

“announcement for corporate clients” - amendment

Publishing date: Februar 5, 2021

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

Reason(s) for this amendment:

The corporate announcement will change as of **5 April 2021** for the following reasons:
The Bank amends its Corporate Announcement

Pursuant to Section 3.3.1 of the General Contracting Terms and Conditions (GCTC) on payment and deposit services provided for corporate clients, for the following reasons:

- The Bank unilaterally modifies the terms and conditions set out in the Announcement in view of, and adjusted to the increase in the Bank's procurement costs incurred due to the IT developments related to its activities and operating conditions, based on the changes in regulations – namely Regulation (EU) 2019/518, Directive (EU) 2015/2366 of the European Parliament and of the Council (PSD2), the mandatory Regulatory Technical Standards (RTS) supplementing it, Act LXXXV of 2009 on Payment Services, amended based on these, as well as MNB Decree 35/2017. (XII.14.). The amendment only applies to account package fees and account management fees, and does not affect transaction fees.
- also the Bank unilaterally modifies the terms and conditions, including transaction fees, specified in the Announcement, in view of changes in the consumer price index,

Provision(s) to be amended:

I. BANKING SERVICES

1. HUF & FCY BANK ACCOUNTS

1.1 BANK ACCOUNT MANAGEMENT	
• Account opening	free of charge
• HUF bank account monthly account maintenance fee (each month started) ¹⁹	HUF 7308 7556 / account / month ²⁰²⁰
• FCY account monthly account maintenance fee (each month started) ¹⁹ Currencies: USD, EUR, CHF, GBP, SEK, DKK, CAD, AUD, JPY, NOK, CZK, PLN, RON, TRY, RUB, CNY.	EUR 22 23 / account / month ²⁰²⁰
• Corporate account and/or package change (in case of changing to a package with cheaper account package or account fee) *	HUF 40895 11255 /occasion ²⁰²⁰
1.2 DOMESTIC TRANSACTIONS IN HUF	
1.2.1 RECEIPTS	
• Cash in (HUF) credit HUF account	0.44 0.12%. min. HUF 248 225 ²⁰²⁰
• Cash in (HUF) credit FCY account	free of charge
• Credit of payments (intrabank, GIRO, VIBER)	free of charge
1.2.2 DEBITS	
• Cash withdrawal (HUF) debit HUF account	0.97 1%. min. HUF 582 601 ²⁰²⁰
• Cash withdrawal (HUF) debit FCY account	0.74 0.77%. min. HUF 277 286 ²⁰²⁰
Instant HUF transfer orders from a HUF account – electronic ad hoc orders	
• intrabank payment orders	0.37 0.38%. min. 328 339 ²⁰²⁰ Campaign: HUF 0.37 0.38%. min. HUF- 345 326 ²⁰²⁰ till withdrawal
• outgoing payment orders via GIRO	0.42 0.43%. min. 377 HUF 389 ²⁰²⁰ Campaign: 0.42 0.43%. min. HUF- 355 366 ²⁰²⁰ till withdrawal

<ul style="list-style-type: none"> book transfers between HUF and FCY account of the same Client 	free of charge
<ul style="list-style-type: none"> Starting one-off / forward dated HUF transfer from HUF or FX account <ul style="list-style-type: none"> Intrabank payment orders <ul style="list-style-type: none"> paper based electronic via K&H SME customer service** execution of collections execution of authority payment / warrant payment 	0.41 0.43%. min. HUF 589 609 ²⁰²⁰ 0.37 0.38%. min. HUF 328 339 ²⁰²⁰ Campaign: 0.37 0.38%. min. HUF 315 326 ²⁰²⁰ till withdrawal
<ul style="list-style-type: none"> Outgoing payment orders via GIRO <ul style="list-style-type: none"> paper based electronic via K&H SME customer service** execution of collections execution of authority payment / warrant payment Urgent external HUF transfer from FCY account** 	0.44 0.46%. min. HUF 628 648 ²⁰²⁰ 0.42 0.43%. min. HUF 377 389 ²⁰²⁰ Campaign: 0.42 0.43%. min. HUF 355 366 ²⁰²⁰ till withdrawal
<ul style="list-style-type: none"> Book transfers between HUF and FCY account of the same Client <ul style="list-style-type: none"> paper based electronic K&H SME customer service** One-off / forward dated VIBER (paper based and electronic) <ul style="list-style-type: none"> transfer presented before value date modification requested by Client payment instruction cancelled due to lack of fund Collection <ul style="list-style-type: none"> initiation paper based initiation electronic registration fee of authorization letter Authority payment <ul style="list-style-type: none"> initiation paper based initiation electronic 	HUF 370 382 / item ²⁰²⁰ free of charge free of charge 0.64 min. HUF 17,433 max. HUF 185,220 0.66 min. HUF 18,009 max. HUF 191,333 ²⁰²⁰ 0.32%. min. HUF 6,535 max. HUF 65,369 0.33%. min. HUF 6,751 max. HUF 67,527 ²⁰²⁰ HUF 22,510 ²⁰²⁰ HUF 22,510 ²⁰²⁰ HUF 555 574 / item ²⁰²⁰ 0.1%. min. HUF 110 114 ²⁰²⁰ Campaign: free of charge till withdrawal HUF 632 653 / item ²⁰²⁰ HUF 555 574 / item ²⁰²⁰ 0.1%. min. HUF 110 114 ²⁰²⁰ Campaign: free of charge till withdrawal

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

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

1.2.3 DOMESTIC TRANSACTIONS IN HUF ONLY FOR HUF ACCOUNT	
<ul style="list-style-type: none"> Standing order <ul style="list-style-type: none"> Intrabank payment orders¹ Outgoing payment orders¹ Registration fee of paper based standing order Multiple payment orders (intrabank and external payments) <ul style="list-style-type: none"> Direct debits <ul style="list-style-type: none"> initiation credit execution 	HUF 442 456 / item ²⁰²⁰ HUF 496 513 / item ²⁰²⁰ HUF 632 653 / item ²⁰²⁰ 0.03% + HUF 33 34 / item ²⁰²⁰ free of charge HUF 223 231 / item ²⁰²⁰

– modification to direct debit authorization (paper based) at branch	HUF 632 653 / item ²⁰²⁰
– Batch payments	0.44 0.43%. min. HUF 104 108 / item ²⁰²⁰
1.3 TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS	
1.3.1 RECEIPTS	
• Cash in (FCY) credit HUF account	0.05%
• Cash in (FCY)	
– credit FCY account in same currency	0.55 0.57% ²⁰²⁰
– account in different currency	0.05%
• Credit of FCY and SEPA payments on HUF or FCY account	
– book transfers from the FCY account of the same Client	0.05 0.06 % Campaign: free of charge till withdrawal ²⁰²⁰
– Crediting intrabank, national, incoming FCY transfers	0.11%. min. EUR 13. max. EUR 109 112 ²⁰²⁰
– Credit transfers from outside EEA in any currency and from EEA member states in all currencies other than EUR	0.11%. min. EUR 13. max. EUR 109 112 ²⁰²⁰
– Credit cross-border EUR transfers from EEA member states	free of charge**
1.3.2 DEBITS	
• Cash withdrawal (FCY) debit HUF account	0.71 0.73 % ²⁰²⁰
• Cash withdrawal (FCY)	
– debit FCY account in same currency	1.42 1.46 % ²⁰²⁰
– debit FCY account in different currency	0.71 0.73 % ²⁰²⁰
• Intra bank payment orders in FCY (debit HUF or FCY account)	
– paper based	0.38 0.39%. min. EUR 24 22 Campaign: 0.38 0.39%. min. EUR 19 till withdrawal ²⁰²⁰
– electronic orders	0.35 0.36%. min. EUR 17 18 Campaign: 0.35 0.36%. min. EUR. 14 15 till withdrawal ²⁰²⁰
– collections, warrant payment	0.38 0.39%. min. EUR 24 22 Campaign: 0.38 0.39%. min. EUR 19 till withdrawal ²⁰²⁰
• Outgoing cross border payments in HUF, FCY and SEPA payments*	
– paper based (with SHA or BEN cost allocation)	
• to EEA member states in EUR	0.44 0.46% min. EUR 1.89 1.79 ** ²⁰²⁰
• to outside EEA in any currency and to EEA in all currencies other than EUR	0.4 0.41%. min. EUR 23 24 Campaign: 0.4 0.41%. min. EUR 21 till withdrawal ²⁰²⁰
– electronic orders (with SHA or BEN cost allocation)	
• to EEA member states in EUR	0.42 0.43%. min. EUR 1.14 1.08 Campaign: 0.42 0.43%. min. EUR 11.07 1.01 till withdrawal** ²⁰²⁰
• to outside EEA in any currency and to EEA in all currencies other than EUR	0.37 0.38%. min. EUR 19 20 Campaign: 0.36 0.37%. min. EUR 17 till withdrawal ²⁰²⁰
– urgent transfer in HUF or FCY with or without conversion (with SHA or BEN cost allocation)	
• to EEA member states in EUR	1.5 1.55%. min. EUR 20 21 Campaign: 1.5- 1.55%. min. EUR 18 till withdrawal ²⁰²⁰
• to outside EEA in any currency and to EEA in all currencies other than EUR	1.58 1.63%. min. EUR 24 22 Campaign: 1.58 1.63%. min. EUR 19 till withdrawal ²⁰²⁰
– paper based or electronic payment orders submitted with OUR cost allocation	the fee regarding the submission channel + EUR 23 24 ²⁰²⁰
– collections, warrant payment	
• to EEA member states in EUR	1.5 1.55%. min. EUR 20 21 Campaign: 1.5 1.55%. min. EUR 18 till withdrawal

<ul style="list-style-type: none"> to outside EEA in any currency and to EEA in all currencies other than EUR 	1.58 1.63% min. EUR 24 22 Campaign: 1.58 1.63% min. EUR 19 till withdrawal²⁰²⁰
<ul style="list-style-type: none"> Book transfers <ul style="list-style-type: none"> between HUF and FCY account of the same Client (paper based) between HUF and FCY account of the same Client (electronic) 	HUF 374 382 / item²⁰²⁰ free of charge
<ul style="list-style-type: none"> Conversion fee 	0.0%

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

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

2. SPECIAL BANK ACCOUNTS

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

2.1 K&H NOMINAL CAPEQUITY DEPOSIT HUF AND FCY ACCOUNT	
<ul style="list-style-type: none"> Monthly account maintenance fee Cash in Book transfers 	free of charge free of charge free of charge
2.2 K&H STATUTORY DEPOSIT	
<ul style="list-style-type: none"> Monthly account maintenance fee 	free of charge
2.3 K&H SEPARATED ACCOUNT (E.G. SOCIAL SECURITY, SUBSIDY, AGENT'S ACCOUNT)	
<ul style="list-style-type: none"> Monthly account maintenance fee (HUF account) Monthly account maintenance fee (FCY account) 	HUF 1,474 1,520 / month²⁰²⁰ EUR 6 / month
2.4 K&H LEGAL DEPOSIT ACCOUNT (ATTORNEY, NOTARY, BAILIFF DEPOSIT) **	
<ul style="list-style-type: none"> Monthly account maintenance fee (HUF account) Monthly account maintenance fee (FCY account) 	HUF 1,474 1,520 / month²⁰²⁰ EUR 6 / month
2.5 ACCOUNT MANAGEMENT TO FOUNDATIONS****	
<ul style="list-style-type: none"> Monthly account maintenance fee (HUF account)¹⁹ Monthly account maintenance fee (FCY account)¹⁹ 	HUF 1,474 1,520 / month²⁰²⁰ HUF 2,179 2,251 / month²⁰²⁰
2.6 K&H DEPOSIT HUF AND FCY ACCOUNT – CASH DEPOSIT	
<ul style="list-style-type: none"> Monthly account maintenance fee One off handling fee of cash deposit (charged at the day of placement after the placed amount) 	free of charge 1.03% 1.06%²⁰²⁰
2.7 K&H DEPOSIT HUF AND FCY ACCOUNT – COLLATERAL, SECURITY DEPOSIT	
<ul style="list-style-type: none"> Monthly account maintenance fee 	free of charge
2.8 SECURITY DEPOSITS FOR THE BENEFIT OF THIRD PARTIES (E.G. KAVOSZ ROAD-TOLL LOAN PROGRAMME)	
<ul style="list-style-type: none"> Security-deposit accounts' one-time administration fee (payable upon signing the relevant agreement, as a % of the amount of the security deposit) Cost of transfers from security-deposit accounts*** 	1.03% 1.06%²⁰²⁰ HUF 545 563 / item²⁰²⁰
2.9 K&H BUSINESS SAVINGS ACCOUNT	
One K&H Business Savings Account may be opened for each account holder, provided that the account holder has at least one K&H HUF bank account or one K&H FCY account.	
<ul style="list-style-type: none"> HUF bank account monthly account maintenance fee (each month started) 	HUF 326 337 / account²⁰²⁰ Campaign: free of charge till withdrawal HUF 1,000,000
<ul style="list-style-type: none"> Minimum initial amount and minimum balance: 	
Transactions which can be made on the account:	
<ul style="list-style-type: none"> Credit of payments between HUF and FCY account of the same Client 	free of charge
<ul style="list-style-type: none"> Book transfers between HUF and FCY account of the same Client <ul style="list-style-type: none"> paper based electronic K&H SME customer service* 	HUF 370 382 / item²⁰²⁰ free of charge free of charge
<ul style="list-style-type: none"> Standing order HUF <ul style="list-style-type: none"> Intrabank <i>book transfers between accounts of the same Client</i> 	HUF 442 456 / item²⁰²⁰
<ul style="list-style-type: none"> Deposit fixing, withdrawal of deposit 	free of charge
Other transactions are not allowed on the account.	

No supplementary banking services such as direct debiting by service providers, retail bankcards, overdraft facilities, Electra (Corporate internet banking) can be used with the bank account.
K&H corporate mobilinfo, K&H mobilbank, K&H corporate e-bank and K&H e-post are attached to the account

Interest terms and conditions via Appendix 1.

- * The Bank has not accepted domestic FX payment orders with conversion via K&H SME customer service
 ** Terms and conditions of orders available for this account are identical to those stipulated in section Appendix 10. Other terms and conditions (not shown in Appendix 10.) are identical to those stipulated in sections I. of the Announcement.
 *** Only applicable in case of legal relationships established after 20th November 2015 between the Client and the Bank.
 **** The service is non sold from July 15, 2019.

3. OTHER SERVICES RELATED TO CASH TURNOVER AND ACCOUNT MANAGEMENT

3.1 OTHER FEES RELATED TO CASH TURNOVER	
• Cash withdrawal orders	HUF 545 563 / a book of orders ²⁰²⁰
• Fee of prompt withdrawal over the counter in excess of cash withdrawal fee ²	0.73 0.76%, min. HUF 7,278 7,519 ²⁰²⁰
• Failure to perform previously notified cash withdrawal in HUF *	0.4 0.11%, min. HUF. 6,809 7,034 ²⁰²⁰
• Failure to perform previously notified cash withdrawal in FCY *	0.54 0.56%, min. HUF 6,809 7,034 ²⁰²⁰
• Cash delivered in bags**	
– HUF banknotes	0.16 0.17%, + HUF 872 900 / bag ²⁰²⁰
– HUF coins	2.76 2.85%, + HUF 545 563 / bag ²⁰²⁰
– FX banknotes	0.37 0.38%, + HUF 2,725 2,815 / bag ²⁰²⁰
• Use of Automated Drop-box (fee of cash delivered in bags will be charged by the Bank)	HUF 444 428 / occasion Campaign: free of charge till withdrawal
• Bulk cash in bag deposit (through Automated Drop-box)	
– HUF banknotes	0.16 0.17% + HUF 848 876 / bag ²⁰²⁰ Campaign: 0.11% + HUF 207 214 / bag ²⁰²⁰ till withdrawal ²⁰²⁰
– HUF coins	2.69 2.78% + HUF 530 547 / bag ²⁰²⁰ Campaign: 1.14 1.18% + HUF 444 428 / bag till withdrawal ²⁰²⁰
– FX banknotes and coins	0.36 0.37% + HUF 2,650 2,737 / bag Campaign: 0.36 0.37 + HUF 444 428 / bag till withdrawal ²⁰²⁰
– administration fee of identifying device (card)***	HUF 672 694 / device ²⁰²⁰
– dialy bag limit overrun	HUF 1,034 1,068 / bag ²⁰²⁰ Campaign: free of charge till withdrawal ²⁰²⁰
– bag content limit overrun	HUF 1,034 1,068 / bag ²⁰²⁰ Campaign: free of charge till withdrawal ²⁰²⁰
• Bulk cash delivery to central vault (KKFÉ) using CVIT provider****	
– HUF banknotes	0.07%
– HUF coins	0.74 0.74% ²⁰²⁰
– FX banknotes and coins	0.20%
• Detailed report on same-day deposits*****	
– regular (per deposit)	HUF 2,068 2,136 / month ²⁰²⁰ Campaign: free of charge till withdrawal
– ad-hoc	HUF 517 534 / day ²⁰²⁰
• Large volume cash deposit	
– HUF banknotes	0.24 0.25%, + HUF 1,853 1,914 / occasion ²⁰²⁰
– HUF coins	3.31 3.42%, + HUF 545 563 / occasion ²⁰²⁰
– FX banknotes	0.4 0.41%, + HUF 2,25 2,815 / occasion
• Denomination change / replacement *****	
– FX banknotes and coins (at partial amount exchange as well)	1.1 1.14%, min. HUF 545 563 ²⁰²⁰
– HUF banknotes (in same domination) *****	3% of the nominal value of payable bank notes 10% of the nominal value of payable coins
– HUF coins (in same domination) *****	10% of the nominal value
– Fee charged for replacement of HUF notes and coins withdrawn from circulation	Free of charge
• Exchange EUR coins (denomination be 1 or 2) through account (discount shall)	25.85%
• Acceptance of damaged HUF banknotes	
– the banknote is larger than 50% of the original	free of charge
– the banknote is equal or smaller than 50% of the original	The Bank revokes without recompense
• FX banknotes under withdrawal from circulation (discount shall)	25.85 26.7% ²⁰²⁰
• Foreign currency exchange	free of charge
3.2 POSTAL PAYMENTS*****	
• Postal cash payment order (incoming payment, paper based analytics)	0.16 0.17% bank commission + postal commission ²⁰²⁰

• Postal cash payment order (incoming payment, electronic analytics)	0.10% bank commission + postal commission
• Postal payment cheque (outgoing) electronic orders	0.36 0.37 % bank commission + postal commission ²⁰²⁰

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

- * Calculated for the notified and unpaid amount
- ** Indicative fee for cash delivered in bags to the Central Vault made before 31 December
- *** Charged for the 4th and subsequent identifying devices (cards) and for card replacement
- **** For contracts made on or after 1 May 2019
- ***** Bulk cash depositing through Automated Drop-box and delivery to Central Vault (KKFÉ) using a CVIT provider
- ***** In addition to genuine HUF banknotes fit for circulation, the Bank will exchange - for HUF banknotes or HUF coins and legal tender of unfit HUF banknotes and coins of any other denomination - damaged, incomplete and contaminated HUF banknotes and coins that are difficult to recognize, unless it cannot be established upon their acceptance whether they represent some value. In that latter case, the Bank will accept such HUF banknotes and coins for subsequent settlement.
- ***** The Post Office will charge the commission (item fee) depending on the information requested by the Client. It is the account manager branch that can provide further information about the postal commissions. Cash withdrawal at post office, Cash in at post office via pass book and Cash withdrawal at post office via pass book services are not provided from 1st of January, 2013. Postal payment cheque (outgoing) paper based orders" services are not provided from 2nd November 2016, as from that date the Bank does not accept paper based orders to initiate (outgoing) postal payment cheque.
- ***** The denomination exchange service is exclusively provided to Customers keeping a bank account or having any other banking product or service at the Bank except upon the partial exchange of a foreign currency amount.

3.3 OTHER SERVICES RELATED TO PAYMENT TURNOVER	
• Acceptance of paper based foreign currency payment for future execution (even next day's)	HUF 1,063 1,098 / item ²⁰²⁰
• Fees charged for foreign currency transfers with erroneous IBAN/BIC ⁴	Fees charged by partner banks
• Not executed by the Bank yet	
– cancellation of transfer orders to be performed in the future (which can also be the next day) ⁵	free of charge
– cancellation of transfer orders to be performed on Day 0, based on a specific agreement ⁵	HUF 10,630 10,981 / item ²⁰²⁰
• HUF transfer for first recall ¹⁶	HUF 5,315 5,490
• Reception of payment orders over cut-off time (via Corporate Client Service) ⁶	HUF 10,630 10,981 / item ²⁰²⁰
• Queue handling*	HUF 39-40 / day / item ²⁰²⁰
• Acceptance of MT 101	free of charge
• Payment order prepared by the Bank at the request of Client	HUF 1,635 1,689 / item ²⁰²⁰
• Order submitted via tested telefax (separate agreement with the Bank is needed)	HUF 8,809 9,100 / month ²⁰²⁰
• Interbank correspondence due to inaccurate order	HUF 1,237 1,278 / letter ²⁰²⁰
• Bill of exchange handling fee, only in case of collection (once)	HUF 16,343 16,882 / bill ²⁰²⁰
• Investigation of HUF payments (at the request of Client)	
– payment (debit and/or credit) not older than 90 days ¹⁷	HUF 6,188 6,392 / item ²⁰²⁰
– Investigation archived payment data older than 90 days	HUF 12,372 12,780 / item ²⁰²⁰
• Investigation of foreign currency payments (at the request of Client)	EUR 83 86 / item ²⁰²⁰
• payment (debit and/or credit) ¹⁸	
• Handling transit (via the Bank) foreign currency payments (Bank shall charge it against the amount of the payment transfer)	0.16 0.17%, min. HUF 5,170 5,341 ²⁰²⁰
• Domestic cash pool service (once)	HUF 61,695 63,731 ²⁰²⁰
• Domestic cash pool service monthly fee	HUF 7,360 7,603 / month / account ²⁰²⁰
• On-line company register extract fee	HUF 3,780 3,905 ²⁰²⁰
• Administration fee ⁷	HUF 545 563 / occasion ²⁰²⁰
• notification fee ⁸	HUF 218 225 / item ²⁰²⁰
• Electronic message to the Hungarian Customs and Finance Guard (VP) of HUF transfers to VP	free of charge
• Registration of secondary account identifier***	HUF 2,000 2,066 / identifier ²⁰²⁰ Campaign: free of charge till withdrawal
3.4 ACCOUNT STATEMENT, BANK INFORMATION, CONFIRMATION	
• Account statement on paper	postal cost ⁹
• Electronic account statement	free of charge
• Account statement (SWIFT MT940)	EUR 48 50 / month / account ²⁰²⁰
• Account statement (SWIFT MT941 / MT942)	EUR 48 50 / month / account ²⁰²⁰
• Copy of SWIFT message	EUR 9 / item
• Printed account statement customer's request **	
– not older than 14 days	HUF 583 602 / account / statement ²⁰²⁰
– older than 14 days	HUF 2,517 2,600 / account / statement ²⁰²⁰
• Bank information (however the Bank shall transfer the possibly occurring foreign information / bank costs)	

- using the template of the Bank	HUF 7,965 8,228 ²⁰²⁰
- using special text	HUF 15,956 16,483 ²⁰²⁰
• Confirmation of exchange rate	
- daily on individual request	HUF 624 641 / letter ²⁰²⁰
- for longer period as one week on individual request	HUF 3,095 3,197 / letter ²⁰²⁰
- daily confirmation of exchange rate based on agreement, flowing	HUF 6,188 6,392 / month ²⁰²⁰

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

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

*** No additional fee charged for cancellation and validity extension

<ul style="list-style-type: none"> Confirmation <ul style="list-style-type: none"> for audit purposes 	HUF 15,825 16,347 / one original document ²⁰²⁰
<ul style="list-style-type: none"> on execution of HUF orders (same day for 90 days)¹⁵ 	HUF 4,808 1,868 / item ²⁰²⁰
<ul style="list-style-type: none"> on execution of FCY orders 	EUR 7 / item
<ul style="list-style-type: none"> in a separate letter¹⁰ 	HUF 3,780 3,905 / document ²⁰²⁰
<ul style="list-style-type: none"> from archived data older than 90 days 	HUF 7,550 7,799 / document ²⁰²⁰
<ul style="list-style-type: none"> Urgent * 	HUF 6,88 6,392 / item ²⁰²⁰
<ul style="list-style-type: none"> Confirmation of disponents (except Electra disposal rights) 	HUF 4,843 1,873 / document ²⁰²⁰
<ul style="list-style-type: none"> Confirmation about disposal rights – setting via the system 	free of charge
<ul style="list-style-type: none"> Pledge transactions 	0.11%, min. HUF 1,858 1,919 ²⁰²⁰
<ul style="list-style-type: none"> Confirmation of own resources 	0.62 0.64%, min. HUF 1,237 1,278 ²⁰²⁰
3.5 TELEPHONE CUSTOMER SERVICES	
<ul style="list-style-type: none"> Information via telephone on the Corporate Client Service, and K&H SME customer service 	free of charge
<ul style="list-style-type: none"> Technical support for electronic banking services (Electra, K&H Corporate e-bank, K&H Mobilbank) 	free of charge
3.6 BOOKING FEE**	
Based on individual agreement and in case of certain account packages , a booking fee is charged for the following transactions:	
Booking fee <ul style="list-style-type: none"> HUF transfer from HUF or FX account intrabank or outgoing payment orders*** Batch payments (items)*** Direct debits execution Postal payment cheque (outgoing) orders External cash pool transactions Import collection settlement Import Letter of Credit handling and examination of documents postal commission 	0.3% max. HUF 6,000 / item
Booking fee - FCY <ul style="list-style-type: none"> Intrabank or outgoing payment orders in FCY from HUF or FX account 	0.3% max. HUF 6,000 / item
Booking fee – loan <ul style="list-style-type: none"> Repayment (loan, interest rate) 	0.3% max. HUF 6,000 / item
Booking fee – cash <ul style="list-style-type: none"> Cash withdrawal from HUF or FX account Cash withdrawal with a bankcard (from an ATM, bank branch, post office) within and outside Hungary 	0.6% max. HUF 720,000 / item
Booking fee – purchase **** <ul style="list-style-type: none"> Purchase card transaction has been made in the previous year Purchase contactless bankcard transaction has been made in the previous year 	HUF 800 / card / year HUF 500 / card / year

* Urgent confirmation means that the confirmation is issued within 1 hour from the request.

** Booking fee (except: Booking fee - purchase) is charged the day after the Bank debits the underlying transaction and it is debited in a lump sum, on the last day of each month or – if it is not a business day of the Bank – on the following business day of the Bank. Booking fees charged on the last working day of the month are transferred to the next month collecting period and they are not included in the booking fee charged in the current month. If the contract is terminated by the Bank, the booking fee is charged – during the notice period – on the banking day that follows the debiting of the transaction. Effective from: August 1, 2016

*** The transfer to SZÉP limited payment account of the employee (as a SZÉP cardholder) is free of bookkeeping fee for the employer from 1st of December 2018.

**** Booking fee – purchase is charged to the payment account of card on the last working day of January only after that card with which a POS/VPOS transaction has been made in the previous year. In terms of the booking fee, a bankcard issued for the same settlement account within the same calendar year due to expiry, or in replacement of a stolen or lost bank card, is considered to be the same bankcard.

4. ELECTRONIC SERVICES

4.1 ELECTRA (INTERNET BASED ELECTRONIC BANKING SERVICE)	
• Installation*	HUF 21,791 22,510 ²⁰²⁰
• Monthly fee of electronic payment services (in case of web Electra and the first customer connected to Electra client program)	HUF 6,527 6,742 / month ²⁰²⁰
• Monthly fee of electronic payment services (additional customers connected to the same Electra client program)	HUF 3,268 3,376 / month ²⁰²⁰
• Security device (token) administration fee **	HUF 9,261 9,567 / device ²⁰²⁰
• User administration fee	HUF 1,090 1,126 / occasion ²⁰²⁰
• Reloaded account statement	HUF 2,179 2,251 / account / statement ²⁰²⁰
4.1.1 WEB ELECTRA+ FOR MANAGING ACCOUNTS HELD WITH OTHER BANK	
• web Electra+ module monthly fee	54 56 EUR / month ²⁰²⁰
• outbound MT101 messages	0,28 0,29 EUR / message Campaign: free of charge till withdrawal ²⁰²⁰
4.1.2 K&H ELECTRA24 (MOBILPHONE APPLICATION-BASED ELECTRONIC BANKING SERVICE)	
• Monthly fee	HUF 3,268 3,376 / month / client ²⁰²⁰

4.2 K&H CORPORATE E-BANK (INTERNET BANKING FOR SME'S)¹¹	
• Monthly fee	free of charge
• Electronic access fee	HUF 130 134 / user / month ²⁰²⁰
4.3 K&H MOBILBANK (MOBILPHONE APPLICATION-BASED ELECTRONIC BANKING SERVICE)	
• Electronic access fee***	HUF 219 226 / user / month Campaign: free of charge till withdrawal ²⁰²⁰
4.4 K&H E-POST (INTERNET-BASED ELECTRONIC BANK MAILBOX SERVICE)	
• Monthly fee	free of charge
• Reloading an archived document fee	HUF 2,179 2,251 / document ²⁰²⁰
• Security device (token) administration fee **	HUF 9,261 9,567 / device ²⁰²⁰
4.5 K&H CORPORATE MOBILINFO	
• Monthly fee	HUF 262 271 / month ²⁰²⁰
• Fee per message ****	HUF 29 30 / SMS message ²⁰²⁰
• Fee of detailed statement (message turnover and listing of Mobilinfo orders for the requested period)	HUF 1,090 1,126 / statement ²⁰²⁰

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

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

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

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

5. OTHER SERVICES

5.1 SAFE DEPOSIT BOX SERVICES

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

Upper limit of indemnification liability	Rental fee, HUF/month +VAT *			Due
	Safe deposit box size „A”	Safe deposit box size „B”	Safe deposit box size „C”	
HUF 500,000	HUF 4,096 1,132 ²⁰²⁰	HUF 4,197 1,236 ²⁰²⁰	HUF 4,325 1,368 ²⁰²⁰	as per the contract
HUF 1,000,000	HUF 4,658 1,712 ²⁰²⁰	HUF 4,760 1,818 ²⁰²⁰	HUF 4,863 1,924 ²⁰²⁰	as per the contract
HUF 2,000,000	HUF 2,066 2,134 ²⁰²⁰	HUF 2,243 2,317 ²⁰²⁰	HUF 2,373 2,451 ²⁰²⁰	as per the contract
HUF 5,000,000	HUF 3,445 3,558 ²⁰²⁰	HUF 3,573 3,690 ²⁰²⁰	HUF 3,699 3,821 ²⁰²⁰	as per the contract
HUF 10,000,000	HUF 6,894 7,118 ²⁰²⁰	HUF 7,148 7,383 ²⁰²⁰	HUF 7,428 7,673 ²⁰²⁰	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 407 110²⁰²⁰ + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.**

Other expenses: the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) **to HUF 40,895 11,254²⁰²⁰ + VAT** and the cost of getting new keys, replacing the lock charged by an external company performing the safe box breaking up.

Liabe custody / Administration of accounts in the absence of instructions cost reimbursement: HUF 543 560²⁰²⁰ + VAT / month**

K&H safe key in deposit: Free of charge

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

Upper limit of indemnification liability	Rental fee, HUF/month +VAT *			Due
	Safe deposit box size „A”	Safe deposit box size „B”	Safe deposit box size „C”	
HUF 500,000	HUF 5 494 5 675 ²⁰²⁰	HUF 003 6 201 ²⁰²⁰	HUF 6 647 6 866 ²⁰²⁰	as per the contract
HUF 1,000,000	HUF 8 314 8 585 ²⁰²⁰	HUF 8 825 9 116 ²⁰²⁰	HUF 9 337 9 645 ²⁰²⁰	as per the contract
HUF 2,000,000	HUF 40 358 10 699 ²⁰²⁰	HUF 44 243 11 614 ²⁰²⁰	HUF 44 893 12 285 ²⁰²⁰	as per the contract
HUF 5,000,000	HUF 17 263 17 832 ²⁰²⁰	HUF 17 904 18 491 ²⁰²⁰	HUF 18 540 19 151 ²⁰²⁰	as per the contract
HUF 10,000,000	HUF 34 528 35 667 ²⁰²⁰	HUF 35 840 36 991 ²⁰²⁰	HUF 37 248 38 446 ²⁰²⁰	as per the contract

If required, K&H Bank also offers safe rental agreements for amounts exceeding the above limit for indemnification liability. In such cases, irrespective of the size of the safe box, after every HUF 100,000 over the HUF 10,000,000 indemnification liability limit, an additional fee of HUF 544 561²⁰²⁰ + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

Other expenses: the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) to HUF 40,915 11,275²⁰²⁰ + VAT and the cost of getting new keys, replacing the lock charged by an external company performing the safe box breaking up.

K&H safe key in deposit: Free of charge

Administration of accounts in the absence of instructions cost reimbursement: HUF 4,090 1,125²⁰²⁰ + VAT / month**

Safe box usage fee*:** HUF 0 / first 2 occasions / month; further occasions in the current month: HUF 2,829 2,255²⁰²⁰ / occasion

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

Upper limit of indemnification liability	Rental fee, HUF/month +VAT *			Due
	Safe deposit box size „A”	Safe deposit box size „B”	Safe deposit box size „C”	
HUF 500,000	HUF 4,096 1,132 Ft ²⁰²⁰	4,197 1,236 Ft ²⁰²⁰	HUF 4,325 1,368 Ft ²⁰²⁰	as per the contract
HUF 1,000,000	HUF 4,658 1,712 Ft ²⁰²⁰	HUF 4,760 1,818 Ft ²⁰²⁰	HUF 4,863 1,924 Ft ²⁰²⁰	as per the contract
HUF 2,000,000	HUF 2,066 2,134 Ft ²⁰²⁰	HUF 2,243 2,317 Ft ²⁰²⁰	HUF 2,373 2,451 Ft ²⁰²⁰	as per the contract
HUF 5,000,000	HUF 3,445 3,558 Ft ²⁰²⁰	HUF 3,573 3,690 Ft ²⁰²⁰	HUF 3,699 3,821 Ft ²⁰²⁰	as per the contract
HUF 10,000,000	HUF 6,891 7,118 Ft ²⁰²⁰	HUF 7,148 7,383 Ft ²⁰²⁰	HUF 7,428 7,673 Ft ²⁰²⁰	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 407 110²⁰²⁰ + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

Other expenses: the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) to HUF: 40,895 11,254²⁰²⁰ + VAT and the cost of getting new keys, replacing the lock charged by an external company performing the safe box breaking up.

Administration of accounts in the absence of instructions cost reimbursement: HUF 543 560²⁰²⁰ + VAT / month**

K&H safe key in deposit: Free of charge

5.1.4 Safe deposit box size:

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

5.1.5 K&H corporate safe deposit box account

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

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

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

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

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

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

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

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

Fee of Safe custody / Administration of accounts in the absence of instructions	HUF 6,635 6,854 / account / month ²⁰²⁰
Money transfer from the amount in custody	According to the type of transfer as specified in Part I of the Announcement
Cash withdrawal from the amount in custody	According to the type of withdrawal as specified in Part I of the Announcement

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

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

8. ON THE CONDITIONS OF BANKCARD SERVICES

8.1 ON THE CONDITIONS OF BUSINESS BANKCARD SERVICES (AVAILABLE PRODUCTS)

	K&H Mastercard business bankcard	K&H Entrepreneurs Mastercard basic bankcard (without balance inquire service)	K&H Entrepreneurs Mastercard with balance bankcard
	available	available from 01.01.2021	available from 01.01.2021
	digitasable in K&H mobilte wallet and Apple Pay		
First eight six digit of the card number	5477 3128	5477 3130	5477 3135
Conditions for application			
Account type	HUF or FX account opened at the Bank / HUF or FX card account / an HUF or FX attorney deposit - K&H separated account / Medical service provider - K&H separated account		
Opening amount	The amount is the sum of the annual fees for the requested cards, consider to annual card fee discount in the account package associated with the bank account		
Interest rates and fees concerning bankcard cover			
Interest rate calculation	As specified in the interest rate conditions of the bank account supporting the use of the bankcard		
Fee of cover separation	Free of charge		
Interest rate calculation on negative balance	As specified in the interest rate conditions of the bank current account supporting the use of the bankcard		
Currency of cross-settlement with the card company	EUR		
	See details in the 8.4 appendix 'Exchange rates used when debiting bankcard transactions'.		
Fees and charges			
Annual bankcard fee	HUF 11,026 / 11,390 ²⁰²⁰	HUF 2,440 / 2,521 ²⁰²⁰	HUF 2,440 / 2,521 ²⁰²⁰
Card cancelling fee	free of charge	free of charge	free of charge
Card replacement fee	HUF 2,232 / 2,306 ²⁰²⁰	HUF 1,090 / 1,126 ²⁰²⁰	HUF 1,090 / 1,126 ²⁰²⁰
PIN reminder (online PIN delivery)	HUF 409 / 113 ²⁰²⁰ campaign: free of charge until withdrawal		
PIN modification fee	HUF 409 / 113 ²⁰²⁰		
Card mailing fee	Postal commission (This fee is the non-priority, standard letter up to 50g by announcement of Magyar Posta.)		
Card storing by the bank (in case of receiving in branch)	HUF 218 / 225 campaign for PIN storing by the Bank: free of charge until withdrawal		
Urgency fee of card production	service not available		
Fee of purchase			
Abroad and In Hungary	Free of charge (free of purchase's fee)		
Fee of cash withdrawal			
Abroad (from ATM, at branches and post office)	1.10 % + HUF 1,199 / 1,14 % + HUF 1,239 ²⁰²⁰		
Cash withdrawal abroad from ATM in EEA Member State (EUR currency)	0.88% + HUF 500 / 0.91% + HUF 517 ²⁰²⁰		
In Hungary from K&H ATM (HUF)	0.87%, min. HUF 328 / 0.90%, min. HUF 339 ²⁰²⁰		
In Hungary from non-K&H ATM	0.88% + HUF 500 / 0.91% + HUF 517 ²⁰²⁰		
In Hungary at other banks' branches, post office	0.88% + HUF 504 / 0.91% + HUF 518 ²⁰²⁰		

Public

	K&H Mastercard business bankcard	K&H Entrepreneurs Mastercard basic bankcard (without balance inquire service)	K&H Entrepreneurs Mastercard with balance bankcard
Other service charges on bankcards			
Balance inquiry fee	Service not available	Service not available	HUF 54/ HUF 56 ²⁰²⁰
Emergency bank card replacement fee abroad	HUF 50 000	Service not available!	Service not available
Emergency cash withdrawal fee abroad	HUF 35 000	Service not available	Service not available
Cancellation fee of emergency services abroad	HUF 10 000	Service not available	Service not available
Built in travel insurance services abroad	Díjmentes	Service not available	Service not available
K&H optional travel insurance	Service not available	HUF 6000 / year	HUF 6000 / year
Cash deposit charge through K&H ATM (for own corporate HUF account)	0.05 % min. HUF 328/ 0.05 % min. HUF 339 ²⁰²⁰ , Campaign: free of charge till withdrawal*		
Cash deposit charge through K&H ATM into a specific bank account (for not own corporate HUF account)	0.05 % min. HUF 328/ 0.05 % min. HUF 339 ²⁰²⁰ , Campaign: free of charge till withdrawal*		
Account-level Card reassignment	Free of charge		
Bankcard usage limits			
Max. no. of ATM cash withdrawals	5 transactions/day		
Maximum number of purchase	99 transactions/day		
Maximum number of banknotes in the case of K&H ATM cash withdrawal	50 banknotes / transaction		
Total amount of ATM and POS cash withdrawals (standard setting)	HUF 250,000 / day		
Maximum amount of cash withdrawals (via ATM and POS)	HUF 2,000,000 / day		
Max. no. of banknotes in the case of K&H ATM deposit	200 banknotes / transaction		
The deposit is suitable for denomiataions	HUF 500, HUF 1 000, HUF 2 000, HUF 5 000, HUF 10 000, HUF 20 000		
Total amount of purchases transactions (standard setting)	Available balance of bank account		
Total amount of Card Not Present transactions (standard setting)	HUF 300 000 / day	Available balance of bank account	
Maximum amount of purchases	Available balance of bank account		
Single contactless transaction limit	Domestic: HUF 15000 / Abroad: EUR 20-60 (amount in the country's national currency equal to a certain EUR amount)		
Cumulative contactless transaction limit	Domestic: HUF 45000 / Abroad: 3 pieces transaction		
Cumulative mobil wallet limit (by mobile device)	Domestic: HUF 45000 / Abroad: 5 pieces transaction		
Validity of bankcards	4 years or 37 months (digital cards will not be automatically renewed)		

* this campaign can be canceled with a 2 month notice

Public

8.2 ON THE CONDITIONS OF BUSINESS BANKCARD SERVICES (NOT AVAILABLE PRODUCTS)

	K&H Entrepreneurs Maestro bankcard (without balance inquire service)	K&H Entrepreneurs Maestro (with balance inquire service)	K&H Visa business Gold contactless bankcard	K&H Visa business contactless bankcard
	not available		not available	
	digitasable in K&H mobilite wallet and Apple Pay	digitasable in K&H mobilite wallet and Apple Pay	digitasable in Apple Pay	digitasable in Apple Pay
First eight fix digit of the card number	6757 5429	6757 5430	4205 7928	4511 6828
Conditions for application				
Account type	HUF or FX account opened at the Bank / HUF or FX card account / an HUF or FX attorney deposit - K&H separated account / Medical service provider - K&H separated account			
Opening amount	The amount is the sum of the annual fees for the requested cards, consider to annual card fee discount in the account package associated with the bank account			
Interest rates and fees concerning bankcard cover				
Interest rate calculation	As specified in the interest rate conditions of the bank account supporting the use of the bankcard			
Fee of cover separation	Free of charge			
Interest rate calculation on negative balance	As specified in the interest rate conditions of the bank current account supporting the use of the bankcard			
Currency of cross-settlement with the card company	EUR	EUR	EUR in case of EUR transaction further USD	EUR in case of EUR transaction further USD
	See details in the 8.4 appendix 'Exchange rates used when debiting bankcard transactions'.			
Fees and charges				
Annual bankcard fee	HUF 2 440 / HUF 2 521 ²⁰²⁰	HUF 2 440 / HUF 2 521 ²⁰²⁰	HUF 23 359 / HUF 24 130 ²⁰²⁰	HUF 11 026 / HUF 11 390 ²⁰²⁰
Card cancelling fee	free of charge	free of charge	free of charge	free of charge
Card replacement fee	HUF 1 090 / HUF 1 126 ²⁰²⁰	HUF 1 090 / HUF 1 126 ²⁰²⁰	HUF 2 232 / HUF 2 306 ²⁰²⁰	HUF 2 232 / HUF 2 306 ²⁰²⁰
PIN reminder (online PIN delivery)	HUF 109 / HUF 113 ²⁰²⁰ campaign: free of charge until withdrawal			
PIN modification fee	HUF 109 / HUF 113 ²⁰²⁰			
Card mailing fee address	Postal commission (This fee is the non-priority, standard letter up to 50g by announcement of Magyar Posta.)			
Card storing by the bank (in case of receiving in branch)	HUF 218 / HUF 225 ²⁰²⁰ campaign for PIN storing by the Bank: free of charge until withdrawal			
Urgency fee of card production	service not available			
Fee of purchase				
Abroad and In Hungary	Free of charge (free of purchase's fee)			
Fee of cash withdrawal				
Abroad (from ATM, at branches and post office)	1.10% + HUF 1 199 / 1.14% + HUF 1 239 ²⁰²⁰			
Cash withdrawal abroad from ATM in EEA Member State (EUR currency)	0.88% + HUF 500 / 0.91% + HUF 517 ²⁰²⁰			
In Hungary from K&H ATM (HUF)	0.87% min. HUF 328 / 0.90% min. HUF 339 ²⁰²⁰			
In Hungary from non-K&H ATM	0.88% + HUF 500 / 0.91% + HUF 517 ²⁰²⁰			
In Hungary at other banks' branches, post office	0.88% + HUF 501 / 0.91% + HUF 518 ²⁰²⁰			

Public

	K&H Entrepreneurs Maestro bankcard (without balance inquire service)	K&H Entrepreneurs Maestro (with balance inquire service)	K&H Visa business Gold contactless bankcard	K&H Visa business contactless bankcard
Other service charges on bankcards				
Balance inquiry fee	Service not available	HUF 54 Ft / HUF 56 ²⁰²⁰	Service not available	Service not available
Emergency bank card replacement fee abroad	Service not available		free of charge	HUF 50 000
Emergency cash withdrawal fee abroad	Service not available		free of charge	HUF 35 000
Cancellation fee of emergency services abroad	Service not available		Service not available!	HUF 10 000
Built in travel insurance services abroad	Service not available		free of charge	
K&H optional travel insurance	HUF 6000 / year		Service not available!	
Cash deposit charge through K&H ATM (for own corporate HUF account)	0.05 % min. HUF 328 / 0.05 % min. HUF 339 ²⁰²⁰ , Campaign: free of charge till withdrawal			
Cash deposit charge through K&H ATM into a specific bank account (for not own corporate HUF account)	0.05 % min. HUF 328 / 0.05 % min. HUF 339 ²⁰²⁰ , Campaign: free of charge till withdrawal*			
Account-level card reassignment	free of charge			
Bankcard usage limits				
Max. no. of ATM cash withdrawals	5 transactions/day			
Maximum number of purchase	99 transactions/day			
Maximum number of banknotes in the case of K&H ATM cash withdrawal	50 banknotes / transaction			
Total amount of ATM and POS cash withdrawals (standard setting)	HUF 250,000 / day			
Maximum amount of cash withdrawals (via ATM and POS)	HUF 2,000,000 / day			
Max. no. of banknotes in the case of K&H ATM deposit	200 banknotes / transaction			
The deposit is suitable for denomiations	HUF 500, HUF 1 000, HUF 2 000, HUF 5 000, HUF 10 000, HUF 20 000			
Total amount of purchases transactions (standard setting)	Available balance of bank account			
Total amount of Card Not Present transactions (standard setting)	Available balance of bank account			
Maximum amount of purchases	Available balance of bank account			
Single contactless transaction limit	Domestic: HUF 15000 / Abroad: EUR 20-60 (amount in the country's national currency equal to a certain EUR amount)			
Cumulative contactless transaction limit	Domestic: HUF 45000 / Abroad: 3 pieces transaction		Domestic: HUF 45000 / Abroad: 5 pieces transaction	
Cumulative mobil wallet limit (by mobile device)	Domestic: HUF 45000 / Abroad: 5 pieces transaction		not available limit type	
Validity of bankcards	4 years or 37 months (digital cards will not be automatically renewed)		4 year	

* this campaign can be canceled with a 2 month notice

Number of cards that can be requested: The Bank does not limit the number of main and co-cards that can be issued for an account and a customer have more same type card for an account.

Replacement card application: From 13 January 2018 in case of physical card after a card has been cancelled, the Bank will be provided at the Client 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 cancelled cards.~~ If no replacement card is issued for such card, the bank card agreement ceases to exist on the expiry date of the card cancelled.

Built in travel insurance: The built in travel 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 or digitalisation. Details of the insurance service are in terms and conditions of the assistance and insurance.

K&H optional travel insurance: Since 2 June 2013 the optional travel insurance attached to bankcards can be requested upon applying for a physical card, or subsequently. Preconditions to requesting travel insurance after applying for the connected card: the card must be active. The insurance is valid in all countries of the world except for Hungary or – in the case of an insured foreign citizen – the country of that person's permanent residence, provided that the travel period does not exceed 60 days. Insurance coverage starts at 0:00 on the day following the activation of the bank card. The details of the insurance service are described in the assistance and insurance conditions. The first annual insurance premium is charged immediately after card activation, and subsequent annual premiums shall be charged on the insurance anniversary dates. The premiums are debited on the Account Holder's bank account.

Cash deposit in K&H ATM-en: HUF cash deposit transactions initiated using a K&H ATM prior to 18:00 are effected as subject day transactions, while transactions initiated after 18:00 are effected as transactions value dated the next day following subject day.

Bankcard limits:

Accountholder may request a different daily limit amount suitable for their specific needs, according to the available maximum limits.

The daily Card not Present (CNP) limit and the daily mobil wallet limit are part of the daily purchase limit, so the maximum limit is identical with the daily purchase limit. The mobil wallet purchases are limited by the daily purchase limit.

The single and the cumulative contactless transaction limit type are outside of the daily purchase limit, which cannot be modified by the customer. The operating principle of the limit is contained in chapter "Contactless payment – General information" of this announcement.

The cumulative mobile wallet limit type is outside of the daily purchase limit, which cannot be modified by customer.

The card acceptance financial institution may limit the value and frequency of cash withdrawals conducted using a bankcard, irrespectively of the daily limit set.

Mobil wallet function – payment with digital card:

Digitalisation and all transactions performed with a digital bank card are free of charge.

Renewal of bankcards:

The K&H Visa business contactless card and the K&H Visa business gold contactless card will be renewed as, and defective and cancelled cards will be replaced with, K&H Mastercard business contactless card, and the Bank will also start replacing valid cards that are not expiring.

The K&H Entrepreneurs Maestro contactless card (without balance inquiry service) will be renewed as, and defective and cancelled cards will be replaced with, K&H Entrepreneurs Mastercard basic, and the Bank will also start replacing valid cards that are not expiring.

The K&H Entrepreneurs Maestro contactless card (with balance inquiry service) will be renewed as, and defective and cancelled cards will be replaced with, K&H Entrepreneurs Mastercard basic with balance bankcard and the Bank will also start replacing valid cards that are not expiring.

¹ The K&H Visa business contactless card and the K&H Visa business gold contactless card will be renewed as, and defective and cancelled cards will be replaced with, K&H Mastercard business contactless card, and the Bank will also start replacing valid cards that are not expiring.

¹ The K&H Entrepreneurs Maestro contactless card (without balance inquiry service) will be renewed as, and defective and cancelled cards will be replaced with, K&H Entrepreneurs Mastercard basic, and the Bank will also start replacing valid cards that are not expiring.

¹ The K&H Entrepreneurs Maestro contactless card (with balance inquiry service) will be renewed as, and defective and cancelled cards will be replaced with, K&H Entrepreneurs Mastercard basic with balance bankcard and the Bank will also start replacing valid cards that are not expiring.

The expiration date of new cards issued in December 2020, as well as renewed bank cards marked as early renewal and canceled card replacement, has been changed from 4 years to 3 years.

From January 1, 2021 the Bank discontinues the sale of the K&H Entrepreneurs Maestro bankcard (without balance inquire service) and the K&H Entrepreneurs Maestro (with balance inquire service) bankcards.

Cash withdrawals from ATM abroad, in EEA states (EUR currency): The Bank applies the official list of EEA countries, which includes the following countries in addition to Hungary: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

Sending bankcard abroad:

In accordance with the provisions of Section III.1. of the General Contracting Terms and Conditions of bankcard and Credit Card Services from 14 February, 2021 the cards are mailed to the following foreign countries: Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Czech Republic, Denmark, United Kingdom, Macedonia, Estonia, Belarus, Faroe Islands, Finland, France, Gibraltar, Greece, Netherlands, Croatia, Ireland, Iceland, Kosovo, Poland, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Germany, Norway, Italy, Portugal, Romania, San Marino, Spain, Switzerland, Sweden, Serbia, Slovakia, Slovenia, Turkey, Ukraine, Vatican.

¹ The changes are also included in the announcement published on November 2, 2020.

8.3 USE OF K&H BANKCARDS

Transaction types	K&H Entrepreneurs Maestro contactless bankcard (without balance inquire service) K&H Entrepreneurs Mastercard basic bankcard (without balance inquire service)	K&H Entrepreneurs Maestro contactless bankcard (with balance inquire service) K&H Entrepreneurs Mastercard with balance bankcard
Purchase at merchant	In Hungary and abroad: POS terminals displaying the edc / Maestro logo.	
	Electronically (at POS terminals) and e-shopping.	
	In case of contactless payment: ^{1,2} at merchants displaying edc/Maestro and contactless logos.	
E-commerce	This product can be used with all domestic and international internet merchants. ²	
Purchase in ATM	In ATMs offering the function (for example: mobil top-up, bill payment).	
Internet gambling	Based on the Bank's business decision this product cannot be used for internet gambling.	
Cash withdrawal	In Hungary and abroad: In ATMs, at cash desks of financial institutions, at post offices displaying the Maestro logo. ²	
Cash deposit charge through K&H ATM	In Hungary: In ATMs displaying the K&H logo and offering this function. Abroad: Service not available.	
Balance inquiry	Service not available.	In Hungary: ² In K&H ATMs offering the function and at K&H branches. Abroad: service not available.
		At balance enquiry, the amount is always in HUF, for FX account the rate is K&H FX exchange I. mid rate
PIN change	Only in Hungary, in K&H ATMs offering the function.	

¹ This function is also available with digitasable card in K&H mobile wallet.

² This function is also available with digitasable card in ApplePay.

Transaction types	K&H Visa business debit contactless bankcard K&H Visa business Gold debit contactless bankcard	K&H Mastercard business debit contactless bankcard
Purchase at merchant	In Hungary and abroad: POS terminals displaying the Visa logo.	In Hungary and abroad: POS terminals displaying the MasterCard logo.
	They can be used to make purchases at merchants equipped with an electronic card-reader (POS terminal), traditional (manual) card imprinter, in Internet and mail order and telephone order (MO/TO)	
	In case of contactless payment ^{1, 2} : at merchants displaying Visa and contactless logos.	In case of contactless payment ¹ : at merchants displaying Mastercard and contactless logos.
E-commerce	This product can be used with all domestic and international internet merchants. ²	
Purchase in ATM	In ATMs offering the function (for example: mobil top-up, bill payment).	
Internet gambling	This product cannot be used for internet gambling.	
Cash withdrawal	In Hungary: ² In ATMs, at cash desks of financial institutions, at post offices displaying the Visa and/or PLUS logo Abroad: ² In ATMs, at branch offices displaying the Visa and/or PLUS logo	In Hungary: ² In ATMs, at cash desks of financial institutions, at post offices displaying the Mastercard logo Abroad: ² In ATMs, at branch offices displaying the Mastercard logo
Cash deposit charge through K&H ATM	In Hungary: In ATMs displaying the K&H logo and offering this function. Abroad: Service not available.	
Balance inquiry	Service not available.	
PIN change	Only in Hungary, in K&H ATMs offering the function.	

¹ This function is also available with digitasable card in K&H mobile wallet.

² This function is also available with digitasable card in ApplePay.

8.4 EXCHANGE RATES USED WHEN DEBITING BANKCARD TRANSACTIONS

Transactions Abroad or in Hungary at non-K&H acquirers using bankcard issued by K&H					
Card type in transaction	Currency of transaction	Currency of settlement with card association *	Currency of the bank account	K&H rates (applicable on date of processing of the transaction by the Bank)	Exchange rate applied to debiting fee (applicable on date of processing of the transaction by the Bank)
For withdrawals or purchases in HUF					
Visa Electron / Visa	HUF	transaction in Hungary: HUF transaction abroad: USD	Foreign currency	K&H purchase exchange rate I.	K&H FX medium rate I.
			HUF**	no conversion	no conversion
Maestro / MasterCard		transaction in Hungary: HUF transaction abroad: EUR	Foreign currency	K&H purchase exchange rate I.	K&H FX medium rate I.
			HUF**	no conversion	no conversion
For withdrawals or purchases in HUF					
Visa Electron / Visa	EUR	EUR	EUR	no conversion	K&H FX medium rate I.
			USD/ other currency	K&H cross rate *	K&H FX medium rate I.
			HUF	K&H sales exchange rate I.	no conversion
	USD	USD	EUR / other currency	K&H cross rate*	K&H FX medium rate I.
			USD	no conversion	K&H FX medium rate I.
			other currency	HUF	K&H sales exchange rate I.
Maestro / MasterCard	EUR	EUR	EUR	no conversion	K&H FX medium rate I.
			USD / other currency	K&H cross rate*	K&H FX medium rate I.
			other currency	HUF	K&H sales exchange rate I.

* If the transaction currency and the settlement currency of the card association (Visa and MasterCard) differ, the card association will convert the transaction amount using its own exchange rate.

** In the event of internal transaction if the transaction currency and the account currency are identical, the original transaction amount will be debited on the account.

Transactions at K&H acquirers using bankcard issued by K&H Bank					
Card type in transaction	Currency of transaction	Currency of settlement with card association *	Currency of the bank account	K&H rates (applicable on date of processing of the transaction by the Bank)	Exchange rate applied to debiting fee (applicable on date of processing of the transaction by the Bank)
Visa Electron / Visa	EUR	EUR	EUR	no conversion	K&H FX medium rate I.
			USD / other currency	K&H cross rate*	K&H FX medium rate I.
			HUF	K&H sales exchange rate I.	no conversion
Maestro / MasterCard	USD	USD	EUR/ other currency	K&H cross rate*	K&H FX medium rate I.
			USD	no conversion	K&H FX medium rate I.
			HUF	K&H sales exchange rate I.	no conversion
	HUF	HUF	Foreign currency	K&H purchase exchange rate I.	K&H FX medium rate I.
			HUF	no conversion	no conversion

* Example for calculating EUR/USD cross rate: Step 1: sell EUR for HUF at the K&H FX I. sales exchange rate, Step 2: buy USD for HUF at the K&H FX I. purchase exchange rate.

8.5 ONLINE PURCHASE AND 3D SECURE CODE SERVICE FOR BANKCARD PURCHASES – GENERAL INFORMATIONS

The **3D Secure Code service** is a service designed by the card companies MasterCard (“MasterCard Secure Code”) and Visa (“Verified by Visa”), which allows every K&H Cardholder — with cards suitable for online use — to pay more securely online, if the merchant also applied the 3D Secure technology. The logos “Verified by Visa” and “MasterCard SecureCode” displayed on the merchant’s online payment interface serve as proof that the merchant has joined the 3D Secure Code service. In order to ensure maximum security, K&H merchants also use 3D Secure payment.

Registration is required for online purchases and 3D Secure Code service.

- Online purchase cannot be initiated without registration at any online merchant, independence of the merchant use or does not use the 3D Secure technology. If the merchant does not use 3D Secure technology, there is no need to enter an Internet security code.

THE 3D SECURE CODE SERVICE COMPONENTS AVAILABLE TO CARDHOLDERS

Terms of Service:

- Only registered users are allowed to use the service. You can register over the e-bank interface, or report your intent to register in any K&H branch, or by calling the Cégvonal (06 1/20/30/70 335 3355), or by Corporate Customer Service (00-36/1-468-7777) with identifying yourself with your ePIN.
- During registration you must specify a Hungarian mobile service provider’s mobile phone number, which the Bank can use to send you the online 3D Secure Code.

How the service works:

- When shopping online the Cardholder receives a unique secure code, which must be given as a means of further identification in addition to the three digit CVC/CVV code on the back of the card.
- The 3D Secure Code (which is unique for every purchase) is sent by the Bank as a text message (SMS) to the mobile telephone number specified by the Client during registration or later modification of data.
- The security code remains valid for maximum 10 minutes only, then automatically becomes inactive unless it is activated.
- If you enter the security code incorrectly three times in a row, the Bank will block the online security code service related to the given card for an hour.
- The 3D Secure Code is always a 6-digit number.

Card not Present limit:

The Bank has created a new daily limit type to further enhance the secure operation of the service. This special type of limit limits the payments which can be made without the card physically present and is part of the daily purchase limit. This means that you can specify a lower purchase limit within your daily purchase limit—which refers to your total purchases made in a day with your card physically present as well as without your card physically present—that will only limit the purchases made without your card physically present. This lower purchase limit is called the daily **Card Not Present (CNP) limit**. It can be installed and modified through the registration channels of the 3D Secure Code service.

Types of purchases made without the card physically present (Card Not Present): Mail orders or telephone orders (Mo/To) and online purchases (e-commerce).

In terms of the liability issues connected to the use of bankcards, transactions conducted with the 3D Secure Code are considered orders that have been pre-approved by the Cardholder.

GENERAL RULES OF ONLINE PURCHASE AND 3D SECURE CODE SERVICE

- The registration for all e-commerce transaction is compulsory
- The use of the 3D Secure Code service is compulsory for all online purchases at a site where the merchant participates in 3D Secure Code service
- The amount of the daily CNP limit will be the same as the daily purchase limit on your card, but Account Holders may specify a daily CNP limit during registration, or later modification of data, that is lower than their daily purchase limit. Only the Account Holder may determine the Card Not Present (CNP) limit, the Cardholder shall not.

8.6 CONTACTLESS PAYMENT – GENERAL INFORMATION

ACTIVATION OF A BANKCARD SUITABLE FOR CONTACTLESS PAYMENT

As in the case of bankcards not suitable for contactless payment, a card must first be activated in one of the following ways:

- via K&H's e-bank service;
- with your PIN code, at any ATM in the world that displays the logo of the bankcard, upon the first cash withdrawal or balance inquiry;
- personally in a K&H branch, or through K&H's TeleCenter (on 06 1/20/30/70) 335 3355 if you have a valid ePIN code.

RULES FOR CONTACTLESS PAYMENT

	<i>Online* transactions</i>	
	Maestro / Mastercard contactless bankcards ***	Visa contactless bankcards ***
	executed in Hungary or abroad	
Single contactless transaction limit:	In Hungary, a uniform limit of HUF 15,000 applies irrespectively of the type of card used. Abroad, irrespectively of the type of card used, an amount in the country's national currency equivalent to EUR 20-60 applies; the specific amount depends on the country. A PIN code is not required for contactless transactions equivalent to or below the limit amount for single contactless transactions. A PIN code is always required for contactless transactions above the limit amount for single contactless transactions.	
Cumulative contactless (on-line) transaction limit:	Irrespectively of the type of card used, a uniform limit of HUF 45,000 applies, which is the cumulative amount of transactions executed below the transaction limit for single contactless transactions. For transactions abroad, the original amount of the transaction is converted to HUF at the exchange rate quoted by the card association.	
Reset the cumulative contactless (on-line) transaction limit:	<p>Automatic reset: The limit is automatically set to zero on the last day of each calendar week irrespectively of whether or not the Cardholder has reached the cumulative transaction limit with the card.</p> <p>Reset by transaction: If a Cardholder has reached the HUF 45,000 transaction limit in any one week, then before another contactless transaction (s)he must first have successfully executed at least one of the following:</p> <ul style="list-style-type: none"> • a conventional financial transaction, by placing the bankcard into a POS or an ATM and entering the PIN code, or • a contactless financial transaction in excess of the single contactless limit of HUF 5,000 using the PIN code. 	





*Online transaction: transaction transferred to the Bank's authorisation centre electronically in real time for immediate verification

	<i>Offline** transactions</i>			
	Maestro and Mastercard *** contactless bankcards and		Visa contactless bankcards *** and	
	transactions in Hungary	transactions abroad	transactions in Hungary	transactions abroad
Single contactless transaction limit:	In Hungary, a uniform limit of HUF 15,000 applies, irrespectively of the type of card used. Abroad, irrespectively of the type of card used, an amount in the country's national currency equivalent to EUR 20-60 applies; the specific amount depends on the country. A PIN code is not required for contactless transactions equivalent to or below the limit amount for single contactless transactions. A PIN code is always required for contactless transactions above the limit amount for single contactless transactions.			
Cumulative contactless (off-line) transaction limit:	HUF 45,000, i.e. the total value of transactions executed below the transaction limit for single contactless transactions	3 transactions, i.e. the total number of contactless transactions executed below the single contactless transaction limit	HUF 45,000, i.e. the total value of transactions executed below the transaction limit for single contactless transactions	5 transactions, i.e. the total number of contactless transactions executed below the single contactless transaction limit
Reset the cumulative contactless (off-line) transaction limit:	Reset by transaction: Before another contactless transaction, the Cardholder must first have successfully executed at least one conventional transaction, by placing the bankcard into a POS or an ATM and entering the PIN code.			
Limitations:	Even though the vendor may display the Contactless logo (indicating the possibility of contactless payment), K&H Maestro contactless cards cannot be used for contactless payment in the United States of America if the POS device can read the magnetic stripe only, i.e. if the device cannot read the information stored on the chip			
If a contactless transaction is rejected, please always try to execute it by placing the card into an electronic terminal.				

**Off-line transaction: transaction transferred to the Bank's authorisation centre with some delay or not transferred at all.

*** For contactless bank cards, online processing is typically preferred

8.7 EXTERNAL FEATURES OF THE BANKCARDS

	K&H Mastercard business contactless bankcard		K&H Entrepreneurs Mastercard basic bankcard (without balance inquire service)	K&H Entrepreneurs Mastercard with balance bankcard
	available		available	available
	Features by date of issue		Features by date of issue	Features by date of issue
	before 01.01. 2021	from 01.01. 2021	from 01.01. 2021	from 01.01. 2021
				
according to the personalisation:	the card is embossed	the card is laser engraved	the card is laser engraved	the card is laser engraved
location of the cardholder's name on the plastic:	located at the front of the card	located at the front of the card	located at the back of the card	located at the back of the card
location of the card number on the plastic:	located at the front of the card	located at the front of the card	located at the back of the card	located at the back of the card
location of the signature stripe on the plastic:	a kártya hátoldalán található	a kártya hátoldalán található	it has no signature strip	it has no signature strip

	K&H Entrepreneurs Maestro bankcard (without balance inquire service)	K&H Entrepreneurs Maestro bankcard (with balance inquire service)	K&H Visa business Gold contactless bankcard	K&H Visa business Gold contactless bankcard
	not available	not available	not available	not available
	Features by date of issue	Features by date of issue	Features by date of issue jellemzők	Features by date of issue
	before 01.01. 2021	before 01.01. 2021	before 01.01. 2021	before 01.01. 2021
				
according to the personalisation:	the card is electronic	the card is electronic	the card is embossed	the card is embossed
location of the cardholder's name on the plastic:	located at the front of the card	located at the front of the card	located at the front of the card	located at the front of the card
location of the card number on the plastic:	located at the front of the card	nem szerepel a kártyán	located at the front of the card	located at the front of the card
location of the signature stripe on the plastic:	located at the back of the card	located at the back of the card	located at the back of the card	located at the back of the card

II. ACCOUNT PACKAGE SERVICES

Only private and small enterprises and Foundations and Social organisations

A client may only have one account package

1. ACCOUNT PACKAGES

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

	K&H START EXTRA ACCOUNT PACKAGE ¹⁹	K&H DYNAMIC EXTRA ACCOUNT PACKAGE	K&H ACTIVE EXTRA ACCOUNT PACKAGE
ACCOUNT PACKAGE FEE	HUF 963 995 / month ²⁰²⁰ Campaign: HUF 535 553 ²⁰²⁰ till withdrawal	HUF 5,994 6,194 / mont Campaign: HUF 4,083 4,222 ²⁰²⁰ till withdrawal	HUF 9,589 9,915 / month Campaign: HUF 7,682 7,943 ²⁰²⁰ till withdrawal
ACCOUNT PACKAGE FEE WITH LIFE INSURANCE (LI) ^{M1}	HUF 1,953 1,985 ²⁰²⁰ / month Campaign: HUF 1,525 1,543 ²⁰²⁰ till withdrawal	HUF 6,984 7,184 ²⁰²⁰ / mont Campaign: HUF 5,073 5,212 ²⁰²⁰ till withdrawal	HUF 10,579 10,905 ²⁰²⁰ / month Campaign: HUF 8,672 8,933 ²⁰²⁰ till withdrawal

THE CONTENTS OF PACKAGES

K&H HUF BANK ACCOUNT Monthly account maintenance fee	free of charge	free of charge	free of charge
STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT ^{M6}			
- paper based payment orders			
• interbank	0.26 0.27% min. HUF 540 560 ²⁰²⁰	0.26 0.27% min. HUF 540 560 ²⁰²⁰	0.26 0.27% min. HUF 540 560 ²⁰²⁰
• intrabank	0.16 0.17 % min. HUF 220 230 ²⁰²⁰	0.16 0.17 % min. HUF 220 230 ²⁰²⁰	0.16 0.17 % min. HUF 220 230 ²⁰²⁰
- electronic payment orders ^{M2} including instant HUF transfer orders			
• interbank	The first 5 executed transactions are free of transfer fee / monthly period ^{M6} , from the 6th transaction: 0.25 0.26% min. HUF 350 360 ²⁰²⁰	The first 10 executed transactions are free of transfer fee / monthly period ^{M6} , from the 11th transaction: 0.21% min. HUF 305 315 ²⁰²⁰	The first 20 executed transactions are free of transfer fee / monthly period ^{M6} , from the 21th transaction: 0.18 0.19% min. HUF 295 300 ²⁰²⁰
• intrabank	0.11% min. HUF 110 114 ²⁰²⁰	0.1% min. HUF 110 114 ²⁰²⁰ Campaign: free of transfer fee till withdrawal	0.1% min. HUF 110 114 ²⁰²⁰ Campaign: free of transfer fee till withdrawal
CASH IN (HUF) CREDIT HUF ACCOUNT	0.1 0.11% min. HUF 330 340 ²⁰²⁰	0.1 0.11% min. HUF 320 331 ²⁰²⁰ Campaign: 0,06% min HUF 220 230 ²⁰²⁰ till withdrawal	0.1 0.11% min. HUF 320 331 ²⁰²⁰ Campaign: 0,06% min HUF 220 230 ²⁰²⁰ till withdrawal
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.34 0.35% min. 560 580 ²⁰²⁰	0.33 0.34% min. HUF 550 570 ²⁰²⁰	0.32 0.33% min. HUF 550 570 ²⁰²⁰
CASH DEPOSIT CHARGE THROUGH K&H ATM	The first HUF transaction is free of charge / monthly period, further as defined in point I.8.1	The first HUF transaction is free of charge / monthly period, further as defined in point I.8.1	The first 2 HUF transaction is free of charge / monthly period, further as defined in point I.8.1
TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS			
• Intrabank payment orders in FCY	as defined in Appendix 10		
• Outgoing cross border payments in HUF and FCY			
BOOKING FEE ^{M3}			
• Booking fee	as defined in point I.3.6		
• Booking fee – FCY			
• Booking fee – Loan			
• Booking fee – Cash,			
• Booking fee – Cash withdrawal with a bankcard			
• Booking fee - purchase			
THE TYPE OF THE PREFERENTIAL BANKCARD	K&H ENTREPRENEURS MASTERCARD BASIC BANKCARD OR K&H ENTREPRENEURS MASTERCARD WITH BALANCE BANKCARD	K&H ENTREPRENEURS MASTERCARD BASIC BANKCARD OR K&H ENTREPRENEURS MASTERCARD WITH BALANCE BANKCARD OR K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD	K&H ENTREPRENEURS MASTERCARD BASIC BANKCARD OR K&H ENTREPRENEURS MASTERCARD WITH BALANCE BANKCARD OR K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD
One type of preferential bankcard annual fee	K&H ENTREPRENEURS MASTERCARD BASIC BANKCARD OR K&H ENTREPRENEURS MASTERCARD WITH BALANCEBANKCARD free of charge, K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD 50% of as defined in point I.8.1		
Fee of cash withdrawal at K&H ATM (HUF) with the type of preferential bankcard	The first HUF transaction is free of charge / monthly period ^{M4} further 25% Of as defined in point I.8.1 + booking fee	The first 2 HUF transaction is free of charge / monthly period ^{M4} further 25% Of as defined in point I.8.1 + booking fee	The first 2 HUF transaction is free of charge / monthly period ^{M4} further 25% Of as defined in point I.8.1 + booking fee
K&H CORPORATE MOBILINFO monthly fee	HUF 55	HUF 55	HUF 55
K&H CORPORATE E-BANK	as defined in point I.4.2 ^{M5}		

Public

ELECTRA SERVICE monthly fee (for all users)	n/a	free of charge ^{M5}	free of charge ^{M5}
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^{M1} You can request account package with "**Insurance 4**" (see Information sheet on insurance packages connected to service packages).

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

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

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

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

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

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

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

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

EFFECTIVE FROM APRIL 6, 2020

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

1. DOMESTIC TRANSACTIONS IN HUF

1.1 Debits

- Cash withdrawal (HUF)
 - debit HUF account 0.29 0.03% , min. HUF 463 478²⁰²⁰
 - debit FCY account 0.05%, min. HUF 115 119²⁰²⁰
- Instant HUF transfer orders from a HUF account – electronic ad hoc orders
 - Intrabank payment orders 0.12%, min. HUF 190 196²⁰²⁰
 - Outgoing payment orders via GIRO 0.17 0.18%, min. HUF 252 260²⁰²⁰
- Starting one-off / forward dated HUF transfer from HUF or FX account
 - Intrabank payment orders
 - paper based (including execution of collections / authority payment / warrant payment) 0.2 0.21%, min. HUF 442 457²⁰²⁰
 - electronic 0.12%, min. HUF 190 196²⁰²⁰
 - via K&H SME customer service** 0.12%. min. HUF 338 349²⁰²⁰
 - Outgoing payment orders via GIRO
 - paper based (including execution of collections / authority payment / warrant payment) 0.23 0.24%, min. HUF 496 512²⁰²⁰
 - electronic 0.17 0.18%, min. HUF 252 260²⁰²⁰
 - K&H SME customer service** 0.18 0.19%. min. HUF 344 355²⁰²⁰
- Urgent external HUF transfer from FCY account** 1.29 1.33 % , min. EUR 17 18²⁰²⁰
- Standing order
 - Intrabank payment orders ¹ HUF 256 264 / item²⁰²⁰
 - Outgoing payment orders ¹ HUF 317 327 / item²⁰²⁰
- Multiple payment orders (intrabank and external payments)
 - Direct debits - execution HUF 130 134 / item²⁰²⁰
 - Batch payments 0.12%, min. HUF 54 56 / item²⁰²⁰

2. Transactions in foreign Currencies for HUF and FCY accounts

2.1 Debits

- Cash withdrawal (FCY)
 - debit HUF account 0.05%
 - debit FCY account in same currency 0.98 1.01%²⁰²⁰
 - debit FCY account in different currency 0.05%
- Intra bank payment orders in FCY (debit HUF or FCY account)
 - paper based 0.2 0.21%, min. EUR 18 19²⁰²⁰
 - electronic orders 0.14%, min. EUR 13
 - collections, warrant payment 0.2 0.21%, min. EUR 18 19²⁰²⁰
- Outgoing cross border payments in HUF, FCY and SEPA payments*
 - paper based (with SHA or BEN cost allocation)
 - to EEA member states in EUR 0.23 0.24% min. EUR 1,5 1.42^{***2020}
 - to outside EEA in any currency and to EEA in all currencies other than EUR 0.22 0.23% min. EUR 20²⁰²⁰
 - electronic orders (with SHA or BEN cost allocation)
 - to EEA member states in EUR 0.17 0.18% min. EUR 0.76 0.72^{***2020}
 - to outside EEA in any currency and to EEA in all currencies other than EUR 0.17 0.18% min. EUR 16 17²⁰²⁰
 - urgent transfer in HUF or FCY (with SHA or BEN cost allocation)
 - to EEA member states in EUR 1.29 1.33% min. EUR 17 18²⁰²⁰
 - to outside EEA in any currency and to EEA in all currencies other than EUR 1.36 1.4% min. EUR 18-19²⁰²⁰
 - paper based or electronic payment orders submitted with OUR cost allocation the fee regarding the submission channel + EUR 23 24²⁰²⁰

- collections, warrant payment
 - to EEA member states in EUR 4.29 1.33% min. 17 EUR
 - to outside EEA in any currency and to EEA in all currencies other than EUR 4.36 1.4% min. EUR 18

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

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

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

3. Other services related to cash turnover and account management

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

4. Documentary deals

- IMPORT COLLECTION - Settlement 0.26%, min. EUR 36
- IMPORT LETTER OF CREDIT - HANDLING AND EXAMINATION OF DOCUMENTS 0.21%, min. EUR 41

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

Items specified in the Announcement can be modified (in April) 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. For those fees which were not modified in the current year April by the inflation effect, the Bank has the right to initiate modification during the year in different time. The fees specified in amount, in percentage, minimum values, maximum values are all deemed to be separate items and can be modified separately. The Announcement contains the date of the last correction of all items.

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

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

Budapest, Februar 5, 2021

K&H Bank Zrt.