



“announcement
on the bank accounts, deposits, and cash transactions, of
PRIVATE INDIVIDUAL CUSTOMERS”
amendment

This amendment to the announcement will not enter into force on 19/04/2022. The announcement of the bank accounts, deposits, and cash transactions, of PRIVATE INDIVIDUAL CUSTOMERS in force as of 01/04/2022 shall remain in force with unchanged content, supplemented by other amendments which have entered into force in the meantime.

Publishing date: 18 FEBRUARY, 2022

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 on the bank accounts, deposits, cash transactions, bank cards and investments of PRIVATE INDIVIDUAL CUSTOMERS” (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:

In accordance with the provisions set out in Section 10.3 of the General Contracting Terms and Conditions for Bank Account, Deposit Account and Term Deposit Products to Resident and Non-resident Natural Persons, the Bank amends this Announcement as follows:

- changes in the processes and operational procedures of the Bank due to the development of the account management back-end system, and other fine-tuning of the text.

Customers who do not accept the Announcement due to the above amendments entering into force on 19 April 2022 may terminate their agreements in writing, free of charge and effective immediately, at any K&H branch up until the last day before the effective date of the amended Announcement; otherwise, the Bank shall consider the amendment of the Announcement as accepted by the customer.

Effective date: 19 APRIL, 2022

Provision(s) to be amended:

1.1.1 Fees, charges and exchange rates on HUF bank accounts

1.1.1.1 K&H Retail HUF Bank Account

Minimum opening amount: none. **For sight interest rates applicable to bank accounts see Appendix 4.**

Description	Rates/charges
<i>HUF transactions</i>	
Cash deposit at cash desk ¹	Free of charge
Cash withdrawal at cash desk ¹	1.01% + HUF 770 min. HUF 1,021



The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ¹	HUF 14,919 ⁷
Cash deposit in post office to bank account	0.11 + fee charged by the Hungarian Post
Crediting transfer to account	Free of charge
Instant HUF transfer orders from a HUF account – electronic ad hoc orders	
– intrabank payment orders ⁸	0.44%, min. HUF 90 max. HUF 5,124
– outgoing payment orders via GIRO ⁸	0.63% min. HUF 76 max. HUF 5,182
– book transfers between HUF and FCY account of the same Client ⁸	Free of charge
One-off / forward dated payment order intrabank	
– presented at branch ²	0.86% + HUF 483 max. HUF 7,217
– e-bank and mobilbank ²	0.44%, min. HUF 90 max. HUF 5,124
• to securities client account	Free of charge
One-off / forward dated payment order interbank (domestic)	
– presented at branch ²	0.86% + HUF 585 max. HUF 12,028
– e-bank and mobilbank ²	0.63% min. HUF 76 max. HUF 5,182
Collection, authority payment, warrant payment intrabank	0.91% + HUF 431 max. HUF 7,217
Collection, authority payment, warrant payment interbank (domestic)	0.86% + HUF 579 max. HUF 12,028
Standing order intrabank	
– presented at branch ²	HUF 162
– via TeleCenter ^{2, 5}	HUF 133
– e-bank ²	HUF 30
• to securities client account	Free of charge
Standing order interbank (domestic)	
– presented at branch ²	HUF 167
– via TeleCenter ^{2, 5}	HUF 140
– e-bank ²	HUF 59
Registration fee of standing order – presented at branch	HUF 790
One-off / forward dated / regular internal transfers between own accounts ² - each channels ²	Free of charge
Direct debiting by service providers ²	HUF 117
Limit monitoring on direct debits by service providers	Free of charge
Migration of the utility fee order from another bank	Free of charge
Modification to direct debit authorization – presented at branch	HUF 790
VIBER transfer interbank (domestic)	
– presented at branch ³	0.58% min. HUF 11,759 max. HUF 118,288
Modification of VIBER transfer requested by customer	HUF 24,058
VIBER transaction deleted due to insufficient funds	HUF 24,058
International HUF payment order (foreign) ⁶ (with SHA, BEN cost allocation)	
– presented at branch ²	0.24% min. EUR 7.5 max. EUR 360.68
– e-bank ^{2,3}	0.12% min. EUR 4.85 max. EUR 360.68
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2,3,4}	0.12% min. EUR 2.2 max. EUR 360.68
• to non-EU members states when BIC (SWIFT) code is indicated ^{2,3,4}	
International HUF payment order (foreign) – bearing correspondent banking costs ⁶ (OUR cost allocation)	
– presented at branch ²	0.47% min. EUR 36,92
– e-bank ^{2,3}	0.18% min. EUR 25.73
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2,3,4}	0.18% min. EUR 19.73
• to non-EU members states when BIC (SWIFT) code is indicated ^{2,3,4}	

¹ If more than 150 coins per denomination will be deposited or withdrew an additional fee of HUF 1/coin (after each coin included in the transaction) will be charged.



² The fee in effect on the day of execution is charged.

³ The Bank reserves the right to individually assess the fees charged for transfers above HUF 50 million.

⁴ Orders are accepted for automated processing if completed fully and accurately: the requisite information is given in the right format in every mandatory field, and the "Comments to Bank" field on transfer order is left empty.

⁵ From 14 July 2021, standing order can no longer be submitted to Telecenter. The fee will be charged for standing order submitted to Telecenter beforehand.

⁶ FX payment order cost bearing rules and possibilities are listed in Appendix 1.

⁷ The amount of effective fees and charges quoted by the security transportation shall be payable as cost reimbursement in case of deposit or withdrawal of amounts equalling or exceeding HUF 50 million.

⁷ The amount of effective fees and charges quoted by the security transportation shall be payable next to the "Cash deposit at cash desk" / "Cash withdrawal at cash desk" fee as cost reimbursement in case of deposit or withdrawal of amounts equalling or exceeding HUF 50 million.

⁸ The charge for instant HUF transfers is payable promptly in the case of instant HUF transfers executed until 6.00 p.m. on a banking day, and on the next banking day in the case of transfers executed after 6.00 p.m. or on bank holidays, for the fee effective on the day when the charge is debited.

Description	Rates/charges
FCY / FX transactions	
Depositing FCY at cash desk ¹	Free of charge
Withdrawing FCY at cash desk	1.01% + HUF 770 min. HUF 1,021
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ¹	HUF 14,919 ⁹
Crediting FX transfer intrabank (in EEA currency and in non-EEA currency)	Free of charge
Crediting FX and SEPA ¹⁰ transfer interbank (in EEA currency)	Free of charge
Crediting FX transfer interbank (in non-EEA currency)	Free of charge
FX payment order intrabank	
– presented at branch ²	0.41% min. EUR 4.51 max. EUR 120.22
– e-bank ²	0.24% min. EUR 2.26 max. EUR 120.22
SEPA and other transfers to EEA member states in EUR ¹³	
– presented at branch ²	0.86% + 1.59 EUR, max 32.72 EUR
– e-bank ²	0.63%, min EUR 0.21, max EUR 14.09
FX transfers to outside EEA (with SHA and BEN budget) in any currency (not in EUR) and FX transfers to outside EEA (SHA, BEN) in any currency	
– presented at branch ²	0.54% min. EUR 13.95 max. EUR 360.68
– e-bank ²	0.17%, min. EUR 8.81 max. EUR 360.68
<ul style="list-style-type: none"> • to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated^{2,6} • to non-EU members states when BIC (SWIFT) code is indicated^{2,6} 	0.13% min. EUR 5.23 max. EUR 360.68
Interbank FX payment order (domestic and foreign) - bearing correspondent banking costs ⁸ (OUR cost allocation)	
– presented at branch ²	0.47% min. EUR 36.92
– e-bank ²	0.18% min. EUR 25.73
<ul style="list-style-type: none"> • to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated^{2,6} • to non-EU members states when BIC (SWIFT) code is indicated^{2,6} 	0.18% min. EUR 19.73
FX and SEPA ¹⁰ payment order interbank (domestic and foreign) - urgent conversion ^{7,8} (with SHA, BEN cost allocation)	
– presented at branch	1,73%, min. EUR 6,92
Internal conversion transfer order to own account	
– presented at branch ²	0.24% min. EUR 1.18 max. EUR 118,21
– e-bank ²	Free of charge



K&H retail mobilinfo	
Monthly fee ^{3,5}	HUF 388/month
Message fee ⁴	HUF 39 /SMS message
K&H e-bank - with SMS authentication	
Monthly fee ^{3,5}	HUF 320/month/user
SMS fee for identification	Free of charge
K&H e-bank - with mobil-token authentication	
Monthly fee ^{5,11}	HUF 65 /month/user, Campaign: free of charge until June 30, 2022.
K&H mobilbank	
Monthly fee ¹²	HUF 131/month/user Campaign: free of charge until June 30, 2022.

¹ A discount fee is charged from the nominal value when depositing FCY coins, and under withdrawal from circulation FCY bank notes.

² The fee in effect on the day of execution is charged.

³ Charged once regardless of the number of accounts the service is used for.

⁴ This fee is charged for every electronic message (SMS) sent by the Bank, aggregated for all the accounts in one amount during month-end closing. Settlement cycle: from 00 hour 00 minutes on the month-end closing date preceding the subject month until 24 hours 00 minutes on the day preceding the month-end closing of the subject month.

⁵ Due monthly for each calendar month or any fraction thereof.

⁶ Orders are accepted for automated processing if completed fully and accurately: the requisite information is given in the right format in every mandatory field, and the "Comments to Bank" field on transfer order is left empty.

⁷ Outgoing urgent cross border transfer order can only be submitted in CAD, EUR, and USD.

⁸ FX payment order cost bearing rules and possibilities are listed in Appendix 1.

⁹ The amount of effective fees and charges quoted by the security transportation shall be payable next to the cash deposit, cash withdrawal fee as cost reimbursement in case of deposit or withdrawal of amounts equalling or exceeding HUF 50 million.

¹⁰ The SEPA credit transfer conditions are specified in Appendix 1.

¹¹ Due monthly for each calendar month or any fraction thereof once the mobilbank application is activated, unless mobilbank monthly fee is charged.

¹² Due monthly for each calendar month or any fraction thereof, if the user has logged in to mobilbank at least once during the month.

¹³ The Bank determined the fees and charges for cross-border EUR and SEPA payments based on the fee on domestic HUF payments and the K&H FX I mid-rate as a reference rate applicable on 15 April 2020. These fee and charges shall be applicable from 1 July 2020 in order to ensure compliance with the amended 924/2009/EC Regulation.

Description	Rates/charges
Other account management fees and charges	
Account management fee ¹	HUF 585/month
Account management fee ¹ - with life insurance - with extended life insurance	HUF 975/month HUF 1,575/month
Change of account management package - in case of changing to a cheaper package	HUF 1 083
Termination of bank account contract ^{5, 10}	HUF 7,205/account
Fee of account termination for inactive account ⁷	One monthly account management fee, but max. HUF 1,002/month
Monthly account statement ³	
• paper based	In accordance with fees and charges quoted by the Hungarian Postal Service
- in Hungary	non-priority, standard letter up to 50g. Campaign: free of charge until June 30, 2022.



- in Europe ⁶ - outside Europe ⁶	non-priority, standard letter up to 20g - in Europe - outside Europe Campaign: free of charge until June 30, 2022.
• electronic based (via e-bank)	Free of charge
Additionally requested monthly account statement	
- if monthly statement is received paper based at the time when the given monthly account statement was generated	HUF 719/statement
- if monthly statement is received electronically via e-bank channel at the time when the given monthly account statement was generated	Once a month and no more than one statement: Free of charge Other cases: HUF 634/ statement
Account turnover report	HUF 127/page
K&H éazonosító (eID) and ePIN code	Free of charge
Fee for opening co-partnership on account	HUF 719
Registration / deletion of permanent signatory	HUF 430/person
Provision, modification or cancellation of causa mortis	HUF 1,907/occasion
Modifying / deleting other instructions	HUF 254/occasion
Account or amount blocking / modification of blocking / cancellation of blocking at customer's request	HUF 634/occasion
Fee for certificate of collateral	0.11% min. HUF 1,270
Issue of other certificates – about items not older than 3 years	HUF 719
Issue of other certificates – about items older than 3 years	HUF 2,985
Issue of certificates	
- Fee for certification of effected HUF transfer ¹²	HUF 719
- Fee for certification of effected FX transfer	HUF 2,985
SWIFT copy	HUF 382/message
Sending an automatic electronic message to the Hungarian Customs and Finance Guard (VP) of (outgoing GIRO) HUF transfers ⁴	Free of charge
Registration fee of collection or authorization letter – presented at branch	HUF 719
Queue handling ⁹	HUF 39/item/day
Notification fee ⁸	HUF 254/item
Intraday transfer via GIRO for first recall First recall of HUF transfers executed in GIRO instant settlement or GIRO intraday multiple settlement, and intrabank HUF transfers	HUF 6,992/item
Registration of secondary account identifier ¹⁵	HUF 2,171 Campaign: free of charge until June 30, 2022.
Tracking of payments (by item)	
HUF transfer	
- payments within 90 days ¹³	HUF 7.926
- archived payments over 90 days	HUF 15,804
• FCY transfer ¹⁴	EUR 59.50 + fees charged by partner banks
Cancellation of payment order before effecting	
- presented at branch	HUF 6,335/occasion
- presented e-bank and mobilbank	HUF 3,167/occasion
Fees charged for foreign currency transfers with erroneous IBAN/BIC ²	Fees charged by partner banks
Preferential conditions	
First annual fee of the main card of K&H Mastercard contactless bankcard linked to the account	Free of charge

¹ Due monthly for each calendar month or any fraction thereof. The above life, accident insurance packages may only be applied for by holders of a K&H retail bank account, in compliance with Appendix No. 1 to the present Announcement.

² Fees charged by other banks due to erroneous or missing IBAN or BIC (SWIFT) codes are debited to the principal's (the account holder's) account retroactively, even if the transaction fees are borne by the beneficiary according to the order.

³ There is one uniform way of accessing bank account statements, applicable to clients' all account related and deposit products: either paper based or electronic. As the default option, bank statements are produced in an electronic form, which may be changed placing a special request, using e-bank.



⁴ It is required to specify the number of the resolution (continuous 14-character code) and the VPID customs identification number (continuous 12-character code) in discretionary order in the remark section of the transfer. Correct specification of the resolution number and the VPID: e.g. resolution no.: 2110049A006072 VPID: HU0000012345 or 2110049A006072 HU0000012345 or HU0000012345, 2110049A006072 Incorrect specification: e.g. resolution no.: 2110049 A 006072 VPID: HU 0000012345 or 2110049A006072HU0000012345

⁵ This fee will be charged in case the contract is terminated by the customer's initiation and the termination request happened in less than 6 months since the opening of the bank account.

⁶ The postal fees will be charged to the customer, according to the tariff of the Hungarian Post Office.

⁷ The bank account is considered as inactive when the following conditions apply simultaneously: balance is not exceeding HUF 5,000 or the same amount in FCY, no customer initiated transaction happened in the last 6 months (interest and fee charges do not apply), customer has no other products at the bank which are not directly linked to the bank account (savings, loan, investment)

⁸ Notification fee will be applied in the following cases: the original payment order is submitted on paper, the bank refused the payment order and notified the customer in a paper based notification letter, and the notification is sent in a separate.

⁹ It is charged for collection, authority payment, warrant 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.

¹⁰ Termination fee is not charged in case of K&H Retail Bank Account, K&H Seasons Savings Account June, December, K&H Seasons Savings Account March, September, K&H planner savings account, and K&H Youngster Savings Deposit Account if the balance of the mentioned accounts is transferred simultaneously with the account closing to the Customer's other bank or securities account kept at the Bank or to the K&H Insurance Company to buy the products of the K&H Insurance Company.

¹¹ The Bank has not offered this type of life, accident insurance package since April 1, 2011.

¹² Certificates about current day irreversible fulfilment of received forint payment orders can only be requested by phone till 5 pm.

¹³ The above-mentioned fee will apply when a HUF transfer executed in GIRO instant settlement or GIRO intraday multiple settlement or an intrabank HUF transfer is recalled, each time after the first request, as well as in the case of any individually handled recall.

¹⁴ The referred fee will be applied in case of recalled foreign currency and international HUF payment order.

¹⁵ No additional fee charged for cancellation and validity extension.



1.1.1.2 K&H smart plus account packages

Within its account packages, the Bank opens and keeps K&H Retail HUF Bank Accounts.

There are conditional fee and interest discounts related to the bank account, where the conditions can be fulfilled independently from each other. Within the framework of subject month-end closing the Bank investigates the fulfillment of package fee refund conditions. The subject month-end closing take place on the last day of the subject month or, if that is a bank holiday, then on the day immediately preceding banking day. For the subject month package fee discounts the fulfillment of the transfer credit condition is investigated¹³ in the subject-month, while the savings amount condition is investigated on the last banking day of the previous calendar month before the subject-month. If the condition(s) is/are met, the package fee, without life insurance, will be refunded (credited) as part of the end of subject month-end closing of the current month.

Description	K&H minimum plus account package	K&H extended plus account package	K&H comfort plus account package
Condition I.			
At least the required amount of domestic or foreign HUF or FX transfer is transferred and credited each subject month, under any title, in up to three instalments, to the K&H Retail HUF Bank Account to which the K&H smart plus account package is attached.	current net minimum wage ¹	HUF 150,000	HUF 300,000
Condition II.			
Savings amount of the Account Holder reaches the amount specified in the condition on the last banking day of the previous calendar month. ² The savings amount is the total equivalent balance in HUF of the Account Holder's savings held in his/her HUF/FCY deposit/bank accounts with the Bank plus his/her investments in K&H investment funds, government bonds and K&H bonds kept by K&H securities account and/or K&H savings life insurance products. The HUF equivalent of balances maintained in foreign currency will be calculated by using the exchange rate quoted by the National Bank of Hungary (MNB) on the last banking day of the month in which calculations are made. For the purposes of calculating the amounts invested in K&H investment funds, government bonds and K&H bonds kept by K&H securities account the cost prices of K&H investment units will be used and savings life insurances in market price.	HUF 500,000	HUF 2,000,000	HUF 3,000,000
Package fee³ / month			
without fulfilment of the conditions			
- without life insurance	HUF 866	HUF 1,208	HUF 2,016
- with life insurance	HUF 1,256	HUF 1,598	HUF 2,406
- with extended life insurance	HUF 1,856	HUF 2,198	HUF 3,006
fulfilment of condition I. or II.			
- without life insurance	HUF 433	HUF 604	HUF 1,008
- with life insurance	HUF 823	HUF 994	HUF 1,398
- with extended life insurance	HUF 1,423	HUF 1,594	HUF 1,998



fulfilment of condition I. and II., - without life insurance - with life insurance - with extended life insurance	HUF 0 HUF 390 HUF 990	HUF 0 HUF 390 HUF 990	HUF 0 HUF 390 HUF 990
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Description	K&H minimum plus account package	K&H extended plus account package	K&H comfort plus account package
K&H retail mobilinfo			
Monthly fee ^{7,8}	HUF 0	HUF 0	HUF 0
K&H mobilbank			
Monthly fee ^{7,8}	HUF 131/month/user Campaign: free of charge until June 30, 2022.	HUF 131/month/user Campaign: free of charge until June 30, 2022.	HUF 0
K&H e-bank with sms authentication			
Monthly fee ^{7,8}	HUF 0	HUF 0	HUF 0
K&H e-bank with mobil-token authentication			
Monthly fee ¹²	HUF 0	HUF 0	HUF 0
Debit card and credit card discounts			
First annual fee of 1 debit card linked to the bank account ⁴	In the case of K&H Mastercard contactless bankcard HUF 0	In the case of K&H Mastercard contactless bankcard HUF 0	In the case of K&H Mastercard contactless bankcard HUF 0
First annual fee of 1 credit card ordered in the account package ⁵		In the case of K&H Mastercard credit card HUF 0	In the case of K&H World Mastercard credit card or K&H Mastercard credit card HUF 0
HUF cash withdrawal at K&H Bank ATMs with a debit card under preferential conditions ^{6, 10}	The first 2 transactions made in the monthly period HUF 0	The first 3 transactions made in the monthly period HUF 0	The first 5 transactions made in the monthly period HUF 0
Preferential conditions for HUF transactions¹⁰			
Intra-bank or inter-bank (domestic) HUF instant ¹⁴ / same day / forward dated transfer order – via e-bank and mobilbank ⁹	First 2 transactions each month HUF 0	First 3 transactions each month HUF 0	First 5 transactions each month HUF 0
Direct debiting by service providers – on all channels ⁹	First 2 transactions each month HUF 0	First 3 transactions each month HUF 0	First 5 transactions each month HUF 0
Transaction cost	as defined in point 1.1.1.1.1 Transaction cost		
<i>Related services, and further fees, commissions as well as due dates are equivalent to those given for K&H Retail HUF Bank Accounts.</i>			

¹ HUF 111,321 according to the gross figure in Government Decree No. 20/2021. (I. 28.).

² Savings deposited by the Co-Account Holder, amounts invested into K&H investment funds, or unit-linked life insurance are ignored during the investigation of the conditions.

³ Due monthly for each calendar month or any fraction thereof. The detailed terms and conditions of the related life and accident insurance packages, available based on separate applications are contained in Annex 1 of this Announcement.

⁴ The annual debit card fee discount may be used on one occasion a year, i.e. if the card type is changed within the year, the annual fee of the bank card issued pursuant to the new contract will be debited when the card is activated if the annual card fee discount was already applied to the bank card issued pursuant to the previous contract in the current year. It is classified a change



within one year, if the card type is changed within 365 days from the annual fee discount applied during the activation of the preferential bank card issued and activated first in relation to the account package.

⁵ If the Account Holder has several account packages making it eligible for discounts when applying for any K&H credit card, the credit card related discounts shall always be applied based on the conditions of the package ensuring the higher discount. The annual card fee discounts available in the various packages may not be combined. If the Account Holder orders a credit card type other than the K&H World Mastercard offered at an annual fee discount as part of the account package then the Bank will apply the annual card fee discount (as announced) for the credit bank card ordered by the Account Holder.

⁶ The discount is provided according to Section 6.2.3 of the General Contracting Terms and Conditions for resident and non-resident natural persons' bank accounts, deposit accounts and term deposits.

⁷ Charged once regardless of the number of accounts the services used.

⁸ Due monthly for each calendar month or any fraction thereof.

⁹ The fee in effect on the day of execution will be charged.

¹⁰ The Bank will also charge the transaction cost on transactions with preferential conditions.

¹¹ Due monthly for each calendar month or any fraction thereof if in a given month the user logs in to the mobilbank at least once.

¹² Due monthly for each calendar month or any fraction thereof once the mobilbank application is activated, unless mobilbank monthly fee is charged.

¹³ For determining eligibility for the package fee discount in any given month, the Bank takes into consideration instant HUF credits made during the period between 00:00 a.m. on the 21st day of the previous month and 24:00 p.m. on the 20th day of the subject month.

¹⁴ The charge for instant HUF transfers is payable promptly in the case of instant HUF transfers executed until 6.00 p.m. on a banking day, and on the next banking day in the case of transfers executed after 6.00 p.m. or on bank holidays, for the fee effective on the day when the charge is debited.

1.1.1.2.1 K&H Smart Comfort Plus Account Package – online

The conclusion of a K&H Smart Comfort Plus Account Package – Online Bank Account Package Agreement

The K&H smart comfort plus online bank account package agreement is signed by the parties in the K&H account opening application, using the electronic identifiers provided simultaneously with the signing of the Framework Agreement concluded in the context of the electronic contracting procedure implemented as part of the identification by the Bank, in accordance with the provisions of the General Terms and Conditions for Electronic Contracts.

The Account Holder is entitled to withdraw from the electronically concluded K&H Smart Comfort Plus Account Package - online agreement within 14 days of concluding the same with a unilateral statement addressed to the Bank. The Account Holder may submit his / her withdrawal via the channel available for concluding the agreement electronically or in person at any bank branch. The agreement is terminated on the 2nd business day following the receipt of the statement of withdrawal by the Bank. In view of the withdrawal, the Bank does not charge a fee, however, the Parties are obliged to settle accounts with each other in connection with the agreement. In case of withdrawal from the Framework Agreement, the bank account package agreement concluded on the basis thereof will also be terminated. Withdrawal from the K&H Smart Comfort Plus Account Package - Online Bank Account Package Agreement does not affect the scope of the Framework Agreement.

Special provisions for the Smart Comfort Plus Account Package - Online Account Package

- **Related bank card**

Simultaneously with the conclusion of the Smart Comfort Plus Account Package Online Agreement, a retail debit bank card agreement will be concluded between the Bank and the Account Holder, based on which the Bank will provide the Account Holder with a retail debit bank card as follows:

card type	quantity	daily limits (cash withdrawal, purchase, virtual transaction)
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K&H Mastercard debit bank card	1	According to the Announcement on Retail Debit Bank Cards

The debit bank card belonging to the Smart Comfort Plus Online Account Package will be issued in digital form immediately after signing the agreement, the physical (plastic) bank card will be mailed to the Customer's notification address indicated in the Framework Agreement or, in the absence of a notification address, to their home address. The bank card is hereinafter governed by the General Terms and Conditions of the Bankcard and Credit Card Services and the provisions of the Announcement on Retail Debit Bankcards.

- **Package fee discount**

In the case of the Smart Comfort Plus Online Account Package, the package fee due in the calendar month of the conclusion of the agreement and in the following three months will be waived by the Bank.

Only those Account Holders are entitled to the package fee discount who did not have a payment account with the Bank during the calendar year preceding the conclusion of the Smart Comfort Plus Online Account Package Agreement, or if the termination of such an account was initiated by the Bank. If after concluding the agreement it is established that the Account Holder is not entitled to the discount due to the above rules, the Bank is entitled to enforce the package fee against the Account Holder subsequently, and at the same time the Bank will apply the conditions set out in section 1.1.1.2.1 applicable to the K&H Smart Comfort Plus Online Bank Account Package herein.

- **Modify the Smart Comfort Plus Account Package Online**

On the third business day of the fourth calendar month following the conclusion of the agreement, based on the Account Holder's smart comfort plus account package usage habits, the Bank makes a proposal to the Account Holder to replace the online account package of the smart plus convenience account package with another account package regulated in this Announcement. In order for the Bank to be able to make a proposal with regard to changing to the account package most suited to the Account Holder's account usage habits, the Account Holder - by signing the smart plus convenience account package online account package agreement - acknowledges that the Bank monitors their account usage habits, processes and controls the related data for the purpose of preparing such proposal and ad hoc information messages related to the agreement. The Bank shall make its proposal for the modification of the account package available in the Account Holder's mobile bank and the Account Holder may also initiate the change of the account package with the electronic identifiers used during the conclusion of the agreement.

If the Smart Comfort Plus Account Package Online Agreement is not amended by the 15th day of the 4th calendar month following the month of its conclusion, the Account Holder acknowledges that the Bank will modify their account package unilaterally to the K&H Smart Minimum Plus Account Package on this day or, if it is not a banking day, on the first banking day thereafter.

Notwithstanding the above, the Account Holder is also entitled to initiate the modification of the account package at a bank branch or by using K&H TeleCenter. If the Smart Plus Account Package Online Account Package Agreement is amended before the expiration of the period covered by the discounts, the discounts will not be available under the new account package for the remaining period, and the terms and conditions in accordance with the applicable Announcement shall be applied to the account package after the modification.

- **Special conditions subject to the method of customer due diligence**

If, prior to the conclusion of the agreement, the Account Holder was not identified in person or within the framework of direct customer identification regulated in the general part of the Bank's General Terms and Conditions, and the Account Holder's identification data were not retrieved and verified electronically (NFC) from their official identity card during the identification process, the Account Holder, as well as the Account Holder's agent, proxy or representative are entitled to use the Smart Comfort Plus Online Bank Account Package subject to the (transaction) restrictions set out in Annex 9 to this Announcement.

If the Account Holder is identified with a personal appearance at a bank branch or during a direct customer due diligence (Identified Video Call), the above restrictions on the account will be lifted immediately.



- **Other provisions**

The Bank shall provide the Customer with a Hungarian-language electronic account statement for the bank account maintained in the Smart Comfort Plus Bank Account Package Online or for the account package created by modifying it on a monthly basis. Once a month, the Customer can request a paper-based account statement free of charge in person at any of the Bank's branches.

Unless otherwise agreed with the Bank, the fees charged to the Account Holder in connection with the use of the K&H e-bank on the basis of this Announcement will be settled on the bank account maintained in the Smart Comfort Plus Online Account Package or in the account package created by modifying it.

In all other respects, the conditions regulated in section 1.1.1.2 'Smart Plus Account Packages' of this Announcement and applicable to the Smart Comfort Plus Account Package will apply to the Smart Comfort Plus Online Account Package.

1.1.1.4 K&H youngster account packages

1.1.1.4.1 K&H youngster account packages

For clients choosing these account packages the Bank opens and manages a K&H Retail Bank Account with the preferential terms and conditions detailed below.

The account packages are available to clients from their 6th birthday and up until the day before their 26th birthday. Account packages will be switched according to age groups at the beginning of the month following the date when the account holder reaches the upper limit of an age group. Clients having turned 18 are only eligible if they are still in student status, which they must prove by presenting a valid student card, a certificate of school attendance or a transcript of academic records.

From the first day following the termination of their student status or their 26th birthday (whichever occurs earlier), account holders will automatically become entitled to the preferential terms and conditions of the K&H minimum plus account package.

Pursuant to Section 2:15(1) (e) of the Hungarian Civil Code and Section 26/B of Government Decree 149/1997. (IX.10.), the legal statement of a minor's legal representative concerning their control over the minor's account shall only be valid subject to the approval of the guardian authority if the amount in question exceeds thirty times the prevailing old-age pension minimum (currently HUF 855,000).

Description of service or fee	K&H youngster account package (for the 6-14 age group)	K&H youngster account package (for the 14-18 age group)	K&H youngster account package (for the 18-26 age group)
Account management fee	HUF 0	HUF 0	HUF 0
Debit card discounts¹			
Bankcards available with the bank account (co-card is not available)		1 K&H Mastercard contactless bankcard	1 K&H Mastercard contactless bankcard
First annual fee of a debit card ordered for the bank account		For a K&H Mastercard contactless bankcard HUF 0	For a K&H Mastercard contactless bankcard HUF 0
Annual fee of a debit card ordered for the bank account, charged from the second year		50% of the annual fee charged for a K&H Mastercard contactless bankcard	75% of the annual fee charged for a K&H Mastercard contactless bankcard
HUF cash withdrawal from a domestic ATM with a debit card subject to preferential terms and conditions, without the free cash withdrawal declaration		until the age of 16, the first 2 transactions each month, up to HUF 150,000: HUF 0	
K&H retail mobilinfo			



Monthly fee	HUF 0	HUF 0	HUF 0
Message fee	HUF 21 / SMS	HUF 21 / SMS	HUF 21 / SMS
K&H e-bank with sms authentication or mobil-token authentication			
Monthly fee		HUF 0	HUF 0
K&H mobilbank			
Monthly fee		HUF 0	HUF 0
Other preferential terms and conditions			
First cash withdrawal in HUF at cash desk each month ²	First transaction each month: HUF 0		
Transaction cost	as per Section 1.1.1.1.1 Transaction cost of the Announcement This fee shall not be charged on the above transactions subject to preferential terms and conditions. Will not be charged on cash withdrawal transactions linked to the K&H youngster account package (available to the 14-18 age group) - the campaign will last until 30 June 2021.		
All other services provided for the account packages and all other applicable fees and charges are the same as those specified for the K&H Retail Bank Account. The annual fee of the bank cards subject to the above preferential terms and conditions is specified in the Debit Bankcard Announcement for Private Individual Customers. The account management fee and all monthly fees are charged for each calendar month or any fraction thereof. The Bank provides the preferential terms and conditions according to Section 6.2.3 of the General Contracting Terms and Conditions pertaining to the bank account, deposit account and term deposit products provided to resident and non-resident natural persons. The K&H retail mobilinfo message fee is charged for each electronic (text) message sent by the Bank, in one sum aggregated for all the accounts covered by the service, upon the end-of-month closing. Settlement period: from 00 hours 00 minutes on the day of the end-of-month closing preceding the subject month until 24 hours 00 minutes on the day preceding the end-of-month closing in the subject month.			

¹ The annual debit card fee discount may be used on one occasion a year, i.e. if the card type is changed within the year, the annual fee of the bank card issued pursuant to the new contract will be debited when the card is activated if the annual card fee discount was already applied to the bank card issued pursuant to the previous contract in the current year. It is classified a change within one year, if the card type is changed within 365 days from the annual fee discount applied during the activation of the preferential bank card issued and activated first in relation to the account package.

² In the event of a withdrawal of more than 150 coins per denomination, an additional fee of HUF 1/coin is charged for each coin involved in the transaction.



1.1.3 EBP (Employee Benefit Package)

With the termination of a Group Wage Account Agreement and EBP (Employee Benefit Package) contracts, a new discount will not be available from June 1, 2021.

1.1.3.1 Discounts offered as part of the EBP (Employee Benefit Package) (account package with preferential fee for 6 or 12 months)

Based on the EBP Agreement concluded by the Bank and certain employers, the private individual (hereinafter: Employee) having an employment contract or other form of work contract with the employer (hereinafter: Employer) and the manager designated by the Employer (hereinafter: Manager) (Employee and Employer hereinafter MJCS Client) are entitled to the following discounts while using the services offered based on the rules specified in the current effective announcements of the Bank:

In case of the following bank account packages, a 12-month period calculated from the conclusion of bank account contract concluded under the effect of the MJCS contract (New MJCS bank account), during which no account management fee is charged (hereinafter: Preferential Period). Once the Preferential Period has passed, bank account packages are available subject to the conditions specified in the relevant announcement.

Bank account package	Condition for use during the Preferential Period
K&H Retail bank account packages under Section 1.1.1.2. of this Announcement, according to the conditions pertaining to the K&H okos plus account packages	In case of the comfort plus account package, exclusively for the Employees with at least HUF 300,000 regular income transfer each month
K&H premium account package for Managers: During the preferential period, irrespective of the fee setting conditions, based on the Announcement on bank accounts, deposits, cash transactions, bankcards and investments for Premium Banking Clients	In case of employees, with at least HUF 300,000 regular income transfer each month
K&H private banking forint account package: during the preferential period, irrespective of the minimum opening amount, based on the Announcement on bank accounts, deposits, cash transactions, bankcards and investments for Private Banking Clients	Only for the Management

Additional preferential banking services for Employees and Managers with a MJCS bank account.

Other preferential banking services	Discount basis	Discount rate
Current account overdraft	The interest rate as specified in the Announcement on HUF denominated K&H Current Account Overdraft	- 3%
Cash loan	The interest rate as specified in the Announcement on HUF denominated K&H Cash Loans	- 1%
Mortgage loan	Contracting fee as specified in the Announcement on HUF denominated K&H home loans under market conditions and related annexes (no.1 to no. 8) and the Announcement on HUF denominated K&H home equity loans and related annexes (no.1 through no. 8)	- 50%
Securities account	Account management fee as specified in the Announcement on Investment Services and Securities Dealing for Private Individual Customers and Corporate Clients	- 50%
Subscription of K&H Fund	Buying commission as specified in the Announcement on Investment Services and Securities Dealing for Private Individual Customers and Corporate Clients	- 50%
Safe deposit box service	Rent as specified herein, for one year as from the conclusion of the safe deposit box contract	- 25%

The discounts available under the EBP cannot be combined with other special offers or discounts. The fee charged for banking services may not be less than HUF 0 or 0% even when the discount is used.



The discounts offered for the Employee based on the EBP Agreement concluded with the Employer as specified in this Section are only available during the effect of the EBP Agreement and only if the Employer fulfils the conditions stipulated in the EBP Agreement. Any one Employee may only have one account package enjoying the EBP discounts. In case of the termination of the EBP Agreement or the termination of the employment contract or other form of work contract that the Employee has with the Employer, the Bank shall forthwith cancel all discounts provided for the Employee; thereafter the Employee can use the services rendered by the Bank under the conditions specified in the relevant announcements. The Employer is liable to inform the Employees about the terms and conditions of the EBP agreement.

1.1.5. Accounts for a specific purpose

1.1.5.3. K&H Final repayment settlement account

From 19 April 2022 the Bank will no longer open a new K&H final repayment settlement account.

1.1.6. Fees and charges applicable to HUF deposit accounts

1.1.6.1 K&H Seasons Savings Account

1.1.6.1.1 K&H Seasons Savings Account June, December

Opening amount and minimum balance: none. One person may have only one K&H Seasons Savings Account June, December. **For interest rates applicable to deposit accounts, see Appendix 4.** The name was K&H premium savings account until March 2, 2014.

Description	Rates/charges
Account management fee ¹	
a.) The Main Account holder ³ of the K&H seasons savings account June, December has a retail bank account ⁴ in force as Main Account holder on the last banking date of the current calendar month or on the account closing date.	Fee of K&H Retail HUF Bank Accounts Campaign: HUF 0 until June 30, 2022.
b.) If the conditions prescribed in section a.) are not fulfilled.	Fee of K&H Retail HUF Bank Accounts
<i>Due dates and the rates of other fees and charges are identical to those applicable to K&H Retail HUF Bank Accounts / K&H Retail FX Bank Account.</i>	

¹ Payable for each calendar month commended.

² -

³ The person underwriting the contract as Account holder in case of Joint Account, and the Account holder in case of non Joint Account is considered as Main account holder. The Co-Account holder (named as Account Co-holder in the contract) status does not result in applying the preferential account keeping fee, so this status is not taken into account at the examination of condition fulfilment neither at K&H seasons savings account June, December, nor at retail bank account.

⁴ The retail bank accounts are specified in the 1.1 Account products, Products considered retail bank accounts chapter.

1.1.6.1.2 K&H Seasons Savings Account March, September

Opening amount and minimum balance: none. One person may have only one K&H Seasons Savings Account March, September. **For interest rates applicable to deposit accounts, see Appendix 4.**

Description	Rates/charges
Account management fee ¹	
a.) The Main Account holder ³ of the K&H seasons savings account March, September has a retail bank account ⁴ in force as Main Account holder on the last banking date of the current calendar month or on the account closing date.	Fee of K&H Retail HUF Bank Accounts Campaign: HUF 0 until June 30, 2022.
b.) If the conditions prescribed in section a.) are not fulfilled.	Fee of K&H Retail HUF Bank Accounts
<i>Due dates and the rates of other fees and charges are identical to those applicable to K&H Retail HUF Bank Accounts / K&H Retail FX Bank Account.</i>	

¹ Payable for each calendar month commended.

² -

³ The person underwriting the contract as Account holder in case of Joint Account, and the Account holder in case of non Joint Account is considered as Main account holder. The Co-Account holder (named as Account Co-holder in the contract) status does



not result in applying the preferential account keeping fee, so this status is not taken into account at the examination of condition fulfilment neither at K&H seasons savings account June, December, nor at retail bank account.

⁴ The retail bank accounts are specified in the 1.1 Account products, Products considered retail bank accounts chapter.

1.1.7 Savings deposit products

1.1.7.1 K&H HUF Term Deposit

See Announcement for HUF Term Deposits (Appendix 4.)

HUF deposits may be tied up from Retail Bank Accounts kept in HUF, Retail Deposit Accounts. In the case of maturity or full termination of the term deposit, its balance will be transferred back to the above accounts.

For interest rates applicable to HUF deposit accounts see Appendix 4.

Description	Rates/charges
Term deposit fixing from account	Free of charge
Write-back to account	Free of charge
Blocking of term deposit upon customer's request	HUF 591/occasion
Issue of security deposit certificate backed by a term deposit	0.11% min. HUF 1,182

1.1.7.2. K&H FX Term Deposit

See Announcement for FX Term Deposits (Appendix 5.)

FX deposits may be tied up from Retail Bank Accounts kept in the currencies as published in this Announcement, in identical currency. In the case of maturity or full termination of the term deposit, its balance will be transferred back to the above accounts.

For interest rates applicable to FX term deposits see Appendix 5.

Description	Rates/charges
<i>In FCY / FX identical to the currency of the term deposit</i>	
Term deposit fixing from account	Free of charge
Write-back to account	Free of charge
Blocking of term deposit upon customer request	HUF 591/occasion
Issue of security deposit certificate backed by a term deposit	0.11% min. HUF 1,182

1.2 Account products, no longer sold by the Bank

1.2.2 Group Wage Account Agreement

~~With the termination of a Group Wage Account Agreement and EBP (Employee Benefit Package) contracts, a new discount will not be available from June 1, 2021.~~

1.2.2.1 Conditions of group wage account agreement from 17 August 2015 until 23 April 2017

~~Clients may choose the K&H Retail Bank Account preferential account management package if their employer has a valid contract on 'Group wage account services' with the Bank. Within the above mentioned contract, the bank offers the K&H minimum plus account package, the K&H extended plus account package, as well as the K&H 4000+ account package. Each Employee¹ may have only one preferential employee account package. In case of termination of legal relationship of the Client (e.g. labour relation) which is the basis of the possibility of the preferential account management package, on the day when the bank is informed about it or in case of termination of the "Group wage account services" with his employer, the Bank terminates the preferences mentioned below.~~

~~The following may enter into such contracts: Employers, including all employers that qualify as associated businesses under the Act on Corporate Tax and Dividend Tax; as well as all organizations where the key word in the company's name is identical to the key word in the name of one of the aforementioned associated businesses (hereinafter referred to as: 'company group/brand group'). Furthermore, all those enterprises will qualify as a company group/brand group where the key word in the company's name is identical to the key word of any of the~~



~~aforementioned associated businesses, or which have an exclusive principal-agent (seller-buyer) relationship with any or all of the aforementioned associated businesses, i.e. if they perform no activities for, provide no services to, or sell no products to any natural persons or legal entities, or any unincorporated business association besides the company group.~~

~~The Bank manages K&H Retail Bank Accounts opened under the Group wage account agreement with the employer free of charge² period for 12 months from the date of signing the employee's bank account agreement, as long as the minimum number of account-holding employee clients required realised until the end of the second month calculated from the date of signing Group wage account agreement (trial period), and the wage transfers specified in the Group wage account agreement are transferred continuous/regularly into the client accounts managed by it.~~

~~In case the minimum number of account-holding employee clients required not realised during trial period, and the wage transfers specified in the Group wage account agreement are not transferred continuous/regularly into the client accounts managed under the Group wage account agreement, then the preferential conditions related to the account package and further free of charge account management will not be provided to the employees by the Bank, thus the currently effective conditions of the K&H minimum plus account package, or the K&H extended plus account package specified in point 1.1.1.2 of this Announcement will be applied. Minimum number of employee clients for eligibility to free of charge account management, as defined for the above period: five employees.~~

~~In addition to the allowance of the account management fee the Bank provides 25% discount of the rental fee of the Safety Deposit Service specified in Section 2.1 of the current Announcement for a period of one year after the trial period is over. Bank will provide such further services (as set out in the Announcements pertaining to the service/product in question) on the basis of the actual number of employee accounts related to the account package covered by the Group Wage Account Agreement when the trial period is over and the specified headcount category determined is to be fulfilled at that time.~~

~~¹The Bank considers as employees natural persons employed or contracted for specific functions by the employer.~~

~~²The above discounts and preferential terms cannot be combined with any other discount or special offer.~~

1.2.2.2 Conditions of group wage account agreement from 2 April 2015 until 16 August 2015

~~Clients may choose the K&H Retail Bank Account preferential account management package if their employer has a valid contract on 'Group wage account services' with the Bank. Within the above mentioned contract the bank offers the K&H minimum account plus package, the K&H extended plus account package, as well as the K&H 4000+ account package. Each Employee¹ may have only one preferential employee account package. In case of termination of legal relationship of the Client (e.g. labor relation) which is the basis of the possibility of the preferential account management package, on the day when the bank is informed about it or in case of termination of the "Group wage account services" with his employer, the Bank terminates the preferences mentioned below.~~

~~The following may enter into such contracts: Employers, including all employers that qualify as associated businesses under the Act on Corporate Tax and Dividend Tax; as well as all organizations where the key word in the company's name is identical to the key word in the name of one of the aforementioned associated businesses (hereinafter referred to as: 'company group/brand group'). Furthermore, all those enterprises will qualify as a company group/brand group where the key word in the company's name is identical to the key word of any of the aforementioned associated businesses, or which have an exclusive principal-agent (seller-buyer) relationship with any or all of the aforementioned associated businesses, i.e. if they perform no activities for, provide no services to, or sell no products to any natural persons or legal entities, or any unincorporated business association besides the company group.~~

~~The Bank manages K&H Retail Bank Accounts opened under the Acquisition group wage account agreement with the employer free of charge², up until the end of the second month calculated from the date of signing such agreement (trial period). After that trial period, the preferential conditions related to the account package and further free of charge account management will be provided to the employees by the Bank subject to the number of client accounts kept for the employees, providing that the wage transfers specified in the Group wage account agreement are transferred continuous/regularly into the client accounts managed by it. **Minimum number of employee clients for eligibility to free of charge account management: 5 employees.**~~

~~When the trial period is over and the number of account-holding employee clients has been established, the Bank shall provide for K&H Retail Bank Accounts opened pursuant to the agreement an additional account management fee free period² for further 9 months, as long as the minimum number of account-holding employee clients required realised, and salary transfers are continually/regularly credited in compliance with the stipulations of the group salary~~



agreement. In addition to the allowance of the account management fee the Bank provides 25% discount of the rental fee of the Safety Deposit Service specified in Section 2.1 of the current Announcement for a period of one year after the trial period is over.

If the number of employee accounts remains below the prescribed level, then the currently effective conditions of the K&H minimum plus account package, or the K&H extended plus account package specified in this Announcement will be applied. Bank will provide such services at the conditions specified for the headcount category determined when the trial period is over on the basis of the actual number of employee accounts (as set out in the Announcements pertaining to the service/product in question).

¹The Bank considers as employee natural persons employed or contracted for specific functions by the employer.

²The above discounts and preferential terms can not be combined with any other discount or special offer.

1.2.2.3 K&H minimum plus account package, and K&H extended plus account package available within the Acquisition group wage account agreement

Within its account packages, the Bank opens and keeps K&H Retail HUF Bank Accounts. There are conditional fee and interest discounts related to the bank account, where the conditions can be fulfilled independently from each other. Within the framework of subject month-end closing the Bank investigates the fulfillment of package fee refund conditions. The subject month-end closing take place on the last day of the subject month or, if that is a bank holiday, then on the day immediately preceding banking day. For the subject month package fee discounts the fulfillment of the transfer credit condition^{1,2} is investigated in the subject month, while the savings amount condition is investigated on the last banking day of the previous calendar month before the subject month. If the condition(s) is/are met, the package fee, without life insurance, will be refunded (credited) as part of the end of subject month-end closing of the current month. The account packages only available on the basis of a Group wage account agreement signed by the employer.

The account packages only available on the basis of a Group wage account agreement signed by the employer until 23 April 2017.

Description	K&H minimum plus account package	K&H extended plus account package
Condition I.	-	-
At least the required amount of domestic or foreign HUF or FX transfer is transferred and credited each subject month, under any title, in up to three instalments, to the K&H Retail HUF Bank Account to which the K&H smart plus account package is attached.	current net minimum wage ¹	HUF 150,000
Condition II.	-	-
Savings amount of the Account Holder reaches the amount specified in the condition on the last banking day of the previous calendar month. ² The savings amount is the total equivalent balance in HUF of the Account Holder's savings held in his/her HUF/FCY deposit/bank accounts with the Bank plus his/her investments in K&H investment funds, government bonds and K&H bonds kept by K&H securities account and/or K&H savings-life insurance products. The HUF equivalent of balances maintained in foreign currency will be calculated by using the exchange rate quoted by the National Bank of Hungary (MNB) on the last banking day of the month in which calculations are made. For the purposes of calculating the amounts invested in K&H investment funds, government bonds and K&H bonds kept by K&H securities account the cost prices of K&H investment	HUF 500,000	HUF 2,000,000

units will be used and savings life insurances in market price.		
-		
Package fee³ / month		
— without fulfilment of the conditions	-	-
— without life insurance	HUF 866	HUF 1,208
— with life insurance	—HUF 1,256	HUF 1,598
— with extended life insurance	—HUF 1,856	HUF 2,198
-		
— fulfilment of condition I. or II.		
— without life insurance	—HUF 433	HUF 604
— with life insurance	—HUF 823	HUF 994
— with extended life insurance	—HUF 1,423	—HUF 1,594
-		
fulfilment of condition I. and II.,		
— without life insurance	—HUF 0	HUF 0
— with life insurance	—HUF 390	HUF 390
— with extended life insurance	—HUF 990	HUF 990
K&H retail mobilinfo		
Monthly fee ^{7,8}	HUF 0	HUF 0
K&H e-bank with sms authentication		
Monthly fee ^{7,8}	HUF 0	HUF 0
K&H e-bank with mobil-token authentication		
Monthly fee ¹¹	HUF 0	HUF 0
Debit card and credit card discounts		
First annual fee of 1 K&H Mastercard contactless bankcard linked to the bank account ⁴	HUF 0	HUF 0
First annual fee of 1 K&H Mastercard ⁴ credit card ordered in the account package ⁵	-	HUF 0
HUF cash withdrawal at K&H Bank ATMs with a debit card under preferential conditions ^{6,10}	The first 2 transactions made in the monthly period HUF 0	The first 3 transactions made in the monthly period HUF 0
Preferential conditions for HUF transactions¹⁰		
Intra-bank or inter-bank (domestic) HUF instant ¹³ / same day / forward dated transfer order — via e-bank and mobilbank ⁹	First 2 transactions each month HUF 0	First 3 transactions each month HUF 0
Direct debiting by service providers — on all channels ⁹	First 2 transactions each month HUF 0	First 3 transactions each month HUF 0
Transaction cost	as defined in point 1.1.1.1.1 Transaction cost	
Related services, and further fees, commissions as well as due dates are equivalent to those given for K&H Retail HUF Bank Accounts.		

⁴ HUF 133,000 according to the gross figure in Government Decree No. 703/2021. (XII. 15.).

² Savings deposited by the Co-Account Holder, amounts invested into K&H investment funds, or unit-linked life insurance are ignored during the investigation of the conditions.

³ Due monthly for each calendar month or any fraction thereof. The detailed terms and conditions of the related life and accident insurance packages, available based on separate applications are contained in Annex 1 of this Announcement.

⁴ The annual debit card fee discount may be used on one occasion a year, i.e. if the card type is changed within the year, the annual fee of the bank card issued pursuant to the new contract will be debited when the card is activated if the annual card fee discount was already applied to the bank card issued pursuant to the previous contract in the current year. It is classified a change within one year, if the card type is changed within 365 days from the annual fee discount applied during the activation of the preferential bank card issued and activated first in relation to the account package.

⁵ If the Account Holder has several account packages making it eligible for discounts when applying for any K&H credit card, the credit card related discounts shall always be applied based on the conditions of the package ensuring the higher discount. The annual card fee discounts available in the various packages may not be combined.

⁶ The discount is provided according to Section 6.2.3 of the General Contracting Terms and Conditions for resident and non-resident natural persons' bank accounts, deposit accounts and term deposits.

⁷ Charged once regardless of the number of accounts the services used.



~~⁸ Due monthly for each calendar month or any fraction thereof.~~

~~⁹ The fee in effect on the day of execution will be charged.~~

~~¹⁰ The Bank will also charge the transaction cost on transactions with preferential conditions~~

~~¹¹ Due monthly for each calendar month or any fraction thereof once the mobilbank application is activated, unless mobilbank monthly fee is charged.~~

~~¹² For the calculation of a given month's package fee discount, the instant HUF transfers credited from 6.00 p.m. on the last banking day of the previous month to 6.00 p.m. on the last banking day of the given month will be considered.~~

~~¹³ The charge for instant HUF transfers is payable promptly in the case of instant HUF transfers executed until 6.00 p.m. on a banking day, and on the next banking day in the case of transfers executed after 6.00 p.m. or on bank holidays, for the fee effective on the day when the charge is debited.~~

1.2.2.4 Conditions of group wage account agreement until 1 April 2015

~~Clients may choose the K&H Retail Bank Account preferential account management package if their employer has a valid contract on 'Group wage account services' with the Bank. Within the above mentioned contract the bank offers the K&H minimum account package, the K&H extended account package, as well as the K&H 4000+ account package. Each Employee¹ may have only one preferential employee account package. In case of termination of legal relationship of the Client (e.g. labor relation) which is the basis of the possibility of the preferential account management package, on the day when the bank is informed about it or in case of termination of the "Group wage account services" with his employer, the Bank terminates the preferences mentioned below.~~

~~The following may enter into such contracts: Employers, including all employers that qualify as associated businesses under the Act on Corporate Tax and Dividend Tax; as well as all organizations where the key word in the company's name is identical to the key word in the name of one of the aforementioned associated businesses (hereinafter referred to as: 'company group/brand group'). Furthermore, all those enterprises will qualify as a company group/brand group where the key word in the company's name is identical to the key word of any of the aforementioned associated businesses, or which have an exclusive principal-agent (seller-buyer) relationship with any or all of the aforementioned associated businesses, i.e. if they perform no activities for, provide no services to, or sell no products to any natural persons or legal entities, or any unincorporated business association besides the company group.~~

~~The Bank manages K&H Retail Bank Accounts opened under the Acquisition group wage account agreement with the employer free of charge², up until the end of the second month calculated from the date of signing such agreement (trial period). After that trial period, the preferential conditions related to the account package and further free of charge account management will be provided to the employees by the Bank subject to the number of client accounts kept for the employees, providing that the wage transfers specified in the Group wage account agreement are transferred continuous/regularly into the client accounts managed by it. Minimum number of employee clients for eligibility to free of charge account management: 5 employees.~~

~~When the trial period is over and the number of account-holding employee clients has been established, the Bank shall provide for K&H Retail Bank Accounts opened pursuant to the agreement an additional account management fee free period² for further 9 months, as long as the minimum number of account-holding employee clients required realised, and salary transfers are continually/regularly credited in compliance with the stipulations of the group salary agreement. In addition to the allowance of the account management fee the Bank provides 25% discount of the rental fee of the Safety Deposit Service specified in Section 2.1 of the current Announcement for a period of one year after the trial period is over.~~

~~If the number of employee accounts remains below the prescribed level, then the currently effective conditions of the K&H minimum account package, or the K&H extended account package specified in this Announcement will be applied. Bank will provide such services at the conditions specified for the headcount category determined when the trial period is over on the basis of the actual number of employee accounts (as set out in the Announcements pertaining to the service/product in question).~~

~~¹ The Bank considers as employee natural persons employed or contracted for specific functions by the employer.~~

~~² The above discounts and preferential terms can not be combined with any other discount or special offer.~~

2. Other bank services

2.1 Safe deposit box services¹

No Safe deposit box services contract can be concluded after August 18, 2021



Other expenses: the expenses incurring when the safe key is lost shall be charged to the Lessee to HUF 11,827 + VAT and the cost of breaking up the safe deposit box (charged by external company).

Liable custody / Administration of accounts in the absence of instructions cost reimbursement:

- **in case of** Safe deposit box services for clients having K&H 4000+ account package: HUF 588 + VAT / month²
- **in case of** Safe deposit box services relating contracts concluded before October 1, 2015: HUF 588 + VAT / month²
- **in case of** Safe deposit box services relating contracts concluded on October 1, 2015 and thereafter: HUF 1,182 + VAT / month²

¹ The prices exclude VAT. Rate of VAT is 27 %.

² In case the Bank assumes custody due to the opening of a safe for security/administrative reasons, it charges a fee for each month commenced

2.2 Fees charged for cashier transactions

Description	Rates/charges
Purchase of FCY for cash in HUF ¹	Free of charge
Sale of FCY for cash in HUF	Free of charge
Fee for the exchange of FCY notes ⁴	1.12%, min. HUF 561
Fee charged for denomination exchange when notes are handed over ^{4,5}	3.0% of the nominal value of payable bank notes 3.0% of the nominal value of payable coins
Fee charged for denomination exchange/replacement of HUF coins (except coins withdrawn from circulation) when coins are handed over ^{4,5}	3.0% of the nominal value
Fee charged for replacement of HUF notes and coins withdrawn from circulation or damaged or difficult to recognize	Free of charge
Prompt cash out-payment at cash desk ²	1.41%, min. HUF 7,457
Failure to collect cash in HUF or foreign currency ordered in advance ⁹	0.11%, min. HUF 6,014
Failure to collect cash in FCY ordered in advance ⁹	0.58%, min. HUF 6,014
Discount ³	25.0%

3. Services

3.2 K&H retail mobilinfo

- K&H retail HUF bank accounts
- K&H retail FX bank accounts
- K&H youngster bank accounts
- K&H Seasons Savings Accounts
- K&H planner savings account
- K&H youngster savings deposit accounts

The service extends to:

K&H retail HUF and FX accounts and all bankcards linked to them
 K&H youngster bank accounts and all bankcards available therewith
 K&H Seasons Savings Accounts, K&H planner savings account / K&H youngster savings deposit account

Basic service:

Banking information available to customers via SMS	Available	Customer's SMS	Bank's response sent
Requesting current balance	Round the clock	11xx (4 numeric characters where xx = account ID)	immediately on receipt of customer's SMS
Account IDs linked to mobile phone number sending the customer SMS	Round the clock	10 (2 characters)	immediately on receipt of customer's SMS



Banking information available through customer SMS	Round the clock	1M or 1m (5 min. 2 characters)	immediately on receipt of customer's SMS
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Optional automatic messages available:

Banking information available automatically	Timing of Bank's messages
Closing balance booked on the previous day	- In the morning following the 'end of day' closing.
Cash deposit	- Immediately following the crediting of the cash deposit made at the cash desk; - If cash is paid in via a K&H ATM, then as soon as the cash-in transaction is processed by the Bank. The rules of processing by the Bank are contained in the Debit Card Announcement pertaining to Natural Persons.
Credit on account	- Immediately following the crediting of transfers received during business hours; - if cash is paid in via a K&H ATM, then as soon as the cash-in transaction is processed by the Bank. The rules of processing by the Bank are contained in the Debit Card Announcement pertaining to Natural Persons; - promptly in the case of instant HUF transfers received between 7.00 a.m. and 10.00 p.m. on any calendar day, and from 7.00 a.m. in the case of orders received thereafter.
Cash withdrawal	- Immediately after debiting the account with the cash amount withdrawn at cash desk
Debiting payment orders	- Immediately after debiting a transfer initiated during business hours; - in the case of debit transactions initiated during night processing, on the next banking day during business hours; - promptly after debiting the instant HUF payment.
Debiting utility service charges	- Immediately in the case of successful debiting of utility charges or utility charges not debited due to insufficient funds
Electronic card use	- Immediately after central authorisation in the event of payment through POS (purchase) / cash withdrawal from ATM / cash withdrawal through POS; - Immediately after central authorisation in the event of mobile phone top-ups through an ATM
Uncovered transfer	- Immediately, if balance is insufficient on the account for the execution of the initiated transfer
Loan repayment	- After processing the transaction the next day morning between 7:00 AM and 10:00 AM in the event of debiting K&H loan repayments, or in the event of debits rejected due to lack of coverage between business hours. - automatic message sending in the next morning of maturity about the HUF amount of currency credit instalment during business hours on banking day.

- Clients can select the language of messages by choosing from the following options: Hungarian, English and German.
- **WARNING:** The language which is last recorded applies to all mobile phone numbers previously assigned to the account, i.e. the language option can be set at account level.
- A limit can be set for every automatic message type – except for the message **concerning the booked closing balance of the day** message -, below which no message is sent about the transaction.
- The Bank sends no messages of the off-line acceptance of bankcard items, recalled items or the debiting of banking fees.



Mobilinfo orders become effective as soon as they are recorded, but within 24 hours at the latest, and the Bank will send SMS messages accordingly.

Automatic bank messaging not selectable by the client

automatically send banking information	SMS is sent by the Bank
In case of suspicion of bankcard fraud about rejection of a transaction of limiting the usage of a bankcard.	Suspicion of bankcard fraud by the Bank. Messaging is free of charge.

Mobilinfo services are available through the following mobile telecom companies:

Magyar Telekom Nyrt. (T-mobile)	number of the Bank's SMS centre: +36302030000
Telenor Magyarország Zrt.	number of the Bank's SMS centre: +36209000703 /+36307626222
Vodafone Magyarország Zrt.	number of the Bank's SMS centre: +36303444114
TESCO MBL Zrt.	number of the Bank's SMS centre: +36303444114

Customers can send SMS messages to the Bank using the SMS centre number of the relevant mobile telecom company in the format specified above.

3.6 Service provided through a dedicated interface, using a third-party payment service provider

I. Requirement for using the service

- Using at least one of the following banking services with electronic identification in connection with the given payment account: K&H e-bank, K&H mobilbank

II. Service availability

Via the interface of the third-party payment service provider by entering a K&H e-ID and using a K&H electronic identification device/method, which may be:

- Mobile token
- SMS identification

The dedicated interface operated by the Bank is available 24/7.

III. Available services

In respect of the payment account covered by the K&H banking service with electronic identification specified in Section I:

- Information available using the account information service
 - account details (account number, currency, account description)
 - account balance (available balance, amount blocked, **previous day's closing balance booked**)
 - account history (for 90 days, with 01.01.2014 as the earliest starting date possible)
- Payment orders that may be placed using the payment initiation service, and data released to the third-party payment service provider:
 - funds transfers
 - forint transfer (instant, other ad hoc)
 - foreign currency transfer
 - periodic (regular) transfer
 - transaction status
 - Through the dedicated interface the Bank allows the simultaneous signing of several orders.
- confirmation on the availability of funds for card-based payments for the requests of payment service providers issuing card-based payment instruments (yes/no)

The data transmitted through the dedicated interface are identical to the data displayed in the K&H banking service with electronic identification.

IV. Operating authority, limits

When using a service provided through a dedicated interface, using a third-party payment service provider, the scope of the user's operating authority will be identical to the operating authority the user has in respect of the banking services with electronic identification, namely K&H e-bank, K&H mobilbank.

When using a service provided through a dedicated interface, the daily limit assigned to the identification device used will also be taken into consideration



4. Sequence of reception and execution customer orders

Submitting an order:

- **Instant HUF payment orders** will be accepted and executed 0-24 every day of the year. Orders may be submitted through the K&H e-bank or K&H Mobilbank service.
- With regard to the acceptance and execution of **other orders**:
 - *T day*: current day, the day of reception of the order. Unless otherwise indicated, it has to be a banking day.
 - *Value date*: performance date (value date) specified at the time of accepting the forward-dated transfer, standing order and VIBER transfer order; if it is not a banking day, then the first banking day thereafter. For FX transfers the value date is the nostro/vostro value date. In case of forward-dated transfers, the value date must not be farther in the future, than 90 calendar days from the date of submit of the transfer order. In case of forward-dated transfers via K&H e-bank and mobilbank, the value date must not be farther in the future, than 365 calendar days from the date of receipt of the transfer order.
 - *Day*: must be a banking day

Orders submitted on bank holidays will be processed by the Bank as if they were submitted on the first workday following a bank holiday.

Payment orders may be submitted in branches during the opening hours of the branch and cash payment orders during the opening hours of the cash desk.

The business hours of bank branches and the business hours of the cash counters in the bank branches may differ at the various bank branches of the Bank.

For the business hours of the bank branches and the cash counters (cash desk opening hours), see the relevant announcement displayed at the given bank branch, the announcement regarding branches with alternative cash desk opening hours, which is available on the Bank's website (Announcement for setting alternative cash desk opening hours). If the submission and execution deadlines in accordance with the rules of reception and execution orders in the relevant Announcement are not line with the business hours of the bank branch, the order shall be submitted within the business hours of the bank branch.

In the case of electronically submitted orders that are either exempt from a transfer fee or have a discounted fee, the discounts will apply to the orders executed earlier. As in the case of payment orders signed simultaneously it is not possible to specify the order of processing, to take advantage of the discounted order fees available in the package it is recommended to sign the items you wish to claim the discount on separately from the other transfers.

Providing sufficient funds:

- For **instant HUF payment orders**, sufficient funds must be provided at the time when the order is submitted, otherwise the Bank will refuse the order immediately.
- For **other HUF payment orders**, the coverage may be made available until the time specified in section 4.1.1 for providing sufficient funds, while in the case of orders to be executed in a foreign currency, international HUF payments and conversion orders the coverage may be made available until the times specified in section 4.2.1.

After the deadline for submission, the Bank will process the received orders as follows:

- In the case of payment orders specified in section 4.1.1 – with the exception of instant transfers – the Bank only acknowledges receipt; while processing the order and the verification of sufficient funds will only start when the next banking day begins (i.e., at 5.45 a.m.).
- In the case of orders to be executed in a foreign currency specified in section 4.2.1., international HUF payments and conversion orders the Bank only acknowledges receipt; while processing the order and the verification of sufficient funds will only start when the next banking day begins (i.e., at 5.45 a.m.), or in the case of a conversion order from 7:15 a.m. (FX I.) or 2:25 p.m. (FX II.).

Conditions of payment order modification and cancellation see in Appendix 1 point 4.

For a list of the collective titles used for the purposes of collective transfer orders and direct debit orders in HUF please go to Giro Zrt's website.

(<https://www.giro.hu/dokumentumtar/elszamolasforgalmi-dokumentumok>).

4.1 Payments in Forint (only with regard to Forint accounts)

4.1.1 Amounts debited – intrabank book transfers and transfers, collection order

Type of orders and submission deadlines (hour, minute)	During the business hours of the bank branch hand over personally	K&H e-bank and K&H mobilbank2 4 hours every day	Providing cover	Received / Debited to the Client's account	Credited to the Beneficiary's account
HUF instant transfers (max. HUF 10 million)					
Intrabank book transfers and transfers	-	0-24 every day of the year	upon receipt	every day of the year (5 seconds upon receipt)	
one-off transfer via the GIRO Multiple Intraday Settlement Process	-	0-24 every day of the year	upon receipt	every day of the year (5 seconds upon receipt ³)	
Other orders					
Intrabank book transfers and transfers	16:00	18:00	18:00	T day ¹	
one-off transfers via the GIRO Multiple Intraday Settlement Process one-off interbank transfers	13:00	16:30	16:30	T day ¹	
standing orders intrabank interbank	On the due date as per the frequency specified in the standing order		18:00 16:30	É day	
transfer via the VIBER system of domestic payments	15:30	-	16:30	T day ¹ (within 2 hours of the received)	
Intrabank collection order, authority payment, warrant payment ²	-	-	18:00	T day ¹	
collection order, authority payment, warrant payment ²	-	-	18:00	T day ¹	T+1 day ¹

¹ Orders submitted after the deadline +1 day

² Opening time if processing of the order: 8:00 o'clock at each business day. In case of partial repayments, the minimum instalment is HUF 1,000. In case of any FCY collection with conversion, the Bank will use the mid FX rate I. of T day for checking whether sufficient cover is available for the transaction and its fees. In case of authority payments and in other cases specified by laws, when a conversion between foreign currencies is required for orders to be effected in foreign currency, the conversion will be effected immediately by using the FX rate I. effective at the time of processing.

³ The Bank provides the credit to the account of the payee's payment service provider.

4.1.2 Depositing cash, cash withdrawal

Type of orders and submission deadlines During cash desk opening hours	Received	Order processed (credited, debited to the Client's account)
Depositing cash, cash withdrawal		T day

4.1.3 Amounts credited - transfers

Type of amounts credited	Credited to the Bank's account	Credited to the Beneficiary's account
Intrabank		
Instant HUF transfers (max. HUF 10 million)	-	0-24 every day of the year, within 5 seconds upon receipt
Other HUF orders	-	T day, immediately after the payer's account is debited
Interbank		
Instant HUF transfers (max. HUF 10 million)	The Bank's MNB account is credited, and GIRO notifies the	immediately after the GIRO notification is processed

Type of amounts credited	Credited to the Bank's account	Credited to the Beneficiary's account
	Bank of this fact – 0-24 every day of the year	
Other HUF transfers	The Bank's MNB account is credited, and GIRO notifies the Bank of this fact – T day	T day , immediately after the GIRO notification is processed
VIBER transfers	The Bank's MNB account is credited, and the MNB notifies the Bank of this fact – T day	T day , immediately after the MNB notification is processed

4.2 Payments performed in foreign currency and international forint payments with conversion

4.2.1 Amounts debited – intrabank book transfers and transfers

Type of orders and submission deadlines (hour, minute)	hand over personally during the business hours of the bank branch	K&H e-bank 24 hours every day	Providing sufficient funds	Received / Debited to the Client's account	Credited to the Beneficiary's account* / Credited to the nostro account of the Beneficiary's bank at the earliest**	Exchange rate
Intrabank book transfers and transfers	10:00	16:00	16:00	T day* ¹		FX I
to securities client account without conversion	during the business hours of the bank branch	16:00	16:00	T day* ¹		-
Interbank transfer (within/outside EEA)	10:00	14:00	14:25	T day ¹	T+1 day** ¹	FX II
SEPA transfer	10:00	14:00	14:25	T day ¹	T+1 day** ¹	FX II
Domestic HUF transfer	10:00	14:00	16:00	T day ¹	T+1 day** ¹	FX II
Urgent FX transfer	10:00	14:00	14:25	T day ¹		FX I
Urgent HUF transfer with conversion	10:00	14:00	16:00	T day ¹		FX I

¹ Orders submitted after the deadline +1 day

4.2.2 Amounts credited – transfer

Amounts credited	performance	Credited to the Beneficiary's account (É Day = with nostro / vostro value date)	Exchange rate in case of conversion
Instant HUF transfers – intrabank (max. HUF 10 million)	0-24 every day of the year	immediately after the payer's account is debited	FX I rate in effect on the credit date
Instant HUF transfers – interbank (max. HUF 10 million)		immediately after the GIRO notification is processed – the value date is the date when the Bank's MNB account is credited	FX I rate in effect on the credit date

Amounts credited	performance	Credited to the Beneficiary's account (É Day = with nostro / vostro value date)	Exchange rate in case of conversion
Any EEA / non-EEA currency (including non-instant HUF transfers)	T day ¹	É day	FX I rate in effect on the credit date

¹ Orders submitted after the deadline +1 day

4.2.3 Depositing cash, cash withdrawal

Type of orders and submission deadlines During cash desk opening hours	Received	Order processed (credited, debited to the Client's account)	With conversion (exchange rate)
Depositing cash		T day	FCY buy rate / FX I sell rate
Cash withdrawal		T day	FX I buy rate / FCY sell rate

4.3 Order processed

4.3.1 Orders given in person at a branch-office

Type of orders and submission deadlines	Order submitted	Received	Order processed
Direct debit order submission, modification, termination	during branch opening hours until 2 p.m.	T day ¹	T+4 day ¹
Blocking the performance of direct debit	during branch opening hours until 4 p.m.	É-1 day	É-1 day
Refund claim order	during branch opening hours until 2 p.m.	T day ¹	T+9 day ¹
Giving a letter of authorisation for collection; modification or cancellation thereof	during branch opening hours until 3 p.m.	T day ¹	T+5 day ¹
Standing order submission	during branch opening hours	T day ³	
Standing order modification, termination	during branch opening hours	É-1 day ³	

¹ Orders submitted after the deadline +1 day

³ The earliest value date (first/next date of performance) of processed order based performance is the bank business day following the day when the order was submitted.

4.3.2 Orders given through K&H e-bank and K&H mobilbank (mobil-token or SMS authentication)

Type of orders and submission deadlines	Order submitted	Received	Order processed
Direct debit order submission, modification, termination	24 hours every day T-day until 5 p.m.	T day ¹	T+1 day ¹
Blocking the performance of direct debit	24 hours every day T-day until 5 p.m.	É-1 day	É-1 day
Standing order submission	24 hours every day T-day until 5 p.m.	T day ^{1,3}	
Standing order modification, termination	24 hours every day T-day until 5 p.m.	É-1 day ³	

¹ Orders submitted after the deadline +1 day

³ The earliest value date (first/next date of performance) of processed order based performance is the bank business day following the day when the order was submitted.

4.3.3 Processing orders related to term deposits

Type or order	Banking channel		Date of processing / booking	
	Branch	K&H e-bank	Branch	K&H e-bank
Place a term deposit	during branch opening hours ¹	any calendar day ²	T day ¹	T day ²
Break a term deposit before maturity	during branch opening hours ¹	any calendar day ²	T day ¹	T day ²

¹ Orders can be submitted at branches which are open at the weekend (even on bank holidays), but they will be executed only on the following banking day.

² Orders submitted through K&H e-bank on a bank holiday or after 6.00 p.m. on a banking day to place a new term deposit will be executed on the following banking day. Early withdrawal orders will only be executed against term deposits already processed and booked.

Orders to place or break a term deposit cannot be submitted through K&H mobilbank.

4.4 Applied rates

type of transaction	applied exchange rate *
FX payment order from HUF account	FX sell rate
Crediting FX payment on HUF account	FX buy rate
FX payment order from FX account	FX buy rate and FX buy rate / FX sell
Crediting FX payment on FX account	FX sell rate and FX buy rate / FX sell rate

* In case of transactions with conversion between different currencies the Bank applies buying and selling rates depending on the direction of the conversion. Applied rates (FX I / FX II) are published in the " Sequence of reception and execution customer orders"

Appendix 1

General terms and conditions of account management and transaction management

4.6. Exchange rates

The Bank will apply the official FX exchange rates quoted by the NBH whenever it is required by the relevant law or any stipulation of the relevant authority. In case the official exchange rate does not have to be applied, the Bank will use the exchange rate generated within its own competence. The Bank quotes three kinds of exchange rate: currency and FX exchange rate I until 8 o'clock and FX exchange rate II after 14:00. The Bank after 2 p.m. quote and apply a new cash conversion rate and foreign exchange rate I. Exchange rates are defined on every business day of the Bank based on the current interbank market rates published on the 'Reuters Matching System'. The Bank reserves the right to apply variable exchange rates at its bank branches and to change the already announced exchange rate during the day whenever the money and capital market condition change.

In the event that the Bank publishes no official FX rate on a banking day, foreign currency transfers will be executed at the previous exchange rate published officially.

The Bank shall exclusively accept and process payment transfer orders in foreign currencies listed by the Bank.

Special exchange rate: In the event of conversion orders of min. EUR 50,000 **submitted via an electronic channel**, the Bank may apply a special exchange rate.

4.7. Fees, commissions and charges

The terms and conditions set forth in the Announcement are applicable to general banking operations. The Bank shall debit the Account with such fees, commissions and charges as per the provisions of the Announcement, upon the occurrence of the events serving as the basis of charging, on the next banking day, or on a monthly basis for certain services, or in a retroactive manner in each quarter, as part of the end-of-month closing procedure. The monthly fees (e.g. the account management fee) will be debited on the Bank's last working day in the current month with current fee.

If the currency of the fee settlement account differs from that of the announced fee, the conversion fee shall be calculated based on **MNB's** mid-rate quoted in the morning of the due date. If no exchange rate has been quoted yet for that day, the previous work day's last **MNB** mid-rate shall be applied.



The Bank will charge to clients all costs incurred (postal charges, courier mailing, telephone, telex, SWIFT, photocopying, etc.), as well as commissions and costs devolved, in particular the costs and commissions charged by internal and foreign banks participating in the execution of HUF and FX transfer orders.

The Bank adjusts the EUR-denominated fees for cross-border EUR and SEPA transfers within the EEA to the fees payable for domestic HUF transfers, applying the K&H mid-rate I as a reference exchange rate. When calculating the fees in the announcement, the bank recalculates the fees for EUR and SEPA transfers within the EEA on a quarterly basis, taking into account the domestic HUF transfer fee applicable on the 15th day of the first month of the calendar quarter, and applying the reference rate valid on the same day. The amended fee shall apply from the 1st day of the subsequent quarter.

11. Blocked bank accounts

The Bank may, ~~at the Accountholder's request or~~ on demand of an authority, block a part of or the entire balance of bank accounts. As long as the full balance of an account is blocked, payment orders (cash deposits, transfers) received on the account are not credited to the account, these amounts are posted to a suspense account for the time being.

15. Designation of the fee settlement account related to banking service with electronic identification

When applying for a banking service with electronic identification or when no bank account has been designated to be the settlement account of an existing banking service with electronic identification the Bank shall automatically designate as the fee settlement account the oldest **active** bank account from among the Client's freely disposable HUF and FX accounts. The Bank shall designate the fee settlement account taking into account the following account types:

- K&H 4000+ account package / K&H Private Banking HUF Bank Account
- K&H Retail HUF Bank Account
- K&H Retail FX Bank Account / K&H Private Banking FX Bank Account
- K&H Court of Guardians' Bank Account
- K&H planner savings account / K&H youngster savings deposit account / K&H Seasons Savings Account June, December / K&H Seasons Savings Account March, September

During the existence of the banking service with electronic identification the Bank may request the modification of the fee settlement account at any time in the bank branch. If no fee settlement account has been designated, the Bank is entitled to terminate the contract for the banking service with electronic identification.

Budapest, 18 February, 2022.

K&H Bank Zrt.