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## **announcement**

### **ON THE BANK ACCOUNTS, DEPOSIT, CASH TRANSACTIONS, BANKCARDS AND INVESTMENTS OF PRIVATE BANKING CUSTOMER**

**EFFECTIVE AS OF JULY 20, 2018**

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The conditions of bank account and deposit services herein contained are applicable to the individual customers of K&H Bank Zrt. According to the definition used by the Bank, individuals may be either FX residents or FX non-residents.

Should any contract concluded between the Bank and the Client ("Client Agreement") contain conditions differing from the conditions contained in this List the stipulations of the "Client Agreement" shall be applicable (the "Client Agreement" shall not change the VAT classes of the individual services). The basic principles and rules according to which the Bank performs business activity are contained by the General Terms and Conditions and the relevant General Contractual Terms and Conditions (which are available for the clients of the Bank free of charge).

#### **CALCULATION METHOD OF FEES AND COST ELEMENTS OF THE ANNOUNCEMENT:**

Items specified in the Announcement can be modified on April 1 every year at the most by the cumulated inflation rate calculated on the basis of the period passed since the last modification of the price of the item. The fees specified in amount, in percentage, minimum values, maximum values are all deemed to be separate items and can be modified separately. The Announcement contains the date of the last correction of all items.

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

The modified values of the fees are determined by using the general rules of rounding, in case of specification in percentage, restricted to two decimals. The difference between the result of the cumulated inflation value and the rounded value is taken into consideration by the next modification with the proper sign. The modified Announcement is made available in the branches and published on the home page 2 months before the effective date.

The Bank considers its Announcement of July 31, 2009 the primary announcement for the current calculation of fees.

#### **Reasons for the present amendment are:**

- change of the identification devices required for using K&H e-bank service
- extending the type of telephone numbers with foreign telephone numbers to use e-bank service in case of sms authentication

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## 1 K&H Private Banking services

**Minimum opening amount:** HUF 100 million or the amount of foreign currency or securities in the value equal to HUF 100 million, to be deposited at the Bank.

**Membership fee:** HUF 51,250 / quarter due at end-of-quarter closing.

In case of the K&H private banking contract is concluded after April 1, 2018: membership fee is not charged for 2 full quarters

In case of the contract is concluded before July 1, 2014: the membership fee for K&H Private Banking HUF Bank Account holders is 10.000 HUF / month if the total monthly cash withdrawal from K&H Private Banking HUF Bank account and K&H Secure Reserve Deposit Account in HUF presented at bank branch does not exceed the 5 million HUF limit. The Bank checks the fulfilment of the aforementioned condition every month. If the condition is fulfilled in every month of the given quarter, the 10.000 HUF/ month membership fee will be charged at the closing of the end-of-quarter. In case the condition is not fulfilled in any month of the given quarter than the 50.000 HUF / quarter membership fee will be charged at the closing of the end-of-quarter.

## 2 Account management

Products and services which are not indicated in this announcement, those are included in the Announcement on the bank accounts, deposit accounts, term deposits and cash transactions of private individual customers.

The specific card types of the electronic, embossed debit cards attached to the individual account packages and the other fees of the bank cards are contained in the Announcements 'Debit bankcard announcement for private individual customers'.

Preferential Private Banking Services available	Amount of Fee
<b><i>K&amp;H retail mobilinfo</i></b>	
Monthly fee	HUF 0
<b><i>K&amp;H e-bank with sms authentication</i></b>	
Monthly fee	HUF 0
<b><i>K&amp;H e-bank with mobil-token authentication</i></b>	
Monthly fee	HUF 0
<b><i>K&amp;H e-portfolio</i></b>	
Monthly fee	HUF 0
<b><i>K&amp;H mobilbank</i></b>	
Monthly fee	HUF 0
<b><i>Debit card and credit card discounts</i></b>	
Annual fee for the first two debit cards ordered linked to the bank account	HUF 0 in case of the K&H Visa Gold Debit Card
Annual fee of 1 credit card requested with package	K&H World MasterCard plus contactless credit card: HUF 0
Preferential-fee cash withdrawal with bank card at K&H Bank ATM's	According to the 'Debit Card Announcement for private individual customers' Announcement. Campaign: The first 10 transactions made in the monthly period at K&H Bank ATMs HUF 0 until June 30, 2018.

The charges for K&H retail mobilinfo, K&H e-bank, K&H e-portfolio and K&H mobilbank are payable on a calendar month basis and are charged once, irrespective of the number of accounts included in the service. No K&H mobilbank fee is charged for months when the client does not log into the mobile banking service. No fee is charged for K&H e-bank mobile token identification if mobile banking monthly fees are paid.

The annual debit card fee discount is available only once a year; accordingly, if you switch to a new type of card during the year, the annual fee for the bank card issued pursuant to your new contract will be charged when we activate your new card if you have already enjoyed an annual card fee discount for your bank card under your old contract. A switch within one year is defined as changing the type of your card within 365 days of the application of the annual fee discount upon the activation of the preferential bank card you activated first. If an Account Holder requests including in the account package a debit card other than the K&H Visa Gold debit card specified as eligible for the annual fee discount, the Bank will apply the annual card fee discount to the card requested by the Account Holder.

If an Account Holder has several account packages with preferential conditions at the time of applying for any K&H credit card, the credit card discounts applied will always follow the terms of the package offering the higher discounts. The merging of annual credit card fee discounts offered under different packages is not allowed. If an Account Holder applies for a credit card other than the K&H World MasterCard plus contactless card specified as eligible for the annual fee discount, the Bank will apply the annual card fee discount to the card requested by the Account Holder.

### ***Discounts for transactions in HUF***

Same-day / forward intra-bank or inter-bank (domestic) HUF payment orders forint – via e-bank / mobile bank	First 99 transactions per month: HUF 0
Direct debits by service providers – all channels	
Intra-bank and inter-bank (domestic) standing orders – all channels	

Transactions are subject to the fees in effect on the day of their execution.

## 2.1 Account products

### 2.1.1 K&H private banking forint account package

Within its account packages, the Bank opens and keeps 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.

<b>K&amp;H private banking forint account package</b>	
<b>Description</b>	<b>Rates/charges</b>
<b>HUF transactions</b>	
Cash deposit at cash desk <sup>1</sup>	HUF 0
Cash withdrawal at cash desk <sup>1</sup>	0.76%, min. HUF 871
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk <sup>1,6</sup>	further 0.51%
Crediting transfer to account	Free of charge
<b>One-off / forward dated payment order intrabank</b>	
– presented at branch <sup>2</sup>	0.51%, max. HUF 6,254
– e-bank and mobilbank <sup>2</sup>	0.30%, max. HUF 6,254
– to securities client account	Free of charge
<b>One-off / forward dated payment order interbank (domestic)</b>	
– presented at branch <sup>2</sup>	0.51%, max. HUF 6,254
– e-bank and mobilbank <sup>2</sup>	0.30%, max. HUF 6,254
<b>Standing order intrabank</b>	
– presented at branch <sup>2</sup>	0.51%, max. HUF 6,254 <b>Campaign:</b> HUF 0 until June 30, 2018.
– e-bank <sup>2</sup>	0.30%, max. HUF 6,254 <b>Campaign:</b> HUF 0 until June 30, 2018.
– to securities client account	Free of charge
<b>Standing order interbank (domestic)</b>	
– presented at branch <sup>2</sup>	0.51%, max. HUF 6,254 <b>Campaign:</b> HUF 0 until June 30, 2018.
– e-bank <sup>2</sup>	0.30%, max. HUF 6,254 <b>Campaign:</b> HUF 0 until June 30, 2018.
Collection, authority payment, warrant payment intrabank	0.30%, max. HUF 6,254
Collection, authority payment, warrant payment interbank (domestic)	0.30%, max. HUF 6,254
Modification to direct debit authorization – presented at branch	HUF 685 <b>Campaign:</b> HUF 0 until June 30, 2018.
One-off / forward dated / regular internal transfers between own accounts - each channels <sup>2</sup>	Free of charge
Direct debiting by service providers <sup>2</sup>	0.30%, max. HUF 6,254 <b>Campaign:</b> HUF 0 until June 30, 2018.
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	0.30%, max. HUF 6,254 <b>Campaign:</b> HUF 0 until June 30, 2018.

<b>K&amp;H private banking forint account package</b>	
<b>Description</b>	<b>Rates/charges</b>
<b>VIBER transfer interbank (domestic)</b>	
– presented at branch <sup>3</sup>	0.51%, min. HUF 10,250 max. HUF 102,500
Modification of VIBER transfer requested by customer	HUF 20,848 <b>Campaign:</b> HUF 0 until June 30, 2018.
VIBER transaction deleted due to insufficient funds	HUF 20,848 <b>Campaign:</b> HUF 0 until June 30, 2018.
<b>International HUF payment order (foreign) (with SHA, BEN cost allocation)<sup>5</sup></b>	
– presented at branch <sup>2</sup>	0.20%, max. EUR 312,6
– e-bank <sup>2</sup>	0.10%, max. EUR 312,6
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated <sup>4</sup>	0.10%, max. EUR 312,6
• to non-EU members states when BIC (SWIFT) code is indicated <sup>4</sup>	
<b>International HUF payment order (foreign) – bearing correspondent banking costs (OUR cost allocation)<sup>5</sup></b>	
– presented at branch <sup>2</sup>	0.30%, min. EUR 30,75
– e-bank <sup>2</sup>	0.15%, min. EUR 20,5
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated <sup>4</sup>	0.15%, min. EUR 15,37
• to non-EU members states when BIC (SWIFT) code is indicated <sup>4</sup>	

<b>FCY / FX transactions</b>	
Depositing FCY at cash desk <sup>7</sup>	HUF 0
Withdrawing FCY at cash desk	0.76% min. HUF 871
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk <sup>7</sup>	further 0.51% <sup>18</sup>
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
<b>FX payment order intrabank</b>	
– presented at branch <sup>8</sup>	0.20%, max. EUR 104,2
– e-bank <sup>8</sup>	0.10%, max. EUR 104,2
<b>FX and SEPA payment order interbank (domestic and foreign)<sup>16</sup> (with SHA, BEN cost allocation)</b>	
– presented at branch <sup>8</sup>	0.20%, max. EUR 312,6
– e-bank <sup>8</sup>	0.10%, max. EUR 312,6
<ul style="list-style-type: none"> <li>to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated<sup>8,14</sup></li> <li>to non-EU members states when BIC (SWIFT) code is indicated<sup>8,14</sup></li> </ul>	0.10%, max. EUR 312,6
<b>Interbank FX payment order (domestic and foreign) - bearing correspondent banking costs<sup>16</sup> (OUR cost allocation)</b>	
– presented at branch <sup>8</sup>	0.30%, min. EUR 30,75
– e-bank <sup>8</sup>	0.15%, min. EUR 20,5
<ul style="list-style-type: none"> <li>to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated<sup>8,14</sup></li> <li>to non-EU members states when BIC (SWIFT) code is indicated<sup>8,14</sup></li> </ul>	0.15%, min. EUR 15,37
<b>FX and SEPA payment order interbank (domestic and foreign) - urgent conversion<sup>15,16</sup> (with SHA, BEN cost allocation)</b>	
– presented at branch	1.53%, min. EUR 6,15
<b>Internal conversion transfer order to own account</b>	
– presented at branch <sup>8</sup>	0.1%, min. EUR 1.02 max. EUR 102,5 <b>Campaign:</b> EUR 0 until June 30, 2018.
– e-bank <sup>8</sup>	Free of charge
<b>K&amp;H retail mobilinfo</b>	
Monthly fee <sup>9,11</sup>	Free of charge
Message fee <sup>10</sup>	HUF 35 / SMS message <b>Campaign:</b> HUF 0 / SMS message until June 30, 2018.
<b>K&amp;H e-bank - with SMS authentication</b>	
Monthly fee <sup>9,11</sup>	Free of charge
SMS fee for identification	Free of charge
<b>K&amp;H e-bank - with mobil-token authentication</b>	
Monthly fee <sup>34</sup>	Free of charge
<b>K&amp;H e-portfolio</b>	
Monthly fee <sup>9,11,36</sup>	HUF 0
<b>K&amp;H mobilbank</b>	
Monthly fee <sup>35</sup>	Free of charge
<b>Other account management fees and charges</b>	
Account management fee <sup>19,29</sup>	HUF 1,025 / month <b>Campaign:</b> HUF 0 / month until June 30, 2018.
Termination of bank account contract <sup>23,28</sup>	HUF 6,244 / account
Fee of account termination for inactive account <sup>25</sup>	One monthly account management fee, but max. HUF 869/month
Monthly account statement <sup>21</sup>	
– paper based	In accordance with fees and charges quoted by the Hungarian Postal Service
– in Hungary	non-priority, standard letter up to 30g <b>Campaign:</b> free of charge until June 30, 2018.
– in Europe <sup>24</sup>	non-priority, standard letter up to 20g
– outside Europe <sup>24</sup>	– in Europe – outside Europe
– electronic based (via e-bank)	Free of charge
Additionally requested monthly account statement	
– if monthly statement is received paper based	HUF 623 / 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 550 / statement
Account turnover report	HUF 110 / page
K&H éazonosító (eID) and ePIN code	HUF 1,025 <b>Campaign:</b> HUF 0 until June 30, 2018.
Fee for opening co-partnership on account	HUF 623 <b>Campaign:</b> HUF 0 until June 30, 2018.
Registration / deletion of permanent signatory	HUF 373 / person <b>Campaign:</b> HUF 0 until June 30, 2018.
Provision, modification or cancellation of causa mortis	HUF 1,652 / occasion

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Modifying / deleting other instructions	Campaign: HUF 0 / occasion until June 30, 2018. HUF 220 / occasion
Account or amount blocking / modification of blocking / cancellation of blocking at customer's request	Campaign: HUF 0 / occasion until June 30, 2018. HUF 550 / occasion
Fee for certificate of collateral	Campaign: HUF 0 / occasion until June 30, 2018. 0.10%, min. HUF 1,101
Issue of other certificates – about items not older than 3 years	HUF 623 Campaign: HUF 0 until June 30, 2018.
Issue of other certificates – about items older than 3 years	HUF 2,587 Campaign: HUF 0 until June 30, 2018.
Issue of certificates	
- Fee for certification of effected HUF transfer <sup>30</sup>	HUF 623 Campaign: HUF 0 until June 30, 2018.
- Fee for certification of effected FX transfer	HUF 2,587 Campaign: HUF 0 until June 30, 2018.
SWIFT copy	HUF 330 /message Campaign: HUF 0 until June 30, 2018.

<b>K&amp;H private banking forint account package</b>	
<b>Description</b>	<b>Rates / charges</b>
Sending an automatic electronic message to the Hungarian Customs and Finance Guard (VP) of (outgoing GIRO) HUF transfers <sup>22</sup>	HUF 1,025 Campaign: HUF 0 until June 30, 2018.
Registration fee of authorization letter – presented at branch	HUF 623 Campaign: HUF 0 until June 30, 2018.
Queue handling <sup>27</sup>	HUF 35 / item / day
Notification fee <sup>26</sup>	HUF 220 / item Campaign: HUF 0 until June 30, 2018.
Intraday transfer via GIRO for first recall	HUF 6,059 / item
Tracking of payments (by item)	
- forint átutalás	
- payments within 90 days <sup>31</sup>	HUF 6,868
- archived payments over 90 days	HUF 13,695
- FCY transfer <sup>32</sup>	EUR 52.27 + fees charged by partner banks
Cancellation of payment order before effecting	
- presented at branch	HUF 5,490 / occasion
- presented via e-bank and mobilbank	HUF 2,745 / occasion
Fees charged for foreign currency transfers with erroneous IBAN/BIC <sup>20</sup>	Fees charged by partner banks
<b>Preferential conditions</b>	
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, 2018.

<sup>1</sup> 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.

<sup>2</sup> The fee in effect on the day of execution is charged.

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

<sup>4</sup> 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.

<sup>5</sup> FX payment order cost bearing rules and possibilities are listed in Appendix 1.

<sup>6</sup> 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.

<sup>7</sup> A discount fee is charged from the nominal value when depositing FCY coins, and under withdrawal from circulation FCY bank notes.

<sup>8</sup> The fee in effect on the day of execution is charged.

<sup>9</sup> Charged once regardless of the number of accounts the service is used for.

<sup>10</sup> 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.

<sup>11</sup> Due monthly for each calendar month or any fraction thereof.

<sup>12</sup> Canceled

<sup>13</sup> Canceled

<sup>14</sup> 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.

<sup>15</sup> Outgoing urgent cross border transfer order can only be submitted in CAD, EUR, and USD.

<sup>16</sup> FX payment order cost bearing rules and possibilities are listed in Appendix 1.

<sup>18</sup> 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.

<sup>19</sup> 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.

<sup>20</sup> 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.

<sup>21</sup> 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.

<sup>22</sup> 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

<sup>23</sup> 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.

<sup>24</sup> The postal fees will be charged to the customer, according to the tariff of the Hungarian Post Office.

<sup>25</sup> 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

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*linked to the bank account (savings, loan, investment)*

<sup>26</sup> 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.

<sup>27</sup> 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.

<sup>28</sup> 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 issued by K&H Fund Manager 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.

<sup>29</sup> The Bank has not offered this type of life, accident insurance package since April 1, 2011.

<sup>30</sup> Certificates about current day irreversible fulfilment of received forint payment orders can only be requested by phone till 5 pm.

<sup>31</sup> The above-mentioned fee is charged also when a HUF payment order performed in intraday GIRO settlement, except for the first request, and all recalled HUF payment order accomplished out of the intraday GIRO settlement's scope.

<sup>32</sup> The referred fee will be applied in case of recalled foreign currency and international HUF payment order.

<sup>33</sup> 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.

<sup>34</sup> Due monthly for each calendar month or any fraction thereof once the mobilbank application is activated, unless mobilbank monthly fee is charged.

<sup>35</sup> 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.

<sup>36</sup> 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.



**2.1.2 K&H private banking foreign currency account package**

Within its account packages, the Bank opens and keeps K&H Private Banking FX 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 and term deposits of private individual customers Appendix No.5., Foreign exchange interest rate announcement.

**K&H private banking foreign currency account package**

Megnevezés	Mérték
<b>In FCY/ FX identical to or differing from the account currency</b>	
Cash deposit at cash desk <sup>1</sup>	HUF 0
Cash withdrawal at cash desk	0.76% min. HUF 871
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk <sup>2</sup>	further 0.51% <sup>12</sup>
Crediting FX transfer intrabank (in EEA currency, in non-EEA currency) and interbank (in EEA currency)	0.10% <b>Campaign:</b> 0.0% until June 30, 2018.
Crediting FX transfer interbank (in non-EEA currency)	0.10% <b>Campaign:</b> 0.0% until June 30, 2018.
<b>FX payment order intrabank</b>	
– presented at branch <sup>2</sup>	0.20%, max. EUR 104.2
– e-bank <sup>2</sup>	0.10%, max. EUR 104.2
– to securities client account <sup>5</sup>	0.10% <b>Campaign:</b> 0.0% until June 30, 2018.
<b>FX and SEPA payment order interbank (domestic and foreign)<sup>10</sup> (with SHA, BEN cost allocation)</b>	
– presented at branch <sup>2</sup>	0.20%, max. EUR 312.6
– e-bank and mobilbank <sup>2</sup>	0.10%, max. EUR 312.6
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated <sup>2,4</sup> • to non-EU members states when BIC (SWIFT) code is indicated <sup>2,4</sup>	0.10%, max. EUR 312.6
<b>Interbank FX payment order (domestic and foreign) - bearing correspondent banking costs<sup>10</sup> (OUR cost allocation)</b>	
– presented at branch <sup>2</sup>	0.30%, min. EUR 32.38
– e-bank <sup>2</sup>	0.15%, min. EUR 20.5
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated <sup>2,4</sup> • to non-EU members states when BIC (SWIFT) code is indicated <sup>2,4</sup>	0.15%, min. EUR 15.37
<b>FX and SEPA payment order interbank (domestic and foreign) – urgent conversion<sup>9,10</sup> (with SHA, BEN cost allocation)</b>	
– presented at branch <sup>2</sup>	1.53%, min. EUR 6.15
Conversion transfer between own FX accounts – each channels	0.10% <b>Campaign:</b> 0.0% until June 30, 2018.
<b>HUF transactions</b>	
HUF deposit at cash desk <sup>3</sup>	HUF 0
HUF withdrawal at cash desk <sup>3</sup>	0.76%, min. HUF 871
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk <sup>2</sup>	further 0.51% <sup>12</sup>
Crediting HUF transfer	0.10% <b>Campaign:</b> 0.0% June 30, 2018.
<b>HUF payment order / transfer order intrabank</b>	
– presented at branch <sup>2</sup>	0.20%, max. EUR 104.2
– e-bank <sup>2</sup>	0.10%, max. EUR 104.2
<b>Forward dated HUF payment order interbank (domestic)</b>	
– presented at branch <sup>2</sup>	0.20%, max. EUR 312.6
– e-bank <sup>2</sup>	0.10%, max. EUR 312.6
Collection, authority payment, warrant payment intrabank	0.30%, max. EUR 104.2
Collection, authority payment, warrant payment interbank (domestic)	0.41%, max. EUR 312.6
<b>Internal transfers between own accounts</b>	
- each channels	HUF 0
<b>Urgent HUF payment order interbank (domestic)</b>	
– presented at branch	1.53%, min. EUR 6.15
– e-bank	1.53%, min. EUR 4.1

**K&H private banking foreign currency account package**



Megnevezés	Mérték
<b>International HUF payment order (foreign) <sup>10</sup> (with SHA, BEN cost allocation)</b>	
– presented at branch <sup>2</sup>	0.20%, max. EUR 312.6
– e-bank <sup>2</sup>	0.10%, max. EUR 312.6
<ul style="list-style-type: none"> <li>• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated <sup>2,4</sup></li> <li>• to non-EU members states when BIC (SWIFT) code is indicated <sup>2,4</sup></li> </ul>	0.10%, max. EUR 312.6
<b>International HUF payment order (foreign), bearing correspondent banking costs<sup>10</sup> (OUR cost allocation)</b>	
– presented at branch <sup>2</sup>	0.30%, min. EUR 32.28
– e-bank <sup>2</sup>	0.15%, min. EUR 20.5
<ul style="list-style-type: none"> <li>• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated <sup>2,4</sup></li> <li>• to non-EU members states when BIC (SWIFT) code is indicated <sup>2,4</sup></li> </ul>	0.15%, min. EUR 15.37
<b>K&amp;H retail mobilinfo</b>	
Monthly fee <sup>6</sup>	Free of charge
Message fee <sup>7</sup>	HUF 35 / SMS message <b>Campaign:</b> HUF 0 until June 30, 2018.
<b>K&amp;H e-bank – with SMS authentication</b>	
Monthly fee <sup>6</sup>	HUF 277/ month <b>Campaign:</b> HUF 0 until June 30, 2018.
<b>K&amp;H e-bank – with mobil-token authentication</b>	
Monthly fee <sup>13</sup>	HUF 56/ month Free of charge
<b>K&amp;H e-portfolio</b>	
Monthly fee <sup>6, 15</sup>	Free of charge
<b>K&amp;H mobilbank</b>	
Monthly fee <sup>14</sup>	Free of charge
<b>Other fees related to account management</b>	
Account management fee <sup>8</sup>	EUR 1.14 / month <b>Campaign:</b> EUR 0 until June 30, 2018.
Other fees and charges are identical with “e-bank”, and “other account management related fees and charges” applicable to the K&H private banking forint account package.	

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 In the event of deposit or withdrawal of more than 150 coins per denomination, an additional fee of HUF 1/coin (after each coin included in the transaction) will be charged.

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 Only valid for payments identical to the account currency.

6 Due monthly for each calendar month or any fraction thereof. Charged once regardless of the number of accounts the service is used for. The fees quoted in HUF /EUR also mean equivalents in other currencies, converted at the K&H mid-rate in the morning, effective on the subject day.

7 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. The HUF equivalent of the payable amount will be charged by the Bank in the currency of the account at the end of the month, converted at the K&H mid-rate effective on the subject day. 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.

8 Due for each started calendar month.

9 Cross border transfer order can only be submitted in CAD, EUR, and USD.

10 FX payment order cost bearing rules and possibilities are listed in Appendix 1 point 3.5.1.

12 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.

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

14 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.

15 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.

## 2.2 Account products, no longer sold by the Bank

### 2.2.1 K&H Private Banking HUF Bank Account (account package)

The Bank has not offered this type of account package since July 1, 2014. The interest bearing conditions of the bank account are included in the Announcement on the bank accounts, deposit accounts and term deposits of private individual customers Appendix No.4., Forint interest rate announcement.

K&H Private Banking HUF Bank Account (account package)			
Description	Rates / Charges	Exchange rate	Due
Account management fee	Free of charge		
<b>HUF transactions</b>			
Cash withdrawal <sup>1,2,3</sup>	Free of charge		
One-off / forward dated payment order intrabank and interbank - presented at branch <sup>4</sup>	0.58% + HUF 340 max. HUF 11,465		at execution
Standing order intrabank and interbank (each channels) <sup>4</sup>	0.58% + HUF 340 max. HUF 11,465		at execution
Internal conversion transfer order to own account (each channels)	Free of charge	FX I sell	
Direct debiting by service providers	Free of charge		
<b>Other discounts</b>			
Annual fee for first-ordered all type main bankcard linked to the account	Free of charge		
HUF cash withdrawal with bankcard via K&H ATM	Free of charge		
Disbursement and commitment fee on overdraft facility	Free of charge		
<b>K&amp;H retail mobilinfo</b>			
Monthly fee	Free of charge		
Message fee <sup>6</sup>	HUF 18 / SMS message		at month-end
<i>Due dates and other fees and commissions are equivalent to those given for K&amp;H Retail HUF Bank Account.</i>			

### 2.2.2 K&H Private Banking FX Bank Account (account package)

The Bank has not offered this type of account package since July 1, 2014. The interest bearing conditions of the bank account are included in the Announcement on the bank accounts, deposit accounts and term deposits of private individual customers Appendix No.5., Foreign exchange interest rate announcement.

K&H Private Banking FX Bank Account (account package)			
Description	Rates / Charges	Exchange rate	Due
Account management fee	Free of charge		
<b>HUF transactions</b>			
Cash withdrawal <sup>3</sup>	0.68 % min. HUF 521 max. HUF 30,230		at execution
HUF payment transfer order (each channels)	Free of charge	FX I buy	
<b>FCY / FX transactions</b>			
Withdrawing FCY <sup>3</sup>	0,21 % min. 205 Ft max. 23 062 Ft		at execution
FX payment order (including collection) intrabank			
– presented at branch <sup>4</sup>	0.36% min. HUF 1,250 max. HUF 31,262	FX I buy / sell	at execution
– e-bank <sup>4</sup>	0.36% min. HUF 1,250 max. HUF 31,262	FX I buy / sell	at execution
• to securities client account	Free of charge		
FX and SEPA payment order (including collection) interbank (domestic and foreign)			
– presented at branch <sup>4</sup>	0.47% min. HUF 521 max. HUF 31,262	FX II buy / sell	at execution
– e-bank <sup>4</sup>	0.11% min. HUF 521 max. HUF 58,897	FX II buy / sell	at execution
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated <sup>4,5</sup>	0.11% min. HUF 208 max. HUF 23,455	FX II buy / sell	at execution
• to non-EU members states when BIC (SWIFT) code is indicated <sup>4,5</sup>			
<b>K&amp;H retail mobilinfo</b>			
Monthly fee	Free of charge		
Message fee <sup>6</sup>	HUF 18 / SMS message		at month-end
<i>Due dates and other fees and commissions are equivalent to those given for K&amp;H Retail FX Bank Account.</i>			

<sup>1</sup> Payable for every quarter commenced.

<sup>2</sup> Including payments made from the K&H Secure Reserve Deposit Account.

<sup>3</sup> In the event of deposit or withdrawal of more than 100 coins per denomination, an additional fee of HUF 1/coin is charged.

<sup>4</sup> The fee in effect on the day of execution is charged.

<sup>5</sup> 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.

<sup>6</sup> 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.

### 3 Other bank services

#### 3.1 Safe deposit box services

Upper limit of indemnification liability	Rental fee, HUF/month <sup>1</sup>			Due
	Safe deposit box size "A"	Safe deposit box size "B"	Safe deposit box size "C"	
HUF 500,000	HUF 1,032	HUF 1,127	HUF 1,248	as per the contract
HUF 1,000,000	HUF 1,561	HUF 1,657	HUF 1,753	as per the contract
HUF 2,000,000	HUF 1,945	HUF 2,111	HUF 2,233	as per the contract
HUF 5,000,000	HUF 3,242	HUF 3,362	HUF 3,481	as per the contract
HUF 10,000,000	HUF 6,484	HUF 6,725	HUF 6,989	as per the contract

If required, K&H Bank also offers safe rental agreements for amounts exceeding the above limit for indemnification liability. In such cases, irrespective of the size of the safe box, after every HUF 100,000 over the HUF 10,000,000 indemnification liability limit, an additional fee of HUF 102 + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

**Safe deposit box size:**

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

**Other expenses:** the expenses incurring when the safe key is lost shall be charged to the Lessee to HUF 10 250 + VAT and the cost of breaking up the safe deposit box (charged by external company).

**K&H safe key in deposit:** Free of charge

**Liable custody / Administration of accounts in the absence of instructions cost reimbursement:** HUF 512 + VAT / month<sup>2</sup>

**Certificate of safe deposit box:** Free of charge

#### K&H safe deposit box account

**Minimum opening amount:** as per General Terms and Conditions for safe deposit boxes (at least three months' safe rental fee)

For sight interest rates applicable to bank accounts see Appendix 4.

The due date of fees and the amount of other fees and charges equals those specified for K&H Retail Bank Accounts.

<sup>1</sup> The prices exclude VAT. Rate of VAT is 27 %.

<sup>2</sup> 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

### 3.2 Fees charged for cashier transactions

Description	Rates / charges	Due
Purchase of FCY for cash in HUF <sup>5</sup>	1.0 % <b>Campaign:</b> 0.0% until June 30, 2018.	teljesítéskor
Sale of FCY for cash in HUF	1.0 % <b>Campaign:</b> 0.0% until June 30, 2018.	teljesítéskor
Fee for the exchange of FCY notes <sup>1,7</sup>	1.00%, min. HUF 500	teljesítéskor
Exchange of HUF notes for other denominations <sup>4,7</sup>	5.0% of the nominal value of payable bank notes 10.0% of the nominal value of payable coins	teljesítéskor
Exchange of HUF coins for other denominations <sup>4,7</sup>	10.0% of the nominal value	
Prompt cash out-payment at cash desk <sup>2</sup>	1,23%, min. 6.462 Ft	teljesítéskor
Előre bejelentett forint készpénzfelvétel elmulasztása	0,10%, min. 5.212 Ft	teljesítéskor
Előre bejelentett valuta készpénzfelvétel elmulasztása	0,51%, min. 5.212 Ft	teljesítéskor
Diszázsio <sup>3</sup>	25,0%	teljesítéskor

<sup>1</sup> Also when cashing a partial amount.

<sup>2</sup> Applicable to prompt cash withdrawals above the limit displayed in cash desk windows or withdrawals prior to the requested date, provided the required cash is readily available. The fee shall be payable for the entire amount paid out, in addition to the cash withdrawal fee.

<sup>3</sup> Deducted on in-payment of soiled, damaged or incomplete FCY coins and banknotes under withdrawal from circulation.

<sup>4</sup> In addition to genuine HUF banknotes fit for circulation, the Bank will exchange - for HUF banknotes or HUF coins of any other denomination - damaged, incomplete and contaminated HUF banknotes and coins that are difficult to recognize, unless it cannot be established upon their acceptance whether they represent some value. In that latter case, the Bank will accept such HUF banknotes and coins for subsequent settlement.

<sup>6</sup> Calculated on the basis of the notified amount for the amount of failed cash withdrawing by the Account Holder.

<sup>7</sup> The denomination exchange service is provided to clients holding a bank account with or using any other banking product or service by K&H Bank, except upon the partial exchange of a foreign currency amount. To exchange old version 20.000 HUF banknotes for new version 20.000 HUF banknotes the Bank does not require to keep a bank account or to have any other banking product or service at the Bank.

### 3.3 Services

#### 3.3.1 K&H retail mobilinfo

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

Optional automatic messages available:	
Banking information available automatically	Timing of Bank's messages
Daily closing balance for yesterday	- 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; - From 7 a.m. to 10 a.m. on the following banking day when crediting transfers received during overnight processing between business hours.
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; - From 7 a.m. to 10 a.m. on the following banking day in the event of debiting payment orders initiated during overnight processing between business hours.
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 day's closing balance 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.

**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.**

### 3.3.2 K&H retail e-bank service

This service is available with:

*K&H e-bank – with SMS authentication)*

K&H retail HUF and FX bank accounts

The service extends to:

*K&H e-bank – with mobil-token or SMS authentication*

- K&H retail HUF and FX bank accounts and all bankcards available therewith
- K&H Seasons Savings Accounts
- K&H planner savings account
- K&H credit cards
- K&H retail mobilinfo
- K&H trambulin bank accounts (above 14 years of age) and all bankcards available therewith
- K&H trambulin savings deposit accounts (above 14 years of age)
- K&H trambulin mobilinfo
- K&H current account overdraft
- K&H cash loan

Internet address:

*K&H e-bank – with mobil-token or SMS authentication*

e-bank.khb.hu/lakossag

Parameters of the equipment required for using the service:

recommended minimum configuration:	Minimum configuration as recommended in the case of the systems listed under Operating Systems: PS2 keyboard 1 free RS-232 or USB port
operating systems:	Windows OS - Windows 7, Windows 8, Windows 10
browsers:	Internet Explorer 9.0* or more advanced versions Mozilla Firefox 47 or more advanced versions Google Chrome 42 or more advanced versions You can find the supported browsers list on the website <a href="https://ebank.khb.hu">https://ebank.khb.hu</a> .

The service with SMS authentication is available through the following countries phone numbers:

Hungary (36), Greece (30), Netherlands (31), Belgium (32), France (33), Spain (34), Portugal (351), Luxembourg (352), Ireland (353), Malta (356), Cyprus (357), Bulgaria (359), Ukraine (380), Serbia (381), Croatia (385), Slovenia (386), Italy (39), Romania (40), Switzerland (41), Czech-Republic (420), Slovakia (421), Austria (43), United Kingdom (44), Poland (48), Germany (49).

\*As of April 8, 2014, support and updates for Windows XP and Internet Explorer 8 browser are no longer available by Microsoft. We recommend that you upgrade your current PC and always use the latest browser version.

**Services<sup>1</sup>:**

- 1. Accounts, bank cards**
  - Account data
  - Account history
  - Statements, notifications
  - Card management
    - card activation
    - modify limit
    - internet security code
    - replace PIN code
    - transaction history
    - Apply for new main card
- 2. Payment, deposit<sup>2, 3, 4</sup>**
  - HUF payment<sup>3</sup>
  - Yellow postal cheque payment
  - FX payment
  - Regular payment
  - Authorisation for direct debit
  - Mobile phone top-up
- 3. Managing orders**
  - Orders to be signed
  - Pending orders
  - Direct debit orders
  - Executed orders
  - Failed transactions
  - Regular orders
- 4. Deposits**
  - Deposit list (fix new term deposit, modification, instant early withdrawal)
  - Fix term deposit
- 5. Investments<sup>5</sup>**
  - Investment balance
    - Sell investment units
    - Switch investment units
    - Sell at stock exchange
    - Sell government bonds
  - Buy investment units
  - Standing order to purchase investment units
  - Buy at stock exchange
  - Buy government bonds
  - HUF transfer
  - FX transfer
  - Account history
- 6. Credit cards**
- 7. Insurance**
- 8. Administration**
  - Set the default client
  - Account settings
  - Change password<sup>5</sup>
  - Enable sms login
  - Contact details
  - Partners
  - Account statement provision
  - K&H mobilinfo
  - K&H credit card mobilinfo
  - K&H mobilinfo SMS history
  - K&H mobilbank
  - Manage authentication tools
  - Earlier mobile topups
- 9. Contracting by electronic way on the basis of a personal offer**
- 10. Credit application and electronic contracting based on personal offer, with access to related electronic documentation**

<sup>1</sup> According to the description of the various menu items available in e-bank. Detailed description of how to use functions is contained in the User Manual.

<sup>2</sup> In case you log in using an identification code received in a short text message, transfer orders between own accounts shall be submitted without limit, other transfer orders up to the limit of HUF 10,000,000 per calendar day.

<sup>3</sup> In case you log in using mobil-token authentication, transfer orders shall be submitted without limit.

<sup>4</sup> Types of payment orders accepted by the Bank: one-off / forward date payment orders; standing - fix amount payment orders (monthly, quarterly, semi-annually, annually); regular - balance dependant payment orders (daily, monthly, quarterly, semi-annually, annually). The Bank cannot accept transfer orders in Romanian leu (RON), Turkish lira (TRY), Russian rubel (RUB) and Chinese yuan (CNY).

<sup>5</sup> Securities and securities account related transactional fees can be found in the Announcement on investment services and securities dealing of private individuals customers and corporate clients.

<sup>6</sup> Users are obliged to modify their password every 90 days.



### 3.3.3 K&H mobilbank service

**The service extends to:**

*K&H mobilbank*

- K&H retail HUF and FX bank accounts and all bankcards available therewith
- K&H Seasons Savings Accounts
- K&H planner savings account
- K&H credit cards
- K&H trambulín bank accounts (above 14 years of age) and all bankcards available therewith
- K&H trambulín savings deposit accounts (above 14 years of age)

**Internet address:**

*K&H mobilbank*

- The service is available with K&H e-bank access no further request is needed.
- Application download and install: App Store or Google Play
- Activation: once the mobilbank application is downloaded it can be activated using one of the following credentials: username and password, or K&H eID and ePIN, or can be activated via e-bank in the "settings/manage authentication tools".
- Usage of the application: it can be used as mobil banking application, and/or as mobil-token authentication tool to log in and sign transaction in e-bank. The related fee depends on the usage.

**Parameters of the device required for using the service:**

operating systems:	minimum: iOS 7.0, android 4.2
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**Parameters of the device required for fingerprint authentication:**

Fingerprint authentication method is available	iPhone 5S + Fingerprint authentication method is available for TouchID-enabled Android phones with 6.0 or higher operation system
------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------

**Device parameters required for the mobile wallet function in K&H mobilbank:**

- operating system of the mobile phone: minimum Android 4.4
- other functionalities required: support for NFC (Near Field Communication)

**Services:**

Public functions:

- branch and ATM search
- contact
- settings
- customer feedback

Account and transaction

- account information
- account history
- domestic HUF payment orders without conversion<sup>1</sup>
- mobile balance top-up
- foreign currency transfer between own accounts
- postal cheque payment and postal cash payment order (white/yellow postal payment order)
- manage standing orders
- manage financial and administrative order
- manage partners

Bankcard, credit card

- bankcard and credit card information
- card limit
- credit card repayment
- digitalisation of physical bank card <sup>2</sup>
- security settings: authorise/ban fast payment, modify wallet PIN code <sup>2</sup>
- payment with a digital bank card on physical POS terminals using a mobile phone <sup>3</sup>
- transaction history: listing of the transactions initiated with the mobile phone
- selection of the default bankcard (for fast payment)
- cancellation of digital bankcard
- topping up the payment function

<sup>1</sup> In K&H mobilbank, transfer orders can be given in a maximum amount of 10.000.000 HUF.

<sup>2</sup> This function is only available when connected to the Internet.

<sup>3</sup> In offline mode (when no Internet connection is available) at least 10 and up to 15 purchase transactions can be performed consecutively with any one digital bankcard. The mobile wallet sends notification when the number of remaining offline payment transactions drops below three. Once the offline payment transition limit has been exhausted, you have to connect to the Internet in order to top it up; until then, you may not make purchases with the digital card.

### 3.3.4 K&H e-portfolio service

**The service extends to:**

*K&H e-bank - with mobil - token or SMS authentication*

K&H retail HUF and FX bank accounts  
K&H savings accounts  
Life-savings insurances contracted in K&H branch network  
Investment portfolio at K&H Bank

**The service extends to:**

*K&H e-portfolio*

No additional request or contract required to use the service, it is automatically accessible via K&H e-bank in case the client fills in the data transfer declaration between K&H Bank and K&H Insurance at the first login, thus gives consent to the data transfer. After filling in the declaration (thus giving the consent) the K&H e-portfolio service will automatically appear in the K&H e-bank and will be active until the client withdraws the data transfer consent.

**Internet address:**

*K&H e-bank - with mobil - token or SMS authentication*

kh.hu/ebank  
see further parameter requirements under 3.3.2

### 3.3.5 K&H Premium Family Service

**Preconditions of eligibility for the K&H Premium Family Service**

Children and grandchildren (hereinafter: Premium Family Client) of Clients eligible for private banking services (hereinafter: Private Banking Client) are eligible for the premium services and preferences without any verification of the eligibility criteria stipulated in the Announcement for the bank accounts, deposits, cash transactions, bankcards and investments of premium banking clients. No more than 5 Premium Family Clients per Private Banking Client are entitled to use the K&H Premium Family Service. The Bank may check the existence of the family relationship at any time. For the use of K&H Premium Family Service the Private Banking Client is required to fill in a Gift Card with the data of Premium Family Client.

## 4 Sequence of reception and execution customer orders

Terms applicable to the reception and execution of 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.

Debit orders will be effected only when sufficient cover is available in the account. Funds may be paid in HUF accounts to provide cover for intra-Bank HUF payment orders and HUF payment orders by way of GIRO overnight settlement until 6 p.m. on the day of debiting the account, or until the deadline of submission if the HUF transfer is effected via the GIRO Multiple Intraday Settlements Process.

After the deadline for submission, the Bank only acknowledges receipt of any HUF payment order (as specified in Section 4.1.1), i.e. it only stores and keeps them without processing them, until the opening of the next banking day, i.e. 5.45 a.m.

In case of foreign currency, transfers the coverage – and the transfer fee stipulated in the Announcement – must be provide at the time of submitting the order. In case of a foreign currency transfer with conversion, the available balance required for the transaction and the related fee are checked upon the start of processing, at the foreign currency mid-rate I of day T. If the available account balance is insufficient, the transaction order will be rejected even if the balance calculated at the foreign currency rate II is sufficient.

Conditions of payment order modification and cancellation see in the Announcement on the bank accounts, deposit accounts, term deposits and cash transactions of private individual customers Appendix No.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

Order submitted (hour, minute)	During the business hours of the bank branch	K&H e-bank and K&H mobilbank	Received / Debited to the Client's account	Credited to the Beneficiary's account
	hand over personally	24 hours every day		
<b>Intrabank</b> book transfers and transfers	16:00	18:00	T day <sup>1</sup>	
<b>one-off transfer</b> via the GIRO <b>Multiple</b> Intraday Settlement Process	16:00	16:30	T day <sup>1</sup>	
<b>standing orders</b> via the GIRO <b>Multiple</b> Intraday Settlement Process	On the due date as per the frequency specified in the standing order		É day	
<b>transfer via the VIBER</b> <b>system</b> of domestic payments	<b>hand over personally</b> <b>from Monday to Thursday:</b> 15:30 <b>on Friday:</b> 14:30	-	T day <sup>1</sup> (within 2 hours of the received)	
<b>Intrabank collection order,</b> <b>authority payment, warrant</b> <b>payment</b> <sup>2</sup>	-	-	T day <sup>1</sup>	
<b>collection order, authority</b> <b>payment, warrant payment</b> <b>via the GIRO Overnight</b> <b>Settlement Process</b> <sup>2</sup>	-	-	T day <sup>1</sup>	T+1 day <sup>1</sup>

<sup>1</sup> Orders submitted after the deadline +1 day

<sup>2</sup> 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.

#### 4.1.1.1 Amounts credited - transfers

Type of amounts credited	Credited to the Bank's account	Credited to the Beneficiary's account
Transfers via the <b>GIRO Overnight</b> Settlement Process	The account of K&H Bank with the National Bank of Hungary is credited and K&H Bank is notified of that fact by GIRO – <b>T Day</b>	<b>T day</b> , immediately after processing the GIRO notification
Transfers via the <b>GIRO Multiple</b> Intraday Settlements Process (in 10 settlement cycles during the business hours of K&H Bank )		
Transfer via the <b>VIBER system</b> of domestic payments	Credited to the Bank's account held with the NBH, which notifies the Bank of this - <b>T day</b>	<b>T Day</b> , within 2 hours of the receipt of the notification of the NBH

#### 4.1.1.2 Depositing cash, cash withdrawal

Order submitted	Received	Order processed (credited, debited to the Client's account)
During cash desk opening hours		T day
Depositing cash, cash withdrawal		T day

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

#### 4.2.1 Amounts debited – intrabank book transfers and transfers

Order submitted (hour, minute)	hand over personally during the business hours of the bank branch	K&H e-bank	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
		24 hours every day			
<b>Intrabank book transfers and transfers</b>	10:00	16:00		T day* <sup>1</sup>	FX I
<b>to securities client account</b> without conversion	during the business hours of the bank branch	17:00		T day* <sup>1</sup>	-
Interbank <b>domestic HUF transfer</b> or <b>to a non-K&amp;H account</b> (within/outside EEA)	-	14:00	T day <sup>1</sup>	T+1 day** <sup>1</sup>	FX II
	10:00	-	T day <sup>1</sup>	T+2 day** <sup>1</sup>	FX II
<b>Urgent transfer</b>	10:00	14:00		T day** <sup>1</sup>	FX I

<sup>1</sup> Orders submitted after the deadline +1 day

#### 4.2.1.1 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
In EEA or in non-EEA currency	T day <sup>1</sup>	É day	the FX I exchange rate in force on the day the item is processed

<sup>1</sup> Orders submitted after the deadline +1 day

#### 4.2.1.2 Depositing cash, cash withdrawal

Order submitted	Received	Order processed (credited, debited to the Client's account)	With conversion (exchange rate)
During cash desk opening hours			
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

### 4.3.1.1 Orders given in person at a branch-office

Description of order	Order submitted	Received	Order processed
Direct debit order submission, modification, termination	during branch opening hours until 2 p.m.	T day <sup>1</sup>	T+4 day <sup>1</sup>
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 <sup>1</sup>	T+9 day <sup>1</sup>
Giving a letter of authorisation for collection; modification or cancellation thereof	during branch opening hours until 3 p.m.	T day <sup>1</sup>	T+5 day <sup>1</sup>
Standing order submission	during branch opening hours	T day <sup>2</sup>	
Standing order modification, termination	during branch opening hours	É-1 day <sup>2</sup>	
Transaction order related to deposit accounts and deposit management	during branch opening hours	T day <sup>1</sup>	

<sup>1</sup> Orders submitted after the deadline +1 day

<sup>2</sup> 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.

### 4.3.1.2 Orders given through K&H e-bank and K&H mobilbank

Description of order	Order submitted	Received	Order processed
Direct debit order submission, modification, termination	24 hours every day T-day until 5 p.m.	T day <sup>1</sup>	T+1 day <sup>1</sup>
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 <sup>1,2</sup>	
Standing order modification, termination	24 hours every day T-day until 5 p.m.	É-1 day <sup>2</sup>	

<sup>1</sup> Orders submitted after the deadline +1 day

<sup>2</sup> 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.

## 4.4 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 rate
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"

## 5 Bankcard conditions

The other fees of the debit bankcards are contained in the Announcements 'Debit bankcard announcement for private individual customers'.

### 5.1 K&H Visa Gold debit bankcard conditions, K&H Visa Gold contactless debit card

	K&H Visa Gold bankcard conditions <sup>8</sup>	K&H Visa Gold contactless debit card <sup>8</sup>
	not available product	not available product
<b>Interest and fees related to bank accounts used as underlying accounts for bankcard use will be charged according to the prevailing Announcement pertaining to the bank accounts, deposit accounts, term deposits and teller transactions of natural persons.</b>		
The first eight digits of the card number	4644 9825	4644 9828
<b>Bankcard fees and charges</b>		
Annual bankcard fee	HUF 20,848	
Co-card fee <sup>1</sup>	HUF 20,848	
Card stopping fee <sup>2</sup>	free of charge	
Card replacement fee	Free of charge	
PIN modification fee <sup>3</sup>	HUF 102 / occasion	
PIN reprint fee <sup>3</sup>	HUF 551 / occasion	
Card mailing fee <sup>7</sup>	Free of charge	
Card storing by the bank (receiving bankcard in branch) <sup>6</sup>	HUF 1,135	
PIN storing by the bank (receiving PIN in branch) <sup>6</sup>	HUF 551 <b>Campaign:</b> free of charge until June 30, 2018.	
Urgency fee of bankcard production	Service not available	
<b>Purchase</b>		
Abroad and in Hungary	Free of charge	
<b>Cash withdrawal charges</b>		
Abroad (from ATM, at branches and post office)	1.23% + HUF 1,717	
In Hungary from K&H ATM (HUF)	Free of charge	
In Hungary from K&H branch	0.83% + HUF 653	
In Hungary from other bank's ATM	0.35% + HUF 686	
At other banks' branches, post office	0.51% + HUF 817	
<b>Other service charges on bankcards</b>		
Balance inquiry fee	HUF 82	
Emergency card replacement charge abroad	Free of charge	
Emergency cash withdrawal charge abroad	Free of charge	
Cancellation fee of emergency services abroad	Free of charge	
Built in travel insurance <sup>4</sup>	Free of charge	
Optional travel insurance	Service not available!	
K&H premium assistance <sup>10</sup>	HUF 0	
Cash deposit charge through K&H ATM <sup>9</sup>	0,2% + HUF 52 <b>Campaign:</b> free of charge until June 30, 2018.	
<b>Limits of bankcard use</b>		
Max. no. of ATM cash withdrawals (ATM and POS)	5 transaction /day	
Max. no. of purchase	99 transaction /day	
Max. no. of banknotes in the case of K&H ATM cash withdrawal	50 banknotes / transaction	
Max. no. of banknotes in the case of K&H ATM deposit	200 banknotes / transaction	
Total amount of ATM and POS cash withdrawals (standard setting) <sup>5,11</sup>	200 000 HUF/day	
Maximum amount of cash withdrawals (via ATM and POS) <sup>5,11</sup>	500 000 HUF/day	
Total amount of purchase (standard setting) <sup>5</sup>	500 000 HUF/day	
Total amount of Card Not Present transactions (basic setting) <sup>5</sup>	500 000 HUF/day	
Maximum amount of purchases <sup>5</sup>	Available balance of bank account	
Single contactless transaction limit <sup>12</sup>	not available limit type	Domestic: HUF 5000 Abroad: EUR 20-25 (an amount in the country's national

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		currency equal to a certain EUR amount)
Cumulative contactless transaction limit <sup>12</sup>	not available limit type	Domestic: HUF 45 000 / Abroad: 3 pieces transaction
Validity of bankcards	3 year	4 year

1. In case of any bankcards to an account max. 1 main card and 9 co-cards may be issued the Bank.
2. After a card has been stopped, the Bank will be provided at the Account Holder's request starts a process to replace the card and to forward a new one. The Bank forwards replacement cards to cardholders by following the process for mailing stopped cards. If no replacement card is issued for such card, the bank card agreement ceases to exist on the expiry date of the card stopped.
3. The PIN is the same as the original PIN issued with the bankcard, except after PIN modification. In case of PIN modification the PIN envelope will contain the last modification.
4. This insurance will be valid for all countries of the world except for Hungary or – in the case of an insured foreign citizen – the country of permanent residence, if the period of one journey may not exceed 30 days. Insurance coverage starts following the day of bankcard issuing. Details of the insurance service are in terms and conditions of the assistance and insurance.
5. Accountholder may request a different daily limit amount suitable for their specific needs, according to the available maximum limits. The daily and not Present (CNP) limit is part of the daily purchase limit, so the maximum limit is identical with the daily purchase limit:
  - For bankcards that are issued before the introduction of the 3D Security Code service, the CNP transactions will continue to be limited by the current daily purchase limit set for the given bankcard until the daily CNP limit is modified during registration for the 3D Secure Code service.
  - For bankcards that are issued at or after the introduction of the 3D Security Code service, the CNP transactions will be limited by the product defaulted daily CNP limit.
6. Bankcards and/or PIN code envelopes available during opening hours of branches' cash desks.
7. Card mailing fee in case of Hungarian address.
8. Consider to the amount limits, the Bank personalization the bankcard according to the cardholder's identification document.
9. The list of the K&H ATMs which suitable for cash deposit is available on the Bank's webpage. The deposit is suitable for following denominations: HUF 1,000, HUF 2,000, HUF 5,000, HUF 10,000, HUF 20,000. HUF cash deposits made at K&H ATMs before 6:00 p.m. on banking days will be executed by the Bank with a same-day value date, while those made after 6:00 p.m. will be executed with a value date of the first banking day following the deposit date.
10. Details of the K&H premium assistance are in terms and conditions of the "K&H premium assistance conditions".
11. The card acceptance financial institution may limit the value and frequency of cash withdrawals conducted using a bankcard, irrespectively of the daily limit set.
12. Limit type outside of the daily purchase limit, the extent of which cannot be changed by the customer. The operating principle of the limit is contained in chapter "Contactless payment – General information" of this announcement.



## 5.2 K&H World MasterCard plus contactless credit card and K&H World MasterCard plus credit card

The other fees of the bank cards are contained in the Announcements 'Credit bankcard announcement for private individual customers'.

	K&H World MasterCard plus credit card <sup>18, 23, 25, 35</sup>	K&H World MasterCard plus contactless credit card <sup>18, 23, 25, 35</sup>
	not available product	available product
The first eight digits of the card number	5362 4725	5362 4728
<b>Account-related interest and charges</b>		
Monthly credit interest rate <sup>1</sup>	2,61 %, 2,59 <sup>27</sup> , 1,31 % <sup>29</sup>	
Monthly interest on the overdrawn after termination <sup>31</sup>	0,5 %	
Sight deposit rate	0 %	
Minimum repayment amount <sup>2</sup>	5 %	
Past due fee <sup>3, 15</sup>	HUF 3,194	
Overlimit fee <sup>4, 15</sup>	HUF 3,194	
Grace period <sup>5</sup>	15 calendar days	
APR (annual percentage rate) <sup>19</sup>	39,93% / 39,6 % <sup>27</sup>	
Available settlement periods <sup>6</sup>	5th, 15th or 25th day of the month	
Credit card deposit in Branch with credit card	Same as cash deposit fee <sup>21</sup>	
Credit card deposit in Branch without credit card	Cash deposit fee <sup>21</sup> + HUF 500	
Credit card deposit by postal check in post office <sup>14, 15</sup>	HUF 200	
Automatic repayment (direct debit) fee for the minimum repayment amount	free of charge	
Automatic repayment (direct debit) fee for the total outstanding credit <sup>30</sup>	0,51 %, min. HUF 307	
<b>Card-related fees and charges<sup>15</sup></b>		
Annual bankcard fee	HUF 10,250	
Co-card fee <sup>7</sup>	HUF 10,250	
Card stopping fee <sup>8</sup>	free of charge	
Card replacement fee	HUF 1,025	
PIN modification fee <sup>9</sup>	HUF 102 / occasion	
PIN reprint fee <sup>9</sup>	HUF 512 / occasion	
Card mailing fee <sup>22</sup>	HUF 0	
Card storing by the bank (receiving bankcard in branch) <sup>20</sup>	HUF 1,025	
PIN storing by the bank (receiving PIN in branch) <sup>20</sup>	HUF 512 <b>campaign:</b> free of charge until June 30, 2018.	
Urgency fee of bankcard production	Service not available	
<b>Purchase</b>		
Abroad and in Hungary	Free of charge	
<b>Cash withdrawal charges<sup>10, 15</sup></b>		
Abroad	1.07 % + HUF 1,101	
In Hungary	3.3 %, but minimum HUF 823	
Transaction cost <sup>32</sup>	0,6 %	
<b>Other service charges on bankcards<sup>15</sup></b>		
Balance inquiry fee	HUF 51	
Emergency card replacement charge abroad	HUF 60,000	
Emergency cash withdrawal charge abroad	HUF 40,000	
Cancellation fee of emergency services abroad	HUF 10,000	
Built in travel insurance <sup>11</sup>	HUF 0	
Optional travel insurance	Service not available!	
Home assistance service <sup>24</sup>	HUF 0	
Car assistance service <sup>24</sup>	HUF 0	
Cash deposit charge through K&H ATM	Service not available!	
Monthly fee and SMS fee of credit card Mobilinfo service <sup>16</sup>	Included in the conditions of credit card Mobilinfo service	
Branch statement storage <sup>12</sup>	Service not available!	
Credit card Payment Protection Insurance <sup>26</sup>	0.86%	

<b>Limits of bankcard use</b>	
Maximum number of cash withdrawals (ATM and POS)	5 transactions/day
Max. no. of purchase	99 transactions/day
Max. no. of banknotes in the case of K&H ATM cash withdrawal	50 banknotes / transaction
Total amount of ATM and POS cash withdrawals (standard setting) <sup>13</sup>	200,000 HUF/day
Maximum amount of cash withdrawals (via ATM and POS) <sup>13</sup>	500,000 HUF/day
Total amount of purchase (standard setting) <sup>13</sup>	300,000 HUF/day
Total amount of Card Not Present transactions (basic setting) <sup>13</sup>	300,000 HUF/day
Maximum amount of purchases <sup>13</sup>	Available balance of credit card account
Single contactless transaction limit for <b>contactless</b> credit card <sup>28</sup>	Domestic: HUF 5000 Abroad: EUR 20-25 (an amount in the country's national currency equal to a certain EUR amount)
Cumulative contactless transaction limit for <b>contactless</b> credit card <sup>28</sup>	Domestic: HUF 15000 / Abroad: 3 pieces transaction
Daily mobil wallet limit (basic setting) <sup>13</sup>	The limit is identical with the daily purchase limit of the bank card at the time of digitalisation.
Cumulative mobil wallet limit (by mobildevice) <sup>33</sup>	Domestic: HUF 45000 / Abroad: 5 pieces transaction
Validity of bankcards	4 year / 37 month <sup>34</sup>
Available credit line (depending income) <sup>17</sup>	HUF 340,000 – 1,500,000

1. Calculation is based on the utilized part of the credit line, and is performed on a daily basis.
2. The minimum repayment amount includes:
  - the minimum repayment amount calculated for the credit line portion used in the given settlement period, and
  - the minimum repayment amounts unpaid in the previous periods.
 If, based on the used portion of the credit line, the minimum repayment amount is below HUF 1 000, then the Account-holder will have no minimum repayment obligation for the given due date, i.e. no default fee will be charged if the minimum repayment amount remains unpaid.
3. A past due fee is charged for a default in payment, to be paid in case the repayment instalment of the Account-holder is not credited to the credit card account by the due date. When placing deposits, especially via postal transfers, please always consider the run-through time of the given form of deposit.
4. Over limit fee to be paid on each occasion of a credit line excess. In case of overdrawn credit line the credit card account will be blocked until the arrears paid. This restriction is automatically being released as soon as the deposit of the due amount is booked on the account, then the credit card can be used from the day after.
5. The grace period (15 calendar days) after the settlement period whose last day is the due date. If the debt is settled in full by the due date, the Bank will not charge any interest on the purchase and purchase type <sup>15</sup> transactions of the given settlement period.
6. If the account statement date is a banking holiday, the settlement date shall be equivalent to the first banking day following the given account statement date. The settlement period chosen cannot be amended!
7. Maximum 1 physical main card and 4 physical co-cards may be issued for an account; the first applied card must be main card. The type of co-card and main card can be different. If the type of main card and co-card is different and the conditions connected to the products are not the same, so the higher application requirements must be met. Several digital bankcard can be linked to one physical bank card for each mobile device.
8. In case of physical card: After a card has been stopped, the Bank will be provided at the Account Holder's request starts a process to replace the card and to forward a new one. The Bank forwards replacement cards to cardholders by following the process for mailing stopped cards. If no replacement card is issued for such card, the bank card agreement ceases to exist on the expiry date of the card stopped.
9. The new PIN code will be identical with the old one, except after PIN modification. In case of PIN modification the PIN envelope will contain the last modification.
10. Interest will be charged immediately on any cash amount withdrawn with the credit card!
11. This insurance will be valid for all countries of the world except for Hungary or – in the case of an insured foreign citizen – the country of permanent residence, if the period of one journey may not exceed 30 days. Insurance coverage starts from 0:00 hours (CET) on the day following the day of bankcard activation. Details of the insurance service are in terms and conditions of the assistance and insurance.
12. Branch statement storage is only available for credit card account holders having a branch P.O. Box at K&H.
13. Accountholder may request a different daily limit amount suitable for their specific needs, according to the available maximum limits. The daily and not Present (CNP) limit the daily mobil wallet limit is part of the daily purchase limit, so the maximum limit is identical with the daily purchase limit.
  - For bankcards that are issued before the introduction of the 3D Security Code service, the CNP transactions will continue to be limited by the current daily purchase limit set for the given bankcard until the daily CNP limit is modified during registration for the 3D Secure Code service.
  - For bankcards that are issued at or after the introduction of the 3D Security Code service, the CNP transactions will be limited by the product defaulted daily CNP limit.
14. Fee charged for the payment of an instalment via a postal payment voucher.
15. From the perspective of interest this fee qualifies as a purchase type transaction.
16. Fee charged once a month, upon closing the credit card account cycle (when a statement is prepared).
17. The available credit line will be finalised in the Bank's rating process as follows.
18. We will credit 3% of the amount spent on purchases at gasoline stations (up to 1 500 HUF) and 2% of the amount spent on purchase at grocery stores (up to 2000 HUF), for each credit card used for purchases in a given settlement cycle, provided that the credit card account is active on the day of statement generation. The amount will be credited on the day the statement is generated, and will be based on the booking date rather than the transaction date. A credit card account is not deemed active if its usage is restricted due to non-payment of the minimum repayment amount, or if the credit card agreement is terminated and the account is closed. The amount credited will appear on the credit card account statement under the title code 'refund'.
19. APR has been identified taking into account current circumstances and in compliance with effective legislation and it can be modified if circumstances change. The value of APR will not reflect the interest risk of a loan. Settlement period is a month.
20. Bankcards and/or PIN code envelopes available during opening hours of branches' cash desks.
21. Same as HUF cash deposit fee in Announcement on the bank accounts, deposit accounts and term deposits of private individual customers.
22. Card mailing fee in case of Hungarian address.
23. Consider to the amount limits, the Bank personalization the bankcard according to the cardholder's identification document.
24. The detailed conditions of the home and car assistance services are contained in the Terms and Conditions for these Insurances.
25. The details of any product-related campaign in the current "Credit Card Campaign Announcement for private individual" document contain.
26. The calculation method of PPI fee – as described in the relating Terms and Conditions – is based on the actual outstanding as stated on the account statement, multiplied with the value as shown in the Announcement, rounded to HUF (based on the rules of rounding). The fee is a subject of interest calculation and charged even if it occurs overlimit. The terms and conditions of the insurance are detailed in the "K&H Biztosító Zrt. K&H Hitelkártya törlesztési biztosítás csoportos hitelfedezeti biztosításának feltételei" document. From January 1, 2018, K&H Bank stops selling the Credit card Payment Protection Insurance.
27. The interest rate and APR only applies to new application of credit card with new credit line concluded from 1 July 2016.

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28. Limit type outside of the daily purchase limit, the extent of which cannot be changed by the customer. The operating principle of the limit is contained in chapter 'Contactless payment – General information' of this announcement.
29. The interest rate and the APR is consider to K&H World plus contactless credit requested between 27 Oktober 2017 and 17 November 2017.
30. This service can be set up only for debiting K&H bank accounts. The fee of Full Repayment will be debited on the closing day of the cycle and calculated as a part of the used limit. The service comes into effect on the first subsequent closing day of the cycle after the set up
31. Payable in addition to the monthly interest rate. The interest rate is applicable to credit card contracts concluded on and after April 2, 2015, the already existing contracts are governed by the Civil Code.
32. The transaction cost will be charged for cash withdrawals with those credit cards, the credit card contracts thereof concluded or modified by the client initiative from 13 April 2015. The transaction cost will be debited to the credit card account of the Account Holder on the first banking day following the transaction date. The Bank is entitled to modify the amount of the transaction cost in accordance with any change in amount of the transaction levy as regulated in Act CXVI of 2012 on the Financial Transaction Levy.
33. This is the limit type over and above the daily purchase limit, which cannot be modified by the client.
34. The expiration time of digital bank cards is uniformly 37 months. Digital bank cards will not be automatically renewed after the expiration date.
35. This card type can be digitalised in the mobile wallet of K&H's mobile bank. Digitalisation and all transactions performed with a digital bank card are free of charge.

## 6 Investment services

Products and services which are not indicated in this announcement, those are included in the Announcement for investment services and securities account services concerning private individuals and corporates.

### 6.1 Cost free services

<ul style="list-style-type: none"> <li>Opening accounts (securities, securities deposit account)</li> <li>Account statement</li> </ul>	<ul style="list-style-type: none"> <li>Issue of deposit certificate</li> <li>Account closing (securities, securities deposit account, Pension pre-savings account, Long-term investment accounts)</li> <li>Transfer of security incoming</li> </ul>
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### 6.2 Account management

Description	Rates / charges	Due
<b>Maintenance of securities account</b>		
Maintenance of securities account (per par value of average stock)	0.002%	at the last weekend of each quarter / at account termination
Maintenance of K&H Pension pre-savings account (per par value of average stock)	0 HUF	at the last weekend of each quarter / at account termination
Maintenance of Long-term investment accounts (per par value of average stock)	0 HUF	at the last weekend of each quarter / at account termination
<b>Statement sending</b>		
Statement sending fee*	0 HUF	at the end of the month / at account termination

\* Fee is charged in case of paper-based statement and portfolio statement.

### 6.3 Transaction fees

Description	Rates / charges	Due
<b>Securities transactions</b>		
Transfer of security outgoing	HUF 800 / type	upon placing the order
Opening a securities deposit sub-account (KELER)	HUF 1,000 / type	upon placing the order
Security blocking / release (KELER)	subject to special agreement	upon placing the order
Domestic stock exchange order*		upon placing the order
- rate-value below HUF 5 million	0.9 % min. HUF 3,000	
- rate-value between HUF 5 and HUF 10 million	0.8 % min. HUF 3,000	
- rate-value above HUF 10 million	0.6 % min. HUF 3,000	
Home securities auction order	0.2 % min. HUF 8,000	upon placing the order
Home securities distribution on the secondary market	Free of charge	
Due dates and other fees and commissions are equivalent to those given for 'Investment and securities transactions'.		

\* Stock exchange order can only be placed as limit type order, modification of these orders = cancellation of the previous order and placing a new one.

Stock exchange order can be executed in parts.

In case of stock exchange sell order the follow stock leading out can be chosen:

- FIFO: First In First Out
- LIFO: Last In First Out
- HIFO: High In First Out
- LOFO: Low In First Out

## 6.4 Investment fund for Private Banking customers

Fund	Exchange of issue	Type of order	Buy commission/Due	Repurchase commission/Due
K&H privátbanki exkluzív lendület	HUF	T+3	0 HUF / upon placing the order	0 HUF / at execution
K&H privátbanki exkluzív komfort	HUF	T+3	0 HUF / upon placing the order	0 HUF / at execution

### 6.4.1 Distribution hours for subscription investment funds for Private Banking customers

Currently not available any Funds	Subscription period	Distribution hours
Currently not available any Funds		

The first day of the validity of subscription given beyond distribution hours shall be the first subscription day after the subscription is given. The standard for closing time of distributing hours is in alignment with the closing time of the securities account system, therefore accepting subscription is done automatically.

### 6.4.2 Distribution hours for investment funds for Private Banking customers

Fund	Distribution hours
K&H privátbanki exkluzív lendület alapok nyíltvégű alapja	Monday – Friday 8 am – 3 pm
K&H privátbanki exkluzív komfort alapok nyíltvégű alapja	Monday – Friday 8 am – 3 pm

The first day of the validity of orders given beyond trading hours shall be the first trading day after the order is given. The standard for closing time of distributing hours is in alignment with the closing time of the securities account system, therefore accepting orders is done automatically.

## 6.5 Other funds

Fund	Exchange of issue	Type of order	Buy commission/Due Branch or e-bank	Repurchase commission/Due Branch or e-bank
<b>Money market and bond funds</b>				
K&H forint pénzpiaci HU0000702329	HUF	T	Free of charge	HUF 300 or HUF 150 / at execution
K&H euró pénzpiaci HU0000704127	EUR	T	Free of charge	EUR 1 or EUR 0,5 / at execution
K&H tőkevédett dollár pénzpiaci HU0000705223	USD	T	Free of charge	USD 1,2 or USD 0,6 / at execution
K&H aranykosár HU0000702337	HUF	T+2	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H kötvény HU0000702345	HUF	T+2	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H állampapír HU0000712872	HUF	T+2	HUF 400 or HUF 200 / upon placing the order	HUF 400 or HUF 200 / at execution
<b>Shares and commodity funds</b>				
K&H navigátor indexkövető HU0000702352	HUF	T+2	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H közép-európai részvény HU0000702915	HUF	T+2	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H ingatlanpiaci részvény HU0000702287	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H unió HU0000702360	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H unió EUR HU0000708342	EUR	T+3	EUR 2 or EUR 1 / upon placing the order	EUR 2 or EUR 1 / at execution
K&H ázsia HU0000704432	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H öko HU0000705645	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H feltörekvő piaci HU0000707328	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution

**Announcement on the bank accounts, deposit, cash transactions, bankcards and investments of PRIVATE BANKING CUSTOMER**
**Effective as of 20.07.2018**

K&H amerika HUF HU0000701982	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H amerika USD HU0000717210	USD	T+3	USD 2.5 or USD 1.25 / upon placing the order	USD 2.5 or USD 1.25 / at execution
K&H nyersanyag HU0000708078	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H nyersanyag USD HU0000708060	USD	T+3	USD 2.5 or USD 1.25 / upon placing the order	USD 2.5 or USD 1.25 / at execution
<b>Select and other funds</b>				
K&H válogatott 1 HU0000703400	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H válogatott 2 HU0000703418	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H válogatott 3 HU0000703426	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H válogatott 4 HU0000703434	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution
K&H változó portfólió - december HU0000705967	HUF	T+4	HUF 500 or HUF 250 / upon placing the order	Free of charge
K&H nemzetközi vegyes alap EUR HU0000709175	EUR	T+3	EUR 2 or EUR 1 / upon placing the order	EUR 2 or EUR 1 / at execution
K&H nemzetközi vegyes alap USD HU0000718002	USD	T+3	USD 2.5 or USD 1.25 / upon placing the order	USD 2.5 or USD 1.25 / at execution
K&H megtakarítási cél - június HU0000711452	HUF	T+4	HUF 500 or HUF 250 / upon placing the order	Free of charge
K&H megtakarítási cél-február HU0000712013	HUF	T+4	HUF 500 or HUF 250 / upon placing the order	Free of charge
K&H változó portfólió – augusztus HU0000712476	HUF	T+4	HUF 500 or HUF 250 / upon placing the order	Free of charge
K&H megtakarítási cél – október HU0000712823	HUF	T+4	HUF 500 or HUF 250 / upon placing the order	Free of charge
K&H változó portfólió – április HU0000713524	HUF	T+4	HUF 500 or HUF 250 / upon placing the order	Free of charge
K&H euró megtakarítási cél – április HU0000713532	EUR	T+4	EUR 2 or EUR 1 / upon placing the order	Free of charge
K&H euró változó portfólió – október HU0000715404	EUR	T+4	2 EUR or 1 EUR/ upon placing the order	Free of charge
K&H dollár megtakarítási cél – augusztus HU0000715396	USD	T+4	2,5 USD or 1,25 USD/ upon placing the order	Free of charge
K&H szikra abszolút hozamú HU0000713979	HUF	T+3	HUF 500 or HUF 250 / upon placing the order	HUF 500 or HUF 250 / at execution

## 6.6 Advance payment

Funds are listed in the section 6.3 could be paid by the Bank upon request and credited to the client's securities account on the validity day of the order.

The gross amount of the down payment may come to an amount of 85% - decreased with the precalculated repurchase commission - of the last known net asset value of the investment coupons made known for sale.

The gross amount deducted with the calculated interest tax is paid onto client account.

Description	Rates/charges	Due
Advance payment fee ( based upon the gross value of down payment)	0.1% min. HUF 1,000	at execution

## 6.7 Commission fees on orders for non-distributed KBC investment notes

Sale commission / Due date	Minimum purchase value	Repurchase commission*
3% / at order data	EUR 10,000	Free of charge

\* Above redemption fee an extraordinary redemption fee belonging to the Fund shall be charged, if it is specified in the Prospectus of the Fund.

The sale commission is calculated based on the purchase price of the investment coupons (net asset value per investment coupon x piece), the repurchase commission is calculated based on the redemption price of the investment coupons (net asset value per investment coupon x piece). Collateral required at the time of the purchase: T-3-day net asset value per coupon x piece x 1,05 + Sale commission, where T-day is the date of order validity.

The settlement period of orders placed after 12:00 starts on the following distribution day. Orders can not be given via e-bank.

Orders will be calculated on the net asset value valid on the day of the order has been submitted to the bank. Execution date is the 3rd or 4th distribution day following the starting date of order validity, which depends on the date of the admission of the KBC Bank.

Settlement of execution fees and commission charges are calculated in the currency of the (partial) fund's denomination.

## 6.8 Fees of transfers from client account

Private individual customers::	Corporate clients
TRY – 0.2% min. 5 TRY max. 70 TRY	TRY – 0.16% min. 29 TRY
JPY - 0.2% min. 500 JPY max. 6,800 JPY	JPY - 0.16% min. 2,600 JPY

In respect to orders involving foreign bonds and shares, the Bank acts as a broker for Hungarian Branch Office of KBC Securities. Fee items related to these orders are contained in the Announcement Hungarian Branch Office of KBC Securities.

## 6.9 K&H callable dual currency investment

Currency of investment (primary currency)	Currency of repayment (primary or secondary currency)	Terms of investment	Terms of interest periods
EUR	EUR or HUF	1 year	90 days
USD	USD or HUF	1 year	90 days

Minimum investment amount: EUR 100,000 or the equivalent USD amount (calculated on the prevailing NBH exchange rate)

For the current offers, interests and other investment conditions, please consult the investment advisor at our branches.

Condition: availability of a bank accounts in the primary and secondary currency stipulated in the contract.

If the conditions for early maturity have been met the invested capital will be repaid to the Investor denominated in the primary currency. If the conditions for conversion have been met but those for early maturity have not, the invested capital will be repaid to the Investor denominated in the secondary currency and the value of the repayment will be calculated on the predefined exchange rate. Interest payment is always denominated in the primary currency.

The term of investment is one year. The Investor can not withdraw (terminate) the investment before maturity (security deposit investment) because the deposit part serves as collateral. The related Contract contains the detailed stipulations. Other descriptions, the product features and the product risks can be found on the homepage of the Bank.

The settlement transactions of K&H callable dual currency investment, from and to bank accounts, deposit accounts (in primary or secondary currency) are free of charge.

Orders for K&H callable dual currency investment are accepted - on banking days – on Monday, Tuesday, Wednesday, Thursday from 10:00 till 16:00, on Friday from 10:00 till 15:00. The Bank may suspend the offer for business-related reasons, due to a foreign currency holiday, or due to adverse market circumstances.

K&H callable dual currency investment is neither guaranteed by BEVA nor by OBA.

Place of performance: OTC



## 6.10 3<sup>rd</sup> party structured notes and certificates - distributed by K&H Bank

### Subscription fee

Structured notes	ISIN code	Minimum amount of subscription	Subscription fee* / Due date
3 years structured bond with Daimler and BMW share underlyings	XS1596982543	HUF 1.000.000	3% / at subscription
Brexit Winnres certificates	XS1628322478	HUF 1.000.000	3% / at subscription
Structured bond on Hungarian Basket (OTP, MOL, Richter) share underlyings	XS1718807008	HUF 1.000.000	2% / at subscription
Structured bond on Innovators (Tesla, Wizzair, Amazon) share underlyings	XS1778618717	HUF 1.000.000	3% / at subscription

\* Calculated based on the invested money (subscription amount)

### Redemption fee

Structured notes	ISIN code	Redemption fee* / Due date
3 years structured bond with Daimler and BMW share underlyings	XS1596982543	0,5% / on execution
Brexit Winnres certificates	XS1628322478	0,5% / on execution
Structured bond on Hungarian Basket (OTP, MOL, Richter) share underlyings	XS1718807008	0,5% / on execution
Structured bond on Innovators (Tesla, Wizzair, Amazon) share underlyings	XS1778618717	0,5% / on execution

\*Secondary market transaction depends on the bank/issuer special decision based on the market situation, so it is not guaranteed.

## 6.11 Product risk categories

### 6.11.1 Product for Private Banking customers

Product lines	Product	Currency	Risk score	Risk profile	Complexity
Structured investments	Visszahívható kétdevizás befektetés	EUR USD	5	dynamic	complex
Investment fund	K&H privátbanki exkluzív lendület	HUF	4	dynamic	complex
Investment fund	K&H privátbanki exkluzív komfort	HUF	4	dynamic	complex

### 6.11.2 Other investment funds

Product lines	Product	Currency	Risk score	Risk profile	Complexity
Open-end money market funds	K&H forint pénzpiaci befektetési jegy	HUF	1	very defensive	complex
	K&H tőkevédett dollár pénzpiaci befektetési jegy	USD	5	dynamic	complex
	K&H euró pénzpiaci befektetési jegy	EUR	4	dynamic	complex
Open-end bond funds	K&H állampapír befektetési jegy	HUF	2	defensive	complex
	K&H rövid állampapír befektetési jegy	HUF	2	defensive	complex
	K&H aranykosár befektetési jegy	HUF	2	defensive	complex
	K&H kötvény befektetési jegy	HUF	3	defensive	complex
	K&H privátbanki exkluzív komfort befektetési jegy	HUF	3	defensive	complex
Open-end shares	K&H unió befektetési jegy HUF sorozat	HUF	4	dynamic	complex

funds	K&H unió befektetési jegy EUR sorozat	EUR	5	dynamic	complex
	K&H ingatlanpiaci részvény befektetési jegy	HUF	6	very dynamic	complex
	K&H navigátor indexkövető befektetési jegy	HUF	6	very dynamic	complex
	K&H amerika befektetési jegy HUF sorozat	HUF	4	dynamic	complex
	K&H amerika befektetési jegy USD sorozat	USD	5	dynamic	complex
	K&H közép-európai részvény befektetési jegy	HUF	6	very dynamic	complex
	K&H öko befektetési jegy	HUF	6	very dynamic	complex
	K&H ázsia befektetési jegy	HUF	6	very dynamic	complex
	K&H feltörekvő piaci befektetési jegy	HUF	6	very dynamic	complex
	K&H privátbanki exkluzív lendület befektetési jegy	HUF	3	defensive	complex
Open-end select funds	K&H válogatott 1. befektetési jegy	HUF	2	defensive	complex
	K&H válogatott 2. befektetési jegy	HUF	3	defensive	complex
	K&H válogatott 3. befektetési jegy	HUF	4	dynamic	complex
	K&H válogatott 4. befektetési jegy	HUF	4	dynamic	complex
CPPI open-end funds	K&H változó portfólió - december befektetési jegy	HUF	3	defensive	complex
	K&H változó portfólió - augusztus befektetési jegy	HUF	3	defensive	complex
	K&H euró nemzetközi vegyes befektetési jegy	EUR	4	dynamic	complex
	K&H megtakarítási cél - június befektetési jegy	HUF	3	defensive	complex
	K&H megtakarítási cél - október befektetési jegy	HUF	3	defensive	complex
	K&H megtakarítási cél - február befektetési jegy	HUF	3	defensive	complex
	K&H euró megtakarítási cél – április befektetési jegy	EUR	4	dynamic	complex
	K&H változó portfólió – április befektetési jegy	HUF	3	defensive	complex
	K&H dollár megtakarítási cél – augusztus befektetési jegy	USD	4	dynamic	complex
K&H euró változó portfólió – október befektetési jegy	EUR	4	dynamic	complex	
Other open-end funds	K&H nemzetközi vegyes alap befektetési jegy EUR sorozat	EUR	4	dynamic	complex
	K&H nemzetközi vegyes alap befektetési jegy USD sorozat	USD	4	dynamic	complex
	K&H nyersanyag befektetési jegy HUF sorozat	HUF	5	dynamic	complex
	K&H nyersanyag befektetési jegy USD sorozat	USD	6	very dynamic	complex
Absolute return funds	K&H szikra abszolút hozamú befektetési jegy	HUF	4	dynamic	complex

### 6.11.3 3<sup>rd</sup> party structured bonds and certificates – distributed by K&H Bank

Product	Currency	Risk score	Risk profile	Complexity
3 years structured bond with Daimler and BMW share underlyings	HUF	4	dynamic	complex
Brexit winners certificates	HUF	4	dynamic	complex
Structured bond on Hungarian Basket (OTP, MOL, Richter) share underlyings	HUF	4	dynamic	complex
Structured bond on Innovators (Tesla, Wizzair, Amazon) share underlyings	HUF	4	dynamic	complex

**DEFENSIVE:** the products ensure a well-balanced return, however, in the long run the annual average amount of return tends to be moderate. Thus, investors realise a low return, at the same time, they only bear a minor risk – the probability of loss is marginal and performance shows low or zero fluctuation.

**CAREFUL:** the higher yield that may be realised on these products is accompanied by a somewhat higher risk: the probability of a loss is higher, but the fluctuation in performance is still limited.

**DYNAMIC:** the relatively high return on these products is coupled by a relatively high risk: both the probability of incurring a loss and the fluctuation of performance are rather high.

**DARING:** there are volatile fluctuations in the yields of these products in the short run, however, they may reach a high value on the annual average in the long run. Thus, both the return and the risk may be excessive: the probability of incurring a loss is high and the fluctuation in performance is also considerable.

## 7 Confirmation of performed orders given via telephone, telefax, e-mail

According to Private banking framework agreement contracted after 15th June, 2012 Bank asks its clients to sign the documents below in case of orders given via telephone:

Megbízás típusa	Aláírandó dokumentum
KBC fund sold as non distributor buy or sell	contract
FCY government bond buy or sell	contract
Corporate bond buy or sell	contract
Structured deposits and investments	contract
Subscription	subscription form
Intrabank transfers (no between own accounts) and interbank (above HUF 500,000) transfers	transfer order form

## 8 Applicable tax regulations

Taxation of the return on investments is governed by the effective Act CXVII of 1995 on Personal Income Tax (hereinafter: Income Tax Law). Pursuant to the Income Tax Law, the Bank as payer is obliged to deduct an interest tax from the interest yield on the investments of its private individual clients, and a price gain tax from the income realised as a price gain – plus a health contribution in accordance with, or in the absence of, as statement made by the private individual.

At the same time, in adherence to the legal regulations, the Bank does not deduct the tax payable on the income derived from stock exchange transactions and from supervised capital market deals; as such income must be reported and paid by private individuals themselves, in their personal income tax return.

K&H callable dual currency investment is considered to be a supervised capital market deal.