

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.
 telefon: (06 1) 328 9000
 fax: (06 1) 328 9696
 www.kh.hu • bank@kh.hu



“announcement
 on the bank accounts, deposits, cash transactions,
 bank cards and investments of
PRIVATE BANKING AND PRIVATE BANKING PLUS CUSTOMERS”
 amendment

This amendment to the announcement will not enter into force on 19/04/2022. The announcement of the bank accounts, deposits, cash transactions, bank cards and investments of PRIVATE BANKING AND PRIVATE BANKING PLUS 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 BANKING AND PRIVATE BANKING PLUS 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:

3. K&H Private Banking Plus services

3.2 Account products

3.2.1 K&H Private Banking forint account package

Within its account packages, the Bank opens and keeps K&H Retail Account / K&H Private Banking HUF Bank Account. **Minimum opening amount:** none. The interest bearing conditions of the bank account are included in the Announcement on the bank accounts, deposit accounts, term deposits and cash transactions of private individual customers (Appendix No.4., Forint interest rate announcement).

K&H private banking forint account package	
Description	Rates/charges
HUF transactions	
Cash deposit at cash desk ¹	HUF 0
Cash withdrawal at cash desk ¹	0.88%, min. HUF 1,005
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ^{1,6}	further HUF 14,919
Crediting transfer to account	Free of charge
Azonnali forint átutalás e-bankon és mobilbankon keresztül	
– intrabank payment orders ³⁷	0.34%, max. HUF 7,217
– outgoing payment orders via GIRO ³⁷	0.34%, max. HUF 7,217
– book transfers between HUF and FCY account of the same Client ³⁷	Free of charge
One-off / forward dated payment order intrabank	
– presented at branch ²	0.58%, max. HUF 7,217
– e-bank and mobilbank ²	0.34%, max. HUF 7,217
– to securities client account	Free of charge
One-off / forward dated payment order interbank (domestic)	
– presented at branch ²	0.58%, max. HUF 7,217
– e-bank and mobilbank ²	0.34%, max. HUF 7,217
Standing order intrabank	
– presented at branch ²	0.58%, max. HUF 7,217 Campaign: HUF 0 until June 30, 2022.
– e-bank ²	0.34%, max. HUF 7,217 Campaign: HUF 0 until June 30, 2022.
– to securities client account	Free of charge
Standing order interbank (domestic)	
– presented at branch ²	0.58%, max. HUF 7,217 Campaign: HUF 0 until June 30, 2022.
– e-bank ²	0.34%, max. HUF 7,217 Campaign: HUF 0 until June 30, 2022.
Collection, authority payment, warrant payment intrabank	0.34%, max. HUF 7,217
Collection, authority payment, warrant payment interbank (domestic)	0.34%, max. HUF 7,217
Modification to direct debit authorization – presented at branch	HUF 790, Campaign: HUF 0 until June 30, 2022.
One-off / forward dated / regular internal transfers between own accounts - each channels ²	Free of charge
Direct debiting by service providers ²	0.34%, max. HUF 7,217 Campaign: HUF 0 until June 30, 2022.
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	0.34%, max. HUF 7,217 Campaign: HUF 0 until June 30, 2022.
VIBER transfer interbank (domestic)	
– presented at branch ³	0.58%, min. HUF 11,829 max. HUF 118,288

Modification of VIBER transfer requested by customer	HUF 24,058, Campaign: HUF 0 until June 30, 2022.
VIBER transaction deleted due to insufficient funds	HUF 24,058, Campaign: HUF 0 until June 30, 2022.
International HUF payment order (foreign) (with SHA, BEN cost allocation) ⁵	
– presented at branch ²	0.24%, max. EUR 360.68
– e-bank ²	0.10%, 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 indicated⁴ • to non-EU members states when BIC (SWIFT) code is indicated⁴ 	0.10%, max. EUR 360.68
International HUF payment order (foreign) – bearing correspondent banking costs (OUR cost allocation) ⁵	
– presented at branch ²	0.34%, min. EUR 35,48
– e-bank ²	0.17%, min. EUR 23,02
<ul style="list-style-type: none"> • to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated⁴ • to non-EU members states when BIC (SWIFT) code is indicated⁴ 	0.17%, min. EUR 17.25
FCY / FX transactions	
Depositing FCY at cash desk ⁷	HUF 0
Withdrawing FCY at cash desk	0.88% min. HUF 1,005
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ⁷	further HUF 14,919 ¹⁸
Crediting FX transfer intrabank (in EEA currency and in non-EEA currency) and interbank (in EEA currency)	Free of charge
Crediting FX transfer intrabank interbanki (in non-EEA currency)	Free of charge
FX payment order intrabank	
– presented at branch ⁸	0.24%, max. EUR 120.22
– e-bank ⁸	0.10%, max. EUR 120.22
FX and SEPA payment order interbank (domestic and foreign)¹⁶ (with SHA, BEN cost allocation)	
– presented at branch ⁸	0.24%, max. EUR 360.68
– e-bank ⁸	0.10%, 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^{8,14} • to non-EU members states when BIC (SWIFT) code is indicated^{8,14} 	0.10%, max. EUR 360.68
SEPA and other transfers to EEA member states in EUR ³⁷	
– presented at branch ^{8,14}	0.58%, max EUR 19.63
– e-bank ^{8,14}	0.34%, max EUR 19.63
Interbank FX payment order (domestic and foreign) - bearing correspondent banking costs¹⁶ (OUR cost allocation)	
– presented at branch ⁸	0.34%, min. EUR 35.48
– e-bank ⁸	0.17%, min. EUR 23.66
<ul style="list-style-type: none"> • to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated^{8,14} • to non-EU members states when BIC (SWIFT) code is indicated^{8,14} 	0.17%, min. EUR 17.74
FX and SEPA payment order interbank (domestic and foreign) - urgent conversion^{15,16} (with SHA, BEN cost allocation)	
– presented at branch	1.75%, min. EUR 7.09

Internal conversion transfer order to own account	
– presented at branch ⁸	0.1%, min. EUR 1.18 max. EUR 118.21 Campaign: EUR 0 until June 30, 2022.
– e-bank ⁸	Free of charge
K&H retail mobilinfo	
Monthly fee ^{9, 11}	Free of charge
Message fee ¹⁰	HUF 39 / SMS message Campaign: HUF 0 /SMS message until June 30, 2022.
K&H e-bank - with SMS authentication	
Monthly fee ^{9, 11}	Free of charge
SMS fee for identification	Free of charge
K&H e-bank - with mobil-token authentication	
Monthly fee ³⁴	Free of charge
K&H e-portfolio	
Monthly fee ^{9,11,36}	HUF 0
K&H mobilbank	
Monthly fee ³⁵	Free of charge
Other account management fees and charges	
Account management fee ^{19, 29}	HUF 1,151 / month Campaign: HUF 0 / month until June 30, 2022.
Termination of bank account contract ^{23, 28}	HUF 7,205 / account
Fee of account termination for inactive account ²⁵	One monthly account management fee, but max. HUF 1,002 /month
Monthly account statement ²¹	
- paper based	In accordance with fees and charges quoted by the Hungarian Postal Service non-priority, standard letter up to 50g
- in Hungary	Campaign: HUF 0 / month until June 30, 2022.
- in Europe ²⁴	non-priority, standard letter up to 20g
- outside Europe ²⁴	- in Europe - outside Europe Campaign: HUF 0 / month until June 30, 2022.
- electronic based (via e-bank)	Free of charge
Additionally requested monthly account statement	
- if monthly statement is received paper based	HUF 719 / statement
- if monthly statement is received electronically via e-bank channel	Once a month and no more than one statement: Free of charge Other cases: HUF 634 / statement
Account turnover report	HUF 123 / page
K&H éazonosító (eID) and ePIN code	HUF 1,181 Campaign: HUF 0 until June 30, 2022.
Fee for opening co-partnership on account	HUF 719 Campaign: HUF 0 until June 30, 2022.
Registration / deletion of permanent signatory	HUF 430 / person Campaign: HUF 0 until June 30, 2022.
Provision, modification or cancellation of causa mortis	HUF 1,907 / occasion

	Campaign: HUF 0 / occasion until June 30, 2022.
Modifying / deleting other instructions	HUF 254 / occasion Campaign: HUF 0 / occasion until June 30, 2022.
Account or amount blocking / modification of blocking / cancellation of blocking at customer's request	HUF 634 / occasion Campaign: HUF 0 / occasion until June 30, 2022.
Fee for certificate of collateral	0.10%, min. HUF 1,270
Issue of other certificates – about items not older than 3 years	HUF 719, Campaign: HUF 0 until June 30, 2022.
Issue of other certificates – about items older than 3 years	HUF 2,985, Campaign: HUF 0 until June 30, 2022.
Issue of certificates	
- Fee for certification of effected HUF transfer ³⁰	HUF 719, Campaign: HUF 0 until June 30, 2022.
- Fee for certification of effected FX transfer	HUF 2,985, Campaign: HUF 0 until June 30, 2022.
SWIFT copy	HUF 382 /message, Campaign: HUF 0 until June 30, 2022.
Sending an automatic electronic message to the Hungarian Customs and Finance Guard (VP) of (outgoing GIRO) HUF transfers ²²	HUF 1,181, Campaign: HUF 0 until June 30, 2022.
Registration fee of authorization letter – presented at branch	HUF 719, Campaign: HUF 0 until June 30, 2022.
Queue handling ²⁷	HUF 39 / item / day
Notification fee ²⁶	HUF 254 / item, Campaign: HUF 0 until June 30, 2022.
First recall of HUF transfers executed in GIRO instant settlement or GIRO intraday multiple settlement, and intrabank HUF transfers	
Intraday transfer via GIRO for first recall	HUF 6,992 / item
Tracking of payments (by item)	
- forint transfer	
- payments within 90 days ³¹	HUF 7,926
- archived payments over 90 days	HUF 15,804
- FCY transfer ³²	EUR 59.5 + fees charged by partner banks
Cancellation of payment order before effecting	
- presented at branch	HUF 6,335 / occasion
- presented via e-bank and mobilbank	HUF 3,167 / occasion
Fees charged for foreign currency transfers with erroneous IBAN/BIC ²⁰	Fees charged by partner banks
Other preferential conditions	
Disbursement and commitment fee on overdraft facility	According to the Announcement on the terms and conditions applicable to K&H's HUF overdraft facilities. Campaign: HUF 0 until June 30, 2022.

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



- ⁶ 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 A discount fee is charged from the nominal value when depositing FCY coins, and under withdrawal from circulation FCY bank notes.
- ⁸ The fee in effect on the day of execution is charged.
- ⁹ Charged once regardless of the number of accounts the service is used for.
- ¹⁰ 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.
- ¹¹ Due monthly for each calendar month or any fraction thereof.
- ¹² Cancelled
- ¹³ Cancelled
- ¹⁴ 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.
- ¹⁵ Outgoing urgent cross border transfer order can only be submitted in CAD, EUR, and USD.
- ¹⁶ FX payment order cost bearing rules and possibilities are listed in Appendix 1.
- ¹⁸ 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.
- ¹⁹ 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.
- ²⁰ 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.
- ²¹ 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.
- ²² 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 HU0000012345 Incorrect specification: e.g. resolution no.: 2110049 A 006072 VPID: HU 0000012345 or 2110049A006072HU0000012345
- ²³ This fee will be charged in case the contract is terminated by the customer's initiation and the termination request happened in less than 12 months since the opening of the bank account.
- ²⁴ The postal fees will be charged to the customer, according to the tariff of the Hungarian Post Office.
- ²⁵ 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)
- ²⁶ 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.
- ²⁷ 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.
- ²⁸ If any of the amount on the K&H Seasons Savings Account June, December, K&H Seasons Savings Account March, September, K&H safe reserve account or K&H Trambulin Savings Deposit Accounts is used for subscribing to a closed-end investment fund managed by KBC Asset Management N.V. or to an asset fund issued by K&H Insurer, the fee at the 'termination of bank account contract' will not be charged in case of the K&H Seasons Savings Account June, December, K&H Seasons Savings Account March, September, K&H safe reserve account or K&H Trambulin Savings Deposit Accounts. Neither will the fee at the 'termination of bank account contract' be charged if the amount on the K&H Seasons Savings Account June, December, K&H Seasons Savings Account March, September, K&H safe reserve account or K&H Trambulin Savings Deposit Accounts is used for further investment under a K&H long-term investment agreement or is deposited on the K&H self-invested personal pension account.
- ²⁹ The Bank has not offered this type of life, accident insurance package since April 1, 2011.
- ³⁰ Certificates about current day irreversible fulfilment of received forint payment orders can only be requested by phone till 5 pm.
- ³¹ 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.
- ³² The referred fee will be applied in case of recalled foreign currency and international HUF payment order.
- ³³ 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.
- ³⁴ Due monthly for each calendar month or any fraction thereof once the mobilbank application is activated, unless mobilbank monthly fee is charged.
- ³⁵ 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.



³⁶ Service is launched as of 26th, September 2017. As the service activation continuously executed to eligible customers, it takes a few days to set up the service. The service will be available to all customers by 28th, September 2017 latest.

³⁷ 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.

³⁸ 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.

5. Other services available to Private Banking and Private Banking Plus Clients

5.1 Safe deposit box services

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: HUF 588 + 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

Budapest, 18 February, 2022.

K&H Bank Zrt.