
– FX banknotes and coins	0.36% + HUF 2,650 / bag Campaign: 0.36% + HUF 414 / bag till ²⁰¹⁹ withdrawal
– administration fee of identifying device (card)***	HUF 672 / device ²⁰¹⁹
– dialy bag limit overrun	HUF 1,034 / bag Campaign: free of charge till withdrawal
– bag content limit overrun	HUF 1,034 / bag ²⁰¹⁹ Campaign: free of charge till withdrawal
• Bulk cash delivery to central vault (KKFÉ) using CVIT provider****	
– HUF banknotes	0.07% ²⁰¹⁹
– HUF coins	0.71% ²⁰¹⁹
– FX banknotes and coins	0.20% ²⁰¹⁹
• Detailed report on same-day deposits*****	
– regular (per deposit)	HUF 2,068 / month ²⁰¹⁹ Campaign: free of charge till withdrawal
– ad-hoc	HUF 517 / day ²⁰¹⁹
• Large volume cash deposit	
– HUF banknotes	0.24%, + HUF 1,853 / occasion ²⁰¹⁹
– HUF coins	3,31%, + HUF 545 / occasion ²⁰¹⁹
– FX banknotes	0.4%, + HUF 2,725 / occasion
• Denomination change / replacement *****	
– FX banknotes and coins (at partial amount exchange as well)	1.1%, min. HUF 545 ²⁰¹⁹
– HUF banknotes (in same domination) *****	3,1% of the nominal value of payable bank notes 10.34% of the nominal value of payable coins ²⁰¹⁹
– HUF coins (in same domination) *****	10.34% of the nominal value ²⁰¹⁹
– Fee charged for replacement of HUF notes and coins withdrawn from circulation	Free of charge
• Exchange EUR coins (denomination be 1 or 2) through account (discount shall)	25.85% ²⁰¹⁹
• Acceptance of damaged HUF banknotes	free of charge
– the banknote is larger than 50% of the original	The Bank revokes without recompense
– the banknote is equal or smaller than 50% of the original	
• FX banknotes under withdrawal from circulation (discount shall)	25.85% ²⁰¹⁹
• Foreign currency exchange	free of charge
• Refund after foreign currency payment ³	
– HUF 5-20 mln	0.52% ²⁰¹⁹
– HUF 20-100 mln	0.72% ²⁰¹⁹
– HUF 100-500 mln	0.83% ²⁰¹⁹
– over HUF 500 mln	1.03% ²⁰¹⁹
• Refund after foreign currency withdrawal ³	
– HUF 5-20 mln	0.52% ²⁰¹⁹
– HUF 20-100 mln	0.72% ²⁰¹⁹
– HUF 100-500 mln	0.83% ²⁰¹⁹
– over HUF 500 mln	1.03% ²⁰¹⁹

3.2 POSTAL PAYMENTS*****	
• Postal cash payment order (incoming payment, paper based analytics)	0.16% bank commission + postal commission <small>2019</small>
• Postal cash payment order (incoming payment, electronic analytics)	0.10% bank commission + postal commission
• Postal payment cheque (outgoing) electronic orders	0.36% bank commission + postal commission <small>2019</small>

Postal commission: <https://www.posta.hu/ugyfelszolgalat/hirdetmenyek>

* Calculated for the notified and unpaid amount

** Indicative fee for cash delivered in bags to the Central Vault made before 31 December

*** Charged for the 4th and subsequent identifying devices (cards) and for card replacement

**** For contracts made on or after 1 May 2019

***** Bulk cash depositing through Automated Drop-box and delivery to Central Vault (KKFÉ) using a CVIT provider

***** In addition to genuine HUF banknotes fit for circulation, the Bank will exchange - for HUF banknotes or HUF coins and legal tender of unfit HUF banknotes and coins of any other denomination - damaged, incomplete and contaminated HUF banknotes and coins that are difficult to recognize, unless it cannot be established upon their acceptance whether they represent some value. In that latter case, the Bank will accept such HUF banknotes and coins for subsequent settlement.

***** The Post Office will charge the commission (item fee) depending on the information requested by the Client. It is the account manager branch that can provide further information about the postal commissions. Cash withdrawal at post office, Cash in at post office via pass book and Cash withdrawal at post office via pass book services are not provided from 1st of January, 2013. Postal payment cheque (outgoing) paper based orders⁵ services are not provided from 2nd November 2016, as from that date the Bank does not accept paper based orders to initiate (outgoing) postal payment cheque.

***** The denomination exchange service is exclusively provided to Customers keeping a bank account or having any other banking product or service at the Bank except upon the partial exchange of a foreign currency amount.

3.3 OTHER SERVICES RELATED TO PAYMENT TURNOVER	
• Acceptance of paper based foreign currency payment for future execution (even next day's)	HUF 1,063 / item ²⁰¹⁹
• Fees charged for foreign currency transfers with erroneous IBAN/BIC ⁴	Fees charged by partner banks
• Not executed by the Bank yet	
– cancellation of transfer orders to be performed in the future (which can also be the next day) ⁵	free of charge
– cancellation of transfer orders to be performed on Day 0, based on a specific agreement ⁵	HUF 10,630 / item ²⁰¹⁹
• Intraday transfer via GIRO for first recall ¹⁶	HUF 5,315 ²⁰¹⁹
• Reception of payment orders over cut-off time (via Corporate Client Service) ⁶	HUF 10,360 / item ²⁰¹⁹
• Queue handling*	HUF 39 / day / item ²⁰¹⁹
• Acceptance of MT 101	free of charge
• Payment order prepared by the Bank at the request of Client	HUF 1,635 / item ²⁰¹⁹
• Order submitted via tested telefax (separate agreement with the Bank is needed)	HUF 8,809/ month ²⁰¹⁹
• Interbank correspondence due to inaccurate order	HUF 1,237 / letter ²⁰¹⁹
• Bill of exchange handling fee, only in case of collection (once)	HUF 16,343 / bill ²⁰¹⁹
• Investigation of HUF payments (at the request of Client)	
– payment (debit and/or credit) not older than 90 days ¹⁷	HUF 6,188 / item ²⁰¹⁹
– Investigation archived payment data older than 90 days	HUF 12,372 / item
• Investigation of foreign currency payments (at the request of Client)	EUR 83 / item ²⁰¹⁹
• payment (debit and/or credit) ¹⁸	
• Handling transit (via the Bank) foreign currency payments (Bank shall charge it against the amount of the payment transfer)	0.16%, min. HUF 5,170 ²⁰¹⁹
• Domestic cash pool service (once)	HUF 61,695 ²⁰¹⁹
• Domestic cash pool service monthly fee	HUF 7,360 / month / account ²⁰¹⁹
• On-line company register extract fee	HUF 3,780 ²⁰¹⁹
• Administration fee ⁷	HUF 545 / occasion ²⁰¹⁹
• notification fee ⁸	HUF 218 / item ²⁰¹⁹
• Electronic message to the Hungarian Customs and Finance Guard (VP) of HUF transfers to VP	free of charge
3.4 ACCOUNT STATEMENT, BANK INFORMATION, CONFIRMATION	
• Account statement on paper	postal cost ⁹
• Electronic account statement	free of charge
• Account statement (SWIFT MT940)	EUR 48 / month / account ²⁰¹⁹
• Account statement (SWIFT MT941 / MT942)	EUR 48 / month / account ²⁰¹⁹
• Copy of SWIFT message	EUR 9 / item
• Printed account statement customer's request **	
– not older than 14 days	HUF 583 / account / statement ²⁰¹⁹
– older than 14 days	HUF 2,517 / account / statement ²⁰¹⁹
• Bank information (however the Bank shall transfer the possibly occurring foreign information / bank costs)	
– using the template of the Bank	HUF 7,956 ²⁰¹⁹

Public

– using special text	HUF 15,956²⁰¹⁹
• Confirmation of exchange rate	
– daily on individual request	HUF 621 / letter²⁰¹⁹
– for longer period as one week on individual request	HUF 3,095 / letter²⁰¹⁹
– daily confirmation of exchange rate based on agreement, flowing	HUF 6,188 / month²⁰¹⁹

.* It is charged for collection and payment items queued due to the insufficiency of funds, on the date when the item is removed from the queue, based on the number of days spent in the queue.

** The term "account statement" shall include all statements, deposit notifications, turnover reports, and postal credit notices.

<ul style="list-style-type: none"> Confirmation <ul style="list-style-type: none"> for audit purposes 	<p>HUF 15,825 / one original document ²⁰¹⁹ HUF 1,808 / item ²⁰¹⁹</p>
<ul style="list-style-type: none"> on execution of HUF orders (same day for 90 days) ¹⁵ 	EUR 7 / item
<ul style="list-style-type: none"> on execution of FCY orders 	HUF 3,780 / document ²⁰¹⁹
<ul style="list-style-type: none"> in a separate letter ¹⁰ 	HUF 7,550 / document ²⁰¹⁹
<ul style="list-style-type: none"> from archived data older than 90 days 	HUF 6,188 / item ²⁰¹⁹
<ul style="list-style-type: none"> Urgent * 	HUF 1,813 / document ²⁰¹⁹
<ul style="list-style-type: none"> Confirmation of disponents (except Electra disposal rights) 	free of charge
<ul style="list-style-type: none"> Confirmation about disposal rights – setting via the system 	free of charge
<ul style="list-style-type: none"> Pledge transactions 	0.11%, min. HUF 1,858 ²⁰¹⁹
<ul style="list-style-type: none"> Confirmation of own recourses 	0.62%, min. HUF 1,237 ²⁰¹⁹
3.5 TELEPHONE CUSTOMER SERVICES	
<ul style="list-style-type: none"> Information via telephone on the Corporate Client Service, and K&H SME customer service 	free of charge
<ul style="list-style-type: none"> Technical support for electronic banking services (Electra, K&H Corporate e-bank, K&H Mobilbank) 	free of charge

4. ELECTRONIC SERVICES

4.1 ELECTRA (MODEM BASED OR INTERNET BASED ELECTRONIC BANKING SERVICE)	
<ul style="list-style-type: none"> Installation* 	HUF 21,791 ²⁰¹⁹
<ul style="list-style-type: none"> Monthly fee of electronic payment services (<i>in case of web Electra and the first customer connected to Electra client program</i>) 	HUF 6,527 / month ²⁰¹⁹
<ul style="list-style-type: none"> Monthly fee of electronic payment services (<i>additional customers connected to the same Electra client program</i>) 	HUF 3,268 / month ²⁰¹⁹
<ul style="list-style-type: none"> Security device (token) administration fee ** 	HUF 9,261 / device ²⁰¹⁹
<ul style="list-style-type: none"> User administration fee 	HUF 1,090 / occasion ²⁰¹⁹
<ul style="list-style-type: none"> Reloaded account statement 	HUF 2,179 / account / statement ²⁰¹⁹
4.1.1 WEB ELECTRA+ FOR MANAGING ACCOUNTS HELD WITH OTHER BANK	
<ul style="list-style-type: none"> web Electra+ module monthly fee 	54 EUR / month
<ul style="list-style-type: none"> outbound MT101 messages 	0.28 EUR / message ²⁰¹⁹ Campaign: free of charge till withdrawal
4.1.2 K&H ELECTRA24 (MOBILPHONE APPLICATION-BASED ELECTRONIC BANKING SERVICE)	
<ul style="list-style-type: none"> Monthly fee 	HUF 3,268 / month / client ²⁰¹⁹
4.2 K&H CORPORATE E-BANK (INTERNET BANKING FOR SME'S)¹¹	
<ul style="list-style-type: none"> Monthly fee 	free of charge
<ul style="list-style-type: none"> Electronic access fee 	HUF 130 / user / month ²⁰¹⁹
4.3 K&H MOBILBANK (MOBILPHONE APPLICATION-BASED ELECTRONIC BANKING SERVICE)	
<ul style="list-style-type: none"> Electronic access fee*** 	HUF 219 / user / month ²⁰¹⁹ Campaign: free of charge till withdrawal
4.4 K&H E-POST (INTERNET-BASED ELECTRONIC BANK MAILBOX SERVICE)	
<ul style="list-style-type: none"> Monthly fee 	free of charge
<ul style="list-style-type: none"> Reloading an archived document fee 	HUF 2,179 / document ²⁰¹⁹
<ul style="list-style-type: none"> Security device (token) administration fee ** 	HUF 9,261 / device ²⁰¹⁹
4.5 K&H CORPORATE MOBILINFO	
<ul style="list-style-type: none"> Monthly fee 	HUF 262 / month ²⁰¹⁹
<ul style="list-style-type: none"> Fee per message **** 	HUF 29 / SMS message ²⁰¹⁹
<ul style="list-style-type: none"> Fee of detailed statement (message turnover and listing of Mobilinfo orders for the requested period) 	HUF 1,090 / statement ²⁰¹⁹

* Free of charge if the installation is performed by the customer.

** It is charged at new issue of the security device (token) and also at replacement.

*** The K&H mobilbank electronic access fee is only charged if the legal representative of the enterprise has already activated the mobilbank application for himself as user. Afterwards the fee is charged for all users of the enterprise who have logged in to mobilbank at least once in the given month.

**** The Bank will charge at end of month.

5. OTHER SERVICES

5.1 SAFE DEPOSIT BOX SERVICES

5.1.1 Safe deposit box services relating contracts concluded before November 1, 2015

Upper limit of indemnification liability	Rental fee, HUF/month +VAT *			Due
	Safe deposit box size „A”	Safe deposit box size „B”	Safe deposit box size „C”	
HUF 500,000	HUF 1,096 ²⁰¹⁹	HUF 1,197 ²⁰¹⁹	HUF 1,325 ²⁰¹⁹	as per the contract
HUF 1,000,000	HUF 1,658 ²⁰¹⁹	HUF 1,760 ²⁰¹⁹	HUF 1,863 ²⁰¹⁹	as per the contract
HUF 2,000,000	HUF 2,066 ²⁰¹⁹	HUF 2,243 ²⁰¹⁹	HUF 2,373 ²⁰¹⁹	as per the contract
HUF 5,000,000	HUF 3,445 ²⁰¹⁹	HUF 3,573 ²⁰¹⁹	HUF 3,699 ²⁰¹⁹	as per the contract
HUF 10,000,000	HUF 6,891 ²⁰¹⁹	HUF 7,148 ²⁰¹⁹	HUF 7,428 ²⁰¹⁹	as per the contract

If required, K&H Bank also offers safe rental agreements for amounts exceeding the above limit for indemnification liability. In such cases, irrespective of the size of the safe box, after every HUF 100,000 over the HUF 10,000,000 indemnification liability limit, an additional fee of **HUF 107**²⁰¹⁹ + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

Other expenses: the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) to **HUF 10,895**²⁰¹⁹ + VAT and the cost of getting new keys, replacing the lock charged by an external company performing the safe box breaking up.

Liabe custody / Administration of accounts in the absence of instructions cost reimbursement: **HUF 543**²⁰¹⁹ + VAT / month**

K&H safe key in deposit: Free of charge

5.1.2 Safe deposit box services relating contracts concluded from November 1, 2015 for clients not having any K&H bank account or having any K&H Start+ account package, or opening K&H Start extra or having K&H Start extra account package.

Upper limit of indemnification liability	Rental fee, HUF/month +VAT *			Due
	Safe deposit box size „A”	Safe deposit box size „B”	Safe deposit box size „C”	
HUF 500,000	HUF 5,494 ²⁰¹⁹	HUF 6,003 ²⁰¹⁹	HUF 6,647 ²⁰¹⁹	as per the contract
HUF 1,000,000	HUF 8,311 ²⁰¹⁹	HUF 8,825 ²⁰¹⁹	HUF 9,337 ²⁰¹⁹	as per the contract
HUF 2,000,000	HUF 10,358 ²⁰¹⁹	HUF 11,243 ²⁰¹⁹	HUF 11,893 ²⁰¹⁹	as per the contract
HUF 5,000,000	HUF 17,263 ²⁰¹⁹	HUF 17,901 ²⁰¹⁹	HUF 18,540 ²⁰¹⁹	as per the contract
HUF 10,000,000	HUF 34,528 ²⁰¹⁹	HUF 35,810 ²⁰¹⁹	HUF 37,218 ²⁰¹⁹	as per the contract

If required, K&H Bank also offers safe rental agreements for amounts exceeding the above limit for indemnification liability. In such cases, irrespective of the size of the safe box, after every HUF 100,000 over the HUF 10,000,000 indemnification liability limit, an additional fee of **HUF 544**²⁰¹⁹ + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

Other expenses: the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) to **HUF 10,915**²⁰¹⁹ + VAT and the cost of getting new keys, replacing the lock charged by an external company performing the safe box breaking up.

K&H safe key in deposit: Free of charge

Administration of accounts in the absence of instructions cost reimbursement: **HUF 1,090**²⁰¹⁹ + VAT / month**

Safe box usage fee***: HUF 0 / first 2 occasions / month; further occasions in the current month: **HUF 2,829**²⁰¹⁹ / occasion

5.1.3 Safe deposit box services relating contracts concluded from November 1, 2015, for the clients having any corporate current account, or corporate account package at K&H as per the current effective Announcement, excluding the clients having any K&H Star+ account package or K&H Start extra account package****

Upper limit of indemnification liability	Rental fee, HUF/month +VAT *			Due
	Safe deposit box size „A”	Safe deposit box size „B”	Safe deposit box size „C”	
HUF 500,000	HUF 1,096 ²⁰¹⁹	HUF 1,197 ²⁰¹⁹	HUF 1,325 ²⁰¹⁹	as per the contract
HUF 1,000,000	HUF 1,658 ²⁰¹⁹	HUF 1,760 ²⁰¹⁹	HUF 1,863 ²⁰¹⁹	as per the contract
HUF 2,000,000	HUF 2,066 ²⁰¹⁹	HUF 2,243 ²⁰¹⁹	HUF 2,373 ²⁰¹⁹	as per the contract
HUF 5,000,000	HUF 3,445 ²⁰¹⁹	HUF 3,573 ²⁰¹⁹	HUF 3,699 ²⁰¹⁹	as per the contract
HUF 10,000,000	HUF 6,891 ²⁰¹⁹	HUF 7,148 ²⁰¹⁹	HUF 7,428 ²⁰¹⁹	as per the contract

If required, K&H Bank also offers safe rental agreements for amounts exceeding the above limit for indemnification liability. In such cases, irrespective of the size of the safe box, after every HUF 100,000 over the HUF 10,000,000 indemnification liability limit, an additional fee of **HUF 107** + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

Other expenses: the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) to **HUF 10,895** ²⁰¹⁹ + VAT and the cost of getting new keys, replacing the lock charged by an external company performing the safe box breaking up.

Administration of accounts in the absence of instructions cost reimbursement: **HUF 543** ²⁰¹⁹ + VAT / month**

K&H safe key in deposit: Free of charge

5.1.4 Safe deposit box size:

„A”(small size)	- 100 mm height
„B”(medium size)	101 - 250 mm height
„C”(large size)	251 - mm height

5.1.5 K&H corporate safe deposit box account

The bank opens K&H corporate safe deposit box account.

- Minimum opening amount: as per General Terms and Conditions for safe deposit boxes (at least three months' safe rental fee)
- Interest rate: 0%.
- Cash deposit: free of charge

The conditions pertaining to services not listed below shall be identical with those stipulated in the current, effective Announcement for Corporate Clients.

* As for January 1, 2012 the rate of VAT is 27%.

** In case the Bank assumes custody due to the opening of a Safe custody / Administration of accounts in the absence of instructions, it charges a fee for each month commenced..

*** Safe box usage fee when concluding or terminating the safe rental agreement: Free of charge

**** The bank has the right during the whole period of the renting contract to enquire that the conditions are corresponding with the current Announcement. In case the Bank identifies the lack of conditions the Bank is entitled to apply the fees defined in the current effective Announcement without any delay while informing the client about such an action simultaneously.

5.2 SAFE CUSTODY / ADMINISTRATION OF ACCOUNTS IN THE ABSENCE OF INSTRUCTIONS

Fee of Safe custody / Administration of accounts in the absence of instructions	HUF 6,635 / account / month ²⁰¹⁹
Money transfer from the amount in custody	According to the type of transfer as specified in Part I of the Announcement
Cash withdrawal from the amount in custody	According to the type of withdrawal as specified in Part I of the Announcement

The Bank deducts the fee of Safe custody / Administration of accounts in the absence of instructions from the amount in custody on the first working day of each calendar month starting in the 2nd month after the placement in custody. The fee of custody is charged in the currency of the money in custody separately for each currency. The fees for currencies other than HUF are converted at the Bank's foreign exchange I middle rates on the due date of the fees.

If the amount in custody is less than the fee to be charged the Bank reduces the fee to the amount in custody.

6. DOCUMENTARY DEALS

6.1 EXPORT COLLECTION

- Sending of drafts and documents for collection to be delivered against payments/acceptance 0.30%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Documents sent back without payment, release of documents without payment 0.2%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Urging settlement, payment, acceptance EUR 10 / occasion
- Modification EUR 35
- Compensation fee – should the Bank fail to meet an agreed commitment * EUR 35 / transaction

6.2 IMPORT COLLECTION

- Settlement 0.30%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Release of documents without payment, or their return 0.2 %, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Urging settlement, payment, acceptance on third or any consequent occasion I EUR 10 / occasion
- Modification EUR 35
- Release of goods arrived at disposal/address of Bank (in addition to collection commission) 0.30%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Safe keeping of Bill of Exchange EUR 35

6.3 EXPORT LETTER OF CREDIT (INCLUDING DOMESTIC LETTER OF CREDIT)

- Advice on opening and increase of L/C 0.15%, min **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Pre-examination of documents **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Handling and examination of documents** 0.25%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Modification (except for increase and confirmed L/C extension) **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Handling over of the L/C to another institute 0.15%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Confirmation of L/C (also at increase and prolongation in addition to the commission of advice) according to separate agreement
- Transfer of L/C (in addition to other commission) 0.20%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Assignment of the L/C 0.15%, min **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Discount of deferred payment L/C according to separate agreement

6.4 IMPORT LETTER OF CREDIT *** (INCLUDING DOMESTIC LETTER OF CREDIT)

- Opening, increase, extension of L/C according to separate agreement
- Handling and examination of documents 0.25%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Modification (except for increase and extension) **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Undertaking of payment obligation in case of deferred payment import L/C, (in addition to other commission), for the entire period of the obligation according to separate agreement

6.5 GUARANTEES ***

- Guarantee fee, guarantee increase, extension (projected to amount) according to separate agreement
- Guarantee issuance fee 70 EUR
- Guarantee issuance with special (different from standard text of the bank) wording accepted by the bank (In addition to the Guarantee issuance fee) 70 EUR
- Urgency Bankguarantee issuance fee ***** 70 EUR
- Withdrawal fee (in case Bank guarantee issuance request is withdrawn before the requested issuance date) 0.3%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹, max. 100 EUR
- Modification of guarantee (except for increase, and prolongation in case of undertaking of Bank obligation) **EUR 55** ²⁰¹⁵⁻²⁰¹⁹
- Claim handling for guarantee issued by request of the Client***** 0.20%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹, max. 500 EUR
- Record and track guarantees issued for our clients but not used as collateral 0.15%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹, max. 1,000 EUR
- Advising of the text of guarantees issued for our clients but not used as collateral 0.05%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹, max. 250 EUR
- Claim based on guarantees issued for our clients but not used as collateral 0.20%, min. **EUR 55** ²⁰¹⁵⁻²⁰¹⁹, max.500 EUR

* The Bank will undertake to process orders received on the **next** day, meaning that collection orders and documents will be forwarded to the buyer's bank on the same day,

– the order and the documents received by bank's Documentary Unit (1095 Budapest, Lechner Ödön fasor 9.) before 12 AM and

– the collection order contains correctly all the necessary information, and each documents are available in a proper form.

** K&H Bank checks the commercial documents in two banking days after receiving them in case documents, together with a complete remittance instruction, reach K&H Documentary Department (1095 Budapest, Lechner Ödön fasor 9.) or Reception Desk at HQ of K&H Bank (1095 Budapest, Lechner Ödön fasor 9.) before 5 p.m.. In case above conditions are met but the Bank fails to check the documents within two banking days than documents are checked free of charge.

*** The prerequisite of the covenant connected to documentary deals is the approval of the Credit Committee of the Bank, and the as well as the preparation and subscription of the appropriate documentation.

**** Only applicable in case of legal relationships established after 20th November 2015 between the Client and the Bank.

***** In case the Bankguarantee issue order is received by the Bank after 10 a.m. on the 3rd working day preceding the date of issue but before the defined date of issue, nevertheless the Bank undertakes to issue the Bankguarantee on the date of issue stipulated in the Bankguarantee issue order. Only applicable in case of legal relationships established after 12 March 2018 between the Client and the Bank.

6.6 OTHER

- Banker's correspondence due to incorrect order EUR 20 / item
- Consultancy concerning wording of a banker's instruments (guarantee, L/C, etc.)
(Direct written consultancy for Client request) *as per a separate agreement, but min. EUR 44 / occasion* ²⁰¹⁵⁻²⁰¹⁹
- Draft making (guarantee, letter of credit, etc.)* *as per a separate agreement, but min. EUR 55* ²⁰¹⁵⁻²⁰¹⁹
- Urging by customer in written request EUR 20
- **Urgency fee (letter of credit, documentary collection) **** **EUR 70**
- FLEXIMS Internet based service to documentary deals free of charge
- Fee for identification device (token) replacement *As per the fees specified in Section I.4 of the Announcement-*
HUF 8,713 / device
- SWIFT related to documentary deals HUF 1,000 / message
- Postage related to documentary deals *HUF 650 / item* ²⁰¹⁵⁻²⁰¹⁹
- Courier related to documentary deals according to courier tariff
- Communication charges (fax and scan) related to documentary deals** HUF 300 / page

General terms

- In case of documentary collection and letter of credit transactions (debit and credit transactions) the debited/credited amount shall be charged in the currency of the account given by the Client on the order form at the time of occurrence, and in case of conversion, the debited/credited amount shall be charged at the FX I. rate (sell-rate or buy-rate) depending on the direction of transaction and conversion to be applied when the transaction is settled..
 - In case of guarantee transactions (debit transactions) the debited amount shall be charged on the account given in the contract signed by the Client at the time of occurrence, and in case of conversion, the debited amount shall be charged at the FX I. rate (sell-rate or buy-rate) depending on the direction of conversion to be applied when the transaction is settled.
 - In case of documentary collection and letter of credit transactions the fees, cost, commissions shall be charged in the currency of the account given by the Client on the order form at the time of occurrence and in case of conversion, the debited amount shall be charged at the FX I. rate (sell-rate or buy-rate) depending on the direction of conversion to be applied when the transaction is settled.
 - In case of guarantee transactions the fees, cost, commissions shall be charged in the currency of the account given in the contract signed by the Client at the time of occurrence and in case of conversion, the debited amount shall be charged at the FX I. rate (sell-rate or buy-rate) depending on the direction of conversion to be applied when the transaction is settled.
 - The Bank shall undertake the administration of the Letters of Credit and documentary collections in compliance with the publications containing the effective uniform rules and standards of the International Chamber of Commerce even in case the principal does not specify them in its order.
 - In case of banker's guarantees the base of the calculation of commission is the entire duration of the payment obligation undertaking of the Bank.
 - In case of payment related to documentary deals the fees and commissions charged by the Bank are not refundable.
- Import In case of import Letter of Credit opening commission '1 month' shall last from the day of the obligation undertaking of the Bank until the same day of the following calendar month.

* Only applicable in case of legal relationships established after 20th November 2015 between the Client and the Bank.

** *If a document is submitted after the deadlines specified in the effective Announcement regarding export letter of credit/documentary collection transactions (see Sections 6.1 and 6.3), but in the transaction order the Client requests accelerated processing. Only applicable to legal relationships established between the Client and the Bank after 06 April 2020.*

8. ON THE CONDITIONS OF BANKCARD SERVICES

8.1 ON THE CONDITIONS OF BUSINESS BANKCARD SERVICES

	K&H Visa Business Gold	K&H Visa Business	K&H Mastercard Business	K&H Entrepreneurs Maestro (without balance inquire service)	K&H Entrepreneurs Maestro (with balance inquire service)	K&H Visa business Gold debit contactless bankcard	K&H Visa business debit contactless bankcard	K&H Mastercard business contactless bankcard	K&H Entrepreneurs Maestro bankcard (without balance inquire service)	K&H Entrepreneurs Maestro bankcard (with balance inquire service)
	not available (from 01.01.2018.)					available				
	can not be digitized	can not be digitized	can be digitized	can be digitized	can be digitized	can not be digitized	can not be digitized	can be digitized	can be digitized	can be digitized
First eight fix digit of the card number	4205 7925	4511 6825	5477 3125	6757 5483	6757 5486	4205 7928	4511 6828	5477 3128	6757 5429	6757 5430
Conditions for application										
Account type	HUF or FX account opened at the Bank / HUF or FX card account / an HUF or FX attorney deposit - K&H separated account / Medical service provider - K&H separated account									
Opening amount	The amount is the sum of the annual fees for the requested cards, consider to annual card fee discount in the account package associated with the bank account									
Interest rates and fees concerning bankcard cover										
Interest rate calculation	As specified in the interest rate conditions of the bank account supporting the use of the bankcard									
Fee of cover separation	Free of charge									
Interest rate calculation on negative balance	As specified in the interest rate conditions of the bank current account supporting the use of the bankcard									
Currency of cross-settlement with the card company	EUR in case of EUR transaction further USD	EUR				EUR in case of EUR transaction further USD	EUR			
	See details in the 8.4 appendix 'Exchange rates used when debiting bankcard transactions'.									
Fees and charges										
Annual bankcard fee	<i>HUF 23,359²⁰¹⁹</i>	<i>HUF 11,026²⁰¹⁹</i>	<i>HUF 11,026²⁰¹⁹</i>	<i>HUF 2,440²⁰¹⁹</i>	<i>HUF 2,440²⁰¹⁹</i>	<i>HUF 23,359²⁰¹⁹</i>	<i>HUF 11,026²⁰¹⁹</i>	<i>HUF 11,026²⁰¹⁹</i>	<i>HUF 2,440²⁰¹⁹</i>	<i>HUF 2,440²⁰¹⁹</i>
Card stopping fee	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Card replacement fee	<i>HUF 2,232²⁰¹⁹</i>	<i>HUF 2,232²⁰¹⁹</i>	<i>HUF 2,232²⁰¹⁹</i>	<i>HUF 1,090²⁰¹⁹</i>	<i>HUF 1,090²⁰¹⁹</i>	<i>HUF 2,232²⁰¹⁹</i>	<i>HUF 2,232²⁰¹⁹</i>	<i>HUF 2,232²⁰¹⁹</i>	<i>HUF 1,090²⁰¹⁹</i>	<i>HUF 1,090²⁰¹⁹</i>
PIN reprint or modification fee	<i>HUF 109 / occasion²⁰¹⁹</i>									
Card mailing fee in case of Hungarian address	Postal commission (This fee is the non-priority, standard letter up to 50g by announcement of Magyar Posta.)									
Card and/or PIN storing by the bank (in case of receiving in branch)	<i>HUF 218²⁰¹⁹</i> campaign for PIN storing by the Bank: free of charge until withdrawal									
Urgency fee of card production	Service not available									
Fee of purchase										
Abroad and In Hungary	Free of charge (free of purchase's fee)									
Fee of cash withdrawal										
Abroad (from ATM, at branches and post office)	<i>1.10 % + HUF 1,199²⁰¹⁹</i>									
Cash withdrawal abroad from ATM in EEA Member State (EUR currency)	<i>0.88% + HUF 500²⁰¹⁹</i>									
In Hungary from K&H ATM (HUF)	<i>0.87 % min. HUF 328²⁰¹⁹</i>									
In Hungary from non-K&H ATM	<i>0.88% + HUF 500²⁰¹⁹</i>									
In Hungary at other banks' branches, post office	<i>0.88% + HUF 501²⁰¹⁹</i>									

Public

	K&H Visa Business Gold	K&H Visa Business	K&H Mastercard Business	K&H Entrepreneurs Maestro (without balance inquire service)	K&H Entrepreneurs Maestro (with balance inquire service)	K&H Visa business Gold debit contactless bankcard	K&H Visa business debit contactless bankcard	K&H Mastercard business contactless bankcard	K&H Entrepreneurs Maestro bankcard (without balance inquire service)	K&H Entrepreneurs Maestro bankcard (with balance inquire service)
Other service charges on bankcards										
Balance inquiry fee	Service not available				HUF 54 ²⁰¹⁹	Service not available				HUF 54 ²⁰¹⁹
Emergency bank card replacement fee abroad	Free of charge	HUF 50,000	HUF 50,000	Service not available		Free of charge	HUF 50,000	HUF 50,000	Service not available	
Emergency cash withdrawal fee abroad	Free of charge	HUF 35,000	HUF 35,000	Service not available		Free of charge	HUF 35,000	HUF 35,000	Service not available	
Cancellation fee of emergency services abroad	Free of charge	HUF 10,000	HUF 10,000	Service not available		Free of charge	HUF 10,000	HUF 10,000	Service not available	
Built in travel insurance services abroad	Free of charge			Service not available		Free of charge			Service not available	
K&H optional travel insurance	Service not available			HUF 6000 / year		Service not available			HUF 6000 / year	
Cash deposit charge through K&H ATM (for own corporate HUF account)	0.05 % min. HUF 328 ²⁰¹⁹ , Campaign: free of charge till withdrawal									
Cash deposit charge through K&H ATM into a specific bank account (for not own corporate HUF account)	0.05 % min. HUF 328 ²⁰¹⁹ , Campaign: free of charge till withdrawal									
Account-level card reassignment	Free of charge									
Bankcard usage limits										
Max. no. of ATM cash withdrawals	5 transactions/day									
Maximum number of purchase	99 transactions/day									
Maximum number of banknotes in the case of K&H ATM cash withdrawal	50 banknotes / transaction									
Total amount of ATM and POS cash withdrawals (standard setting)	HUF 250,000 / day									
Maximum amount of cash withdrawals (via ATM and POS)	HUF 2,000,000 / day									
Max. no. of banknotes in the case of K&H ATM deposit	200 banknotes / transaction									
The deposit is suitable for denomiations	HUF 500, HUF 1 000 Ft, HUF 2 000, HUF 5 000, HUF 10 000, HUF 20 000									
Total amount of purchases transactions (standard setting)	Available balance of bank account									
Total amount of Card Not Present transactions (standard setting)	Available balance of bank account	HUF 300,000 / day	Available balance of bank account				HUF 300,000 / day	Available balance of bank account		
Maximum amount of purchases	Available balance of bank account									
Single contactless transaction limit	not available limit type					Domestic: HUF 5000 / Abroad: EUR 20-25 (amount in the country's national currency equal to a certain EUR amount)				
Cumulative contactless transaction limit						Domestic: HUF 45000 / Abroad: 5 pieces transaction			Domestic: HUF 45000 / Abroad: 3 pieces transaction	
Cumulative mobil wallet limit (by mobile device)	not available limit type	Domestic: HUF 45000 / Abroad: 5 pieces transaction			not available limit type		Domestic: HUF 45000 / Abroad: 5 pieces transaction			
Validity of bankcards	3 years		3 years / 37 months (digital cards will not be automatically renewed)			4 years		4 years / 37 months (digital cards will not be automatically renewed)		

II. ACCOUNT PACKAGE SERVICES

Only private and small enterprises and Foundations and Social organisations

A client may only have one account package

1. ACCOUNT PACKAGES

1.1. K&H START EXTRA, K&H DYNAMIC EXTRA, AND K&H ACTIVE EXTRA ACCOUNT PACKAGES

Effective From September 24, 2018

	K&H START EXTRA ACCOUNT PACKAGE ¹⁹	K&H DYNAMIC EXTRA ACCOUNT PACKAGE	K&H ACTIVE EXTRA ACCOUNT PACKAGE
ACCOUNT PACKAGE FEE	HUF 963 / month Campaign: HUF 535 till withdrawal <small>2019</small>	HUF 5,991 / mont Campaign: HUF 4,083 till withdrawal <small>2019</small>	HUF 9,589 / month Campaign: HUF 7,682 till withdrawal <small>2019</small>
ACCOUNT PACKAGE FEE WITH LIFE INSURANCE (LI) ^{M1}	HUF 1,986 / month Campaign: HUF 1,559 till withdrawal <small>2019</small>	HUF 7,015 / mont Campaign: HUF 5,107 till withdrawa <small>2019</small>	HUF 10,613 / month Campaign: HUF 8,706 till withdrawal <small>2019</small>

THE CONTENTS OF PACKAGES

K&H HUF BANK ACCOUNT Monthly account maintenance fee	free of charge	free of charge	free of charge
STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT ^{M6}			
- paper based payment orders			
• interbank	0.26% min. HUF 540 <small>2019</small>	0.26% min. HUF 540 <small>2019</small>	0.26% min. HUF 540 <small>2019</small>
• intrabank	0.16% min. HUF 220 <small>2019</small>	0.16% min. HUF 220 <small>2019</small>	0.16% min. HUF 220 <small>2019</small>
- electronic payment orders ^{M2}			
• interbank	The first 5 executed transactions are free of transfer fee / monthly period ^{M6} , from the 6th transaction: 0.25% min. HUF 350 <small>2019</small>	The first 10 executed transactions are free of transfer fee / monthly period ^{M6} , from the 11th transaction: 0.21% min. HUF 305 <small>2019</small>	The first 20 executed transactions are free of transfer fee / monthly period ^{M6} , from the 21th transaction: 0.18% min. HUF 295 <small>2019</small>
• intrabank	0.11% min. HUF 110 <small>2019</small>	0.1% min. HUF 110 <small>2019</small> Campaign: free of transfer fee till withdrawal	0.1% min. HUF 110 <small>2019</small> Campaign: free of transfer fee till withdrawal
CASH IN (HUF) CREDIT HUF ACCOUNT	0.1% min. HUF 330 <small>2019</small>	0,1% min. HUF 320 <small>2019</small> Campaign: 0,06% min HUF 220 <small>2019</small> till withdrawal	0,1% min. HUF 320 <small>2019</small> Campaign: 0,06% min HUF 220 <small>2019</small> till withdrawal
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.34% min. 560 Ft <small>2019</small>	0.33% min. HUF 550 <small>2019</small>	0.32% min. HUF 550 <small>2019</small>
CASH DEPOSIT CHARGE THROUGH K&H ATM	The first HUF transaction is free of charge / monthly period, further as defined in point I.8.1	The first HUF transaction is free of charge / monthly period, further as defined in point I.8.1	The first 2 HUF transaction is free of charge / monthly period, further as defined in point I.8.1
TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS			
• Intrabank payment orders in FCY	as defined in Appendix 10		
• Outgoing cross border payments in HUF and FCY			
BOOKING FEE ^{M3}			
• Booking fee	as defined in point I.3.6		
• Booking fee – FCY			
• Booking fee – Loan			
• Booking fee – Cash,			
• Booking fee – Cash withdrawal with a bankcard			
• Booking fee - purchase			
THE TYPE OF THE PREFERENTIAL BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD OR K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD OR K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD
The first-ordered type of preferential bankcard annual fee	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD free of charge, K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD 50% of as defined in point I.8.1		
Fee of cash withdrawal at K&H ATM (HUF) with the type of preferential bankcard	The first HUF transaction is free of charge / monthly period ^{M4} further 25% of as defined in point I.8.1 + booking fee	The first 2 HUF transaction is free of charge / monthly period ^{M4} further 25% of as defined in point I.8.1 + booking fee	The first 2 HUF transaction is free of charge / monthly period ^{M4} further 25% of as defined in point I.8.1 + booking fee
K&H CORPORATE MOBILINFO monthly fee	HUF 55 <small>2019</small>	HUF 55 <small>2019</small>	HUF 55 <small>2019</small>

K&H CORPORATE E-BANK	as defined in point I.4.2 ^{M5}		
ELECTRA SERVICE monthly fee (for all users)	n/a	free of charge ^{M5}	free of charge ^{M5}

^{M1} You can request account package with "**Insurance 4**" (see Information sheet on insurance packages connected to service packages).

^{M2} via only K&H corporate e-bank, K&H Mobilbank and Electra.

^{M3} Booking fee is charged for the transactions referred in the Announcement I. 3.6., independently of the transaction fee. The booking fee also will be charged for transactions free of transaction fee

^{M4} The actual date of booking cash withdrawal transactions performed with bankcards shall be subject to the deadlines applied by the international card companies and any eventual other credit institutions participating in the settlement of accounts, which booking shall be typically performed within 4 (four) working days following the execution of the transaction by the Client. In view of such circumstances being outside of the scope of its competence, the Bank undertakes no responsibility for booking a given transaction in the month when it was actually performed, or that booking a given transaction will actually be effected within the period identified above.

^{M5} Ordering at least one electronic services is mandatory at K&H Dynamic extra account package and K&H Active extra account package

^{M6} Only In the case of electronically initiated transfers that are exempt from the transfer fee or subject to a discounted transfer fee, the order of processing cannot be specified for transfer orders that are signed at the same time. In order to make the discounted transfers that are available in the package, those items must be signed earlier and separately from other transfer orders via the electronic channel for which you intend to receive the fee discount.

In the case of discounts depending on the number of transactions per month, discounts shall be granted on the execution of the transactions actually booked in the given one-month period.

Terms and conditions not shown above are identical to those stipulated in sections I. of the Announcement.

IV. REGULATIONS CONCERNING GENERAL TRANSACTIONS, ACCOUNTS

- The Bank adjusts the EUR-denominated fees charged for EUR and SEPA cross-border payments in the EEA to the fee charged for domestic HUF payment transactions initiated from a domestic HUF account. When setting the fees announced in advance in the Announcement, the Bank applied the K&H FX I mid-rate as of 15 October 2019 as the reference rate. **From 2020 on, the Bank revises, once a year, the applicable reference rate, which is calculated based on the K&H FX I mid-rate first quoted in the given year and applicable from April of the given year, when the conditions are modified due to the change of the annual consumer price index.** ~~The Bank shall recalculate the fees charged for EUR and SEPA payments within the EEA, taking into account the fees of domestic HUF payment transactions on the date when the Announcement takes effect, using the reference rate applicable on the same day.~~

Appendix 10

Special terms and conditions concerning bank account contracts concluded under a special agreement and in respect of customers and products that may be considered exempt from the payment of transaction levy pursuant to Act CXVI of 2012 on the financial transaction levy

In respect of bank account contracts concluded under a special agreement subject to a booking fee, and also in respect of customers considered, upon agreement, as exempted from the payment of transaction duty pursuant to Act CXVI of 2012 on the financial transaction duty, in the case of the following fee items - with the exception of special conditions and account packages - our Bank applies the following rates:

1. DOMESTIC TRANSACTIONS IN HUF

1.1 Debits

- Cash withdrawal (HUF)
 - debit HUF account **0.29% , min. HUF 463** ²⁰¹⁹
 - debit FCY account 0.05%, min. **HUF 115** ²⁰¹⁹
- Starting one-off / forward dated HUF transfer from HUF or FX account
 - Intrabank payment orders
 - paper based (including execution of collections / authority payment / warrant payment) **0.2%, min. HUF 442** ²⁰¹⁹
 - electronic 0.12%, **min. HUF 190** ²⁰¹⁹
 - via K&H SME customer service** 0.12%. **min. HUF 338** ²⁰¹⁹
 - Outgoing payment orders via GIRO
 - paper based (including execution of collections / authority payment / warrant payment) **0.23%, min. HUF 496** ²⁰¹⁹
 - electronic **0.17%, min. HUF 252** ²⁰¹⁹
 - K&H SME customer service** **0.18%. min. HUF 344** ²⁰¹⁹
- Urgent external HUF transfer from FCY account** **1.29%, min. EUR 17** ²⁰¹⁹
- Standing order
 - Intrabank payment orders ¹ **HUF 256 / item** ²⁰¹⁹
 - Outgoing payment orders ¹ **HUF 317 / item** ²⁰¹⁹
- Multiple payment orders (intrabank and external payments)
 - Direct debits - execution **HUF 130 / item** ²⁰¹⁹
 - Batch payments 0.12%, **min. HUF 54 / item** ²⁰¹⁹

2. Transactions in foreign Currencies for HUF and FCY accounts

2.1 Debits

- Cash withdrawal (FCY)
 - debit HUF account 0.05%
 - debit FCY account in same currency **0.98%²⁰¹⁹**
 - debit FCY account in different currency 0.05%
- Intra bank payment orders in FCY (debit HUF or FCY account)
 - paper based **0.2%, min. EUR 18²⁰¹⁹**
 - electronic orders 0.14%, min. EUR 13
 - collections, warrant payment **0.2%, min. EUR 18**
- Outgoing cross border payments in HUF, FCY and SEPA payments*
 - paper based (with SHA or BEN cost allocation)
 - to EEA member states in EUR **0.23% min. EUR 1,5²⁰¹⁹ *****
 - to outside EEA in any currency and to EEA in all currencies other than EUR **0.22% min. EUR 20²⁰¹⁹**
 - electronic orders (with SHA or BEN cost allocation)
 - to EEA member states in EUR **0.17% min. EUR 0.76²⁰¹⁹ *****
 - to outside EEA in any currency and to EEA in all currencies other than EUR **0.17% min. EUR 16²⁰¹⁹**
 - urgent transfer in HUF or FCY (with SHA or BEN cost allocation)
 - to EEA member states in EUR **1.29% min. EUR 17²⁰¹⁹**
 - to outside EEA in any currency and to EEA in all currencies other than EUR **1.36% min. EUR 18²⁰¹⁹**
 - paper based or electronic payment orders submitted with OUR cost allocation
the fee regarding the submission channel + **EUR 23²⁰¹⁹**
 - collections, warrant payment
 - to EEA member states in EUR **1.29% min. 17 EUR²⁰¹⁹**
 - to outside EEA in any currency and to EEA in all currencies other than EUR **1.36% min. EUR 18²⁰¹⁹**

* The SEPA credit transfer conditions are specified in the "Regulations concerning general transactions, accounts" section.

** The Bank has not accepted FX, international HUF and domestic HUF payment orders with conversion via K&H SME customer service

*** In order to comply with the amended Regulation (EC) No. 924/2009/EU, the fee has been adjusted to the fee charged for domestic HUF payments.

3. Other services related to cash turnover and account management

- Postal payment cheque (outgoing) electronic orders 0.11% bank commission + postal commission

4. Documentary deals

- IMPORT COLLECTION - Settlement **0.26%, min. EUR 36²⁰¹⁹**
- IMPORT LETTER OF CREDIT - HANDLING AND EXAMINATION OF DOCUMENTS **0.21%, min. EUR 41²⁰¹⁹**

The terms and conditions of services not listed above – with the exception of special conditions – are identical to the terms and conditions specified in Section I. – Banking Services and Section II. – Account Package Services of the Announcement.

Items specified in the Announcement can be modified at the most by the cumulated inflation rate calculated on the basis of the period passed since the last modification of the price of the item. The fees specified in amount, in percentage, minimum values, maximum values are all deemed to be separate items and can be modified separately. The Announcement contains the date of the last correction of all items.

The cumulated inflation rate is calculated on the basis of the inflation rate of the previous calendar year officially published by the Central Statistic Office.

The modified values of the fees are determined by using the general rules of rounding, in case of specification in percentage, restricted to two decimals. The difference between the result of the cumulated inflation value and the rounded value is taken into consideration by the next modification with the proper sign.

Budapest, Februar 1, 2020

K&H Bank Zrt.