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## announcement

# FOR CORPORATE CLIENTS

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The conditions specified in this List of Service Prices for Corporate Clients (Announcement) ("List") shall apply to corporate clients ("Clients") of K&H Bank Zrt. ("Bank"). According to the definition of the Bank "corporate client" means all resident and non-resident legal or not legal entities and organisations (foundation, church, union, municipality, etc.), furthermore enterprises, private persons conducting economic activities. 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 (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. 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 Bank considers its Announcement of July 29, 2009 the primary announcement for the current calculation of fees.

### **Reasons of present amendment are:**

- **introduction of new services related to instant transfer orders and secondary account identifiers.**

Modifications in the Announcement are printed in in bold italics.



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## I. BANKING SERVICES

### 1. HUF & FCY BANK ACCOUNTS

<b>1.1 BANK ACCOUNT MANAGEMENT</b>	
– Account opening	free of charge
– HUF bank account monthly account maintenance fee (each month started) <sup>19</sup>	HUF 6,417 / account / month
– FCY account monthly account maintenance fee (each month started) <sup>19</sup> Currencies: USD, EUR, CHF, GBP, SEK, DKK, CAD, AUD, JPY, NOK, CZK, PLN, RON, TRY, RUB, CNY.	EUR 20 / account / month
– Corporate account and/or package change (in case of changing to a package with cheaper account package or account fee) *	HUF 10,537 /occasion
<b>1.2 DOMESTIC TRANSACTIONS IN HUF</b>	
<b>1.2.1 RECEIPTS</b>	
• Cash in (HUF) credit HUF account	0.11%, min. HUF 211
– Cash in (HUF) credit FCY account	free of charge
– Credit of payments (intrabank, GIRO, VIBER)	free of charge
<b>1.2.2 DEBITS</b>	
– Cash withdrawal (HUF) debit HUF account	0.94, min. HUF 563
– Cash withdrawal (HUF) debit FCY account	0.72%, min. HUF 268
– <b>Instant HUF transfer orders from a HUF account – electronic ad hoc orders</b> – <b>intrabank payment orders</b>	<b>0.36%, min. HUF 317</b> <b>Campaign: 0.36%, min. HUF 305</b> <b>till withdrawal</b>
– <b>outgoing payment orders via GIRO</b>	<b>0.41%, min. HUF 365</b> <b>Campaign: 0.41%, min. HUF 343</b> <b>till withdrawal</b>
– <b>book transfers between HUF and FCY account of the same Client</b>	<b>free of charge</b>
– Starting one-off / forward dated HUF transfer from HUF or FX account	
– Intrabank payment orders	
– paper based	0.40%, min. HUF 570
– electronic	0.36%, min. HUF 317 Campaign: 0.36%, min. HUF 305 till withdrawal
– via K&H SME customer service**	0.38%, min. HUF 458
– execution of collections	0.40%, min. HUF 570
– execution of authority payment / warrant payment	0.40%, min. HUF 570
– Outgoing payment orders via GIRO	
– paper based	0.43%, min. HUF 607
– electronic	0.41%, min. HUF 365 Campaign: 0.41%, min. HUF 343 till withdrawal
– via K&H SME customer service**	0.42%, min. HUF 480
– execution of collections	0.43%, min. HUF 607
– execution of authority payment / warrant payment	0.43%, min. HUF 607
– Urgent external HUF transfer from FCY account**	1.45%, min. EUR 19 Campaign: 1.45%, min. EUR 17 till withdrawal
– Book transfers between HUF and FCY account of the same Client	
– paper based	HUF 358 / item
– electronic	free of charge
– K&H SME customer service**	free of charge
– One-off / forward dated VIBER (paper based and electronic)	
– transfer	0.62%, min. HUF 16,860, max. HUF 179,130
– presented before value date	0.31%, min. HUF 6,320, max. HUF 63,220
– modification requested by Client	HUF 21,074
– payment instruction cancelled due to lack of fund	HUF 21,074
– Collection	
– initiation paper based	HUF 537 / item
– initiation electronic	0.1%, min. HUF 106 Campaign: free of charge till withdrawal
1. registration fee of authorization letter	HUF 611 / item



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– Authority payment	
– initiation paper based	HUF 537 / item
– initiation electronic	0.1%, min. HUF 106 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

<b>1.2.3 DOMESTIC TRANSACTIONS IN HUF ONLY FOR HUF ACCOUNT</b>	
– Standing order	
– Intrabank payment orders <sup>1</sup>	HUF 427 / item
– Outgoing payment orders <sup>1</sup>	HUF 480 / item
– Registration fee of paper based standing order	HUF 611 / item
– Multiple payment orders (intrabank and external payments)	
– Direct debits	
– initiation	0.03% + HUF 32 / item
– credit	free of charge
– execution	HUF 216 / item
– modification to direct debit authorization (paper based) at branch	HUF 611 / item
– Batch payments	0.40%, min. HUF 101 / item
<b>1.3 TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS</b>	
<b>1.3.1 RECEIPTS</b>	
– Cash in (FCY) credit HUF account	0.05%
– Cash in (FCY)	
– credit FCY account in same currency	0.5%
– 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%
– book transfers, payments received from a Hungarian bank, incoming cross border payments in HUF and FCY	<b>Campaign: free of charge till withdrawal</b> 0.1%, min. EUR 12, max. EUR 100
<b>1.3.2 DEBITS</b>	
• Cash withdrawal (FCY) debit HUF account	0.65%
– Cash withdrawal (FCY)	
– debit FCY account in same currency	1.30%
– debit FCY account in different currency	0.65%
– Intra bank payment orders in FCY (debit HUF or FCY account)	
– paper based	0.35%, min. EUR 19 <b>Campaign: 0.35%, min. EUR 17 till withdrawal</b>
– electronic orders	0.32%, min. EUR 15 <b>Campaign: 0.32%, min. EUR 13 till withdrawal</b>
– collections, warrant payment	0.35%, min. EUR 19 <b>Campaign: 0.35%, min. EUR 17 till withdrawal</b>
• Outgoing cross border payments in HUF, FCY and SEPA payments*	
– paper based (with SHA or BEN cost allocation)	0.37%, min. EUR 21 <b>Campaign: 0.37%, min. EUR 19 till withdrawal</b>
– electronic orders (with SHA or BEN cost allocation)	0.34%, min. EUR 17 <b>Campaign: 0.33% min. EUR 15 till withdrawal</b>
– urgent transfer in HUF or FCY with or without conversion (with SHA or BEN cost allocation)	1.45%, min. EUR 19 <b>Campaign: 1.45%, min. EUR 17 till withdrawal</b>
– paper based or electronic payment orders submitted with OUR cost allocation	the fee regarding the submission channel + EUR 22
– collections, warrant payment	1.45%, min. EUR 19 <b>Campaign: 1.45%, min. EUR 17 till withdrawal</b>
– Book transfers	
– between HUF and FCY account of the same Client (paper based)	HUF 359 / item
– between HUF and FCY account of the same Client (electronic)	free of charge
– Conversion fee	0.0%

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



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## 2. SPECIAL BANK ACCOUNTS

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

<b>2.1 K&amp;H NOMINAL CAPEQUITY DEPOSIT HUF AND FCY ACCOUNT</b>	
• Monthly account maintenance fee	free of charge
• Cash in	free of charge
• Book transfers	free of charge
<b>2.2 K&amp;H STATUTORY DEPOSIT</b>	
• Monthly account maintenance fee	free of charge
<b>2.3 K&amp;H SEPARATED ACCOUNT (E.G. SOCIAL SECURITY, SUBSIDY, AGENT'S ACCOUNT)</b>	
• Monthly account maintenance fee (HUF account)	HUF 1,423 / month
• Monthly account maintenance fee (FCY account)	EUR 6 / month
<b>2.4 K&amp;H LEGAL DEPOSIT ACCOUNT (ATTORNEY, NOTARY, BAILIFF DEPOSIT) **</b>	
• Monthly account maintenance fee (HUF account)	HUF 1,423 / month
• Monthly account maintenance fee (FCY account)	EUR 6 / month
<b>2.5 ACCOUNT MANAGEMENT TO FOUNDATIONS</b>	
• Monthly account maintenance fee (HUF account) <sup>19</sup>	HUF 1,423 / month
• Monthly account maintenance fee (FCY account) <sup>19</sup>	HUF 2,107 / month
<b>2.6 K&amp;H DEPOSIT HUF AND FCY ACCOUNT – CASH DEPOSIT</b>	
• Monthly account maintenance fee	free of charge
• One off handling fee of cash deposit (charged at the day of placement after the placed amount)	1.0 %
<b>2.7 K&amp;H DEPOSIT HUF AND FCY ACCOUNT – COLLATERAL, SECURITY DEPOSIT</b>	
• Monthly account maintenance fee	free of charge
<b>2.8 SECURITY DEPOSITS FOR THE BENEFIT OF THIRD PARTIES (E.G. KAVOSZ ROAD-TOLL LOAN PROGRAMME)</b>	
• Security-deposit accounts' one-time administration fee (payable upon signing the relevant agreement, as a % of the amount of the security deposit)	1.0 %
• Cost of transfers from security-deposit accounts***	HUF 527 / item
<b>2.9 K&amp;H BUSINESS SAVINGS ACCOUNT</b>	
One K&H Business Savings Account may be opened for each account holder, provided that the account holder has at least one K&H HUF bank account or one K&H FCY account.	
• HUF bank account monthly account maintenance fee (each month started)	HUF 315 / account <b>Campaign:</b> free of charge till withdrawal
• Minimum initial amount and minimum balance:	HUF 1,000,000
Transactions which can be made on the account:	
– Credit of payments between HUF and FCY account of the same Client	free of charge
– Book transfers between HUF and FCY account of the same Client	
– paper based	HUF 358 / item
– electronic	free of charge
– K&H SME customer service*	free of charge
– Standing order HUF	
– Intrabank <i>book transfers between accounts of the same Client</i>	HUF 427 / item
– 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&amp;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.

## 3. OTHER SERVICES RELATED TO CASH TURNOVER AND ACCOUNT MANAGEMENT

<b>3.1 OTHER FEES RELATED TO CASH TURNOVER</b>	
• Cash withdrawal orders	HUF 527 / a book of orders
• Fee of prompt withdrawal over the counter in excess of cash withdrawal fee <sup>2</sup>	0.71%, min. HUF 7,039
• Failure to perform previously notified cash withdrawal in HUF *	0.1%, min. HUF 6,585
• Failure to perform previously notified cash withdrawal in FCY *	0.52%, min. HUF 6,585
• Using "drop box" (fee of cash delivered in bags shall be charged by the Bank)	free of charge



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• Cash delivered in bags	
– HUF banknotes	0.15%, + HUF 843 / bag
– HUF coins	2.67%, + HUF 527 / bag
– FX banknotes	0.36%, + HUF 2,635 / bag
• Large volume cash deposit	
– HUF banknotes	0.23%, + HUF 1,792 / occasion
– HUF coins	3,2%, + HUF 527 / occasion
– FX banknotes	0.39%, + HUF 2,635 / occasion
• Denomination change / replacement ****	
– FX banknotes and coins (at partial amount exchange as well)	1.06%, min. HUF 527
– HUF banknotes (in same domination) **	5.0% of the nominal value of payable bank notes 10.0% of the nominal value of payable coins
– HUF coins (in same domination) **	10.0% 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)	25.0%
• 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)	25.0%
• Foreign currency exchange	free of charge
• Refund after foreign currency payment <sup>3</sup>	
– HUF 5-20 mln	0.5%
– HUF 20-100 mln	0.7%
– HUF 100-500 mln	0.8%
– over HUF 500 mln	1.0%
• Refund after foreign currency withdrawal <sup>3</sup>	
– HUF 5-20 mln	0.5%
– HUF 20-100 mln	0.7%
– HUF 100-500 mln	0.8%
– over HUF 500 mln	1.0%
<b>3.2 POSTAL PAYMENTS***</b>	
• Postal cash payment order (incoming payment, paper based)	0.15% bank commission + postal commission
• Postal cash payment order (incoming payment, electronic)	0.10% bank commission + postal commission
• Postal payment cheque (outgoing) electronic orders	0.35% bank commission + postal commission

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

\* Calculated for the notified and unpaid amount

\*\* 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.

\*\*\* 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 and replacement service – with the exception of the exchange (replacement) of Forint banknotes and Forint coins withdrawn from circulation to Hungarian legal tenders of the same denomination – 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.



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<b>3.3 OTHER SERVICES RELATED TO PAYMENT TURNOVER</b>	
• Acceptance of paper based foreign currency payment for future execution (even next day's)	HUF 1,028 / item
• Fees charged for foreign currency transfers with erroneous IBAN/BIC <sup>4</sup>	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) <sup>5</sup>	free of charge
– cancellation of transfer orders to be performed on Day 0, based on a specific agreement <sup>5</sup>	HUF 10,280 / item
• Intraday transfer via GIRO for first recall <sup>16</sup>	HUF 5,140
• Reception of payment orders over cut-off time (via Corporate Client Service) <sup>6</sup>	HUF 10,280 / item
• Queue handling*	HUF 38 / day / item
• Acceptance of MT 101	free of charge
• Payment order prepared by the Bank at the request of Client	HUF 1,581 / item
• Order submitted via tested telefax (separate agreement with the Bank is needed)	HUF 8,519/ month
• Interbank correspondence due to inaccurate order	HUF 1,196 / letter
• Bill of exchange handling fee, only in case of collection (once)	HUF 15,806 / bill
• Investigation of HUF payments (at the request of Client)	
– payment (debit and/or credit) not older than 90 days <sup>17</sup>	HUF 5,985 / item
– Investigation archived payment data older than 90 days	HUF 11,965 / item
• Investigation of foreign currency payments (at the request of Client)	EUR 80 / item
• payment (debit and/or credit) <sup>18</sup>	
• Handling transit (via the Bank) foreign currency payments (Bank shall charge it against the amount of the payment transfer)	0.15%, min. HUF 5,000
• Domestic cash pool service (once)	HUF 59,666
• Domestic cash pool service monthly fee	HUF 7,118 / month / account
• On-line company register extract fee	HUF 3,656
• Administration fee <sup>7</sup>	HUF 527 / occasion
• notification fee <sup>8</sup>	HUF 211 / item
• Electronic message to the Hungarian Customs and Finance Guard (VP) of HUF transfers to VP	free of charge
<b>3.4 ACCOUNT STATEMENT, BANK INFORMATION, CONFIRMATION</b>	
• Account statement on paper	postal cost <sup>9</sup>
• Electronic account statement	free of charge
• Account statement (SWIFT MT940)	EUR 46 / month / account
• Account statement (SWIFT MT941 / MT942)	EUR 46 / month / account
• Copy of SWIFT message	EUR 9 / item
• Printed account statement customer's request **	
– not older than 14 days	HUF 564 / account / statement
– older than 14 days	HUF 2,434 / account / statement
• Bank information (however the Bank shall transfer the possibly occurring foreign information / bank costs)	
– using the template of the Bank	HUF 7,703
– using special text	HUF 15,431
• Confirmation of exchange rate	
– daily on individual request	HUF 601 / letter
– for longer period as one week on individual request	HUF 2,993 / letter
– daily confirmation of exchange rate based on agreement, flowing	HUF 5,985 / month

\* 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.





## Announcement for corporate clients

<ul style="list-style-type: none"> <li>• Confirmation               <ul style="list-style-type: none"> <li>– for audit purposes</li> </ul> </li> </ul>	HUF 15,305 / one original document
<ul style="list-style-type: none"> <li>– on execution of HUF orders (same day for 90 days) <sup>15</sup></li> </ul>	HUF 1,749 / item
<ul style="list-style-type: none"> <li>– on execution of FCY orders</li> </ul>	EUR 7 / item
<ul style="list-style-type: none"> <li>– in a separate letter <sup>10</sup></li> </ul>	HUF 3,656 / document
<ul style="list-style-type: none"> <li>– from archived data older than 90 days</li> </ul>	HUF 7,302 / document
<ul style="list-style-type: none"> <li>– Urgent *</li> </ul>	HUF 5,985/ item
<ul style="list-style-type: none"> <li>– Confirmation of disponents (except Electra disposal rights)</li> </ul>	HUF 1,753 / document
<ul style="list-style-type: none"> <li>– Confirmation about disposal rights – setting via the system</li> </ul>	free of charge
<ul style="list-style-type: none"> <li>• Pledge transactions</li> </ul>	0.11%, min. HUF 1,797
<ul style="list-style-type: none"> <li>• Confirmation of own recourses</li> </ul>	0.6%, min. HUF 1,196
<b>3.5 TELEPHONE CUSTOMER SERVICES</b>	
<ul style="list-style-type: none"> <li>• Information via telephone on the Corporate Client Service, and K&amp;H SME customer service</li> </ul>	free of charge
<ul style="list-style-type: none"> <li>• Technical support for electronic banking services (Electra, K&amp;H Corporate e-bank, K&amp;H Mobilbank)</li> </ul>	free of charge
<b>3.6 BOOKING FEE**</b>	
<u>Based on individual agreement and in case of certain account packages</u> , a booking fee is charged for the following transactions:	
<b>Booking fee</b> <ul style="list-style-type: none"> <li>• HUF transfer from HUF or FX account intrabank or outgoing payment orders***</li> <li>• Batch payments (items)***</li> <li>• Direct debits execution</li> <li>• Postal payment cheque (outgoing) orders</li> <li>• External cash pool transactions</li> <li>• Import collection settlement</li> <li>• Import Letter of Credit handling and examination of documents</li> <li>• postal commission</li> </ul>	0.3% max. HUF 6,000 / item
<b>Booking fee - FCY</b> <ul style="list-style-type: none"> <li>• Intrabank or outgoing payment orders in FCY from HUF or FX account</li> </ul>	0.3% max. HUF 6,000 / item
<b>Booking fee – loan</b> <ul style="list-style-type: none"> <li>• Repayment (loan, interest rate)</li> </ul>	0.3% max. HUF 6,000 / item
<b>Booking fee – cash</b> <ul style="list-style-type: none"> <li>• Cash withdrawal from HUF or FX account</li> <li>• Cash withdrawal with a bankcard (from an ATM, bank branch, post office) within and outside Hungary</li> </ul>	0.6% max. HUF 720,000 / item
<b>Booking fee – purchase ****</b> <ul style="list-style-type: none"> <li>• Purchase card transaction has been made in the previous year</li> <li>• Purchase contactless bankcard transaction has been made in the previous year</li> </ul>	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.



Announcement for corporate clients

#### 4. ELECTRONIC SERVICES

<b>4.1 ELECTRA (MODEM BASED OR INTERNET BASED ELECTRONIC BANKING SERVICE)</b>	
• Installation*	HUF 21,074
• Monthly fee of electronic payment services ( <i>in case of web Electra and the first customer connected to Electra client program</i> )	HUF 6,312 / month
• Monthly fee of electronic payment services ( <i>additional customers connected to the same Electra client program</i> )	HUF 3,161 / month
• Security device (token) administration fee **	HUF 8,956 / device
• User administration fee	HUF 1,054 / occasio
• Reloaded account statement	HUF 2,107 / account / statement
<b>4.1.1 WEB ELECTRA+ FOR MANAGING ACCOUNTS HELD WITH OTHER BANK</b>	
• web Electra+ module monthly fee	52 EUR / month
• outbound MT101 messages	0.27 EUR / message Campaign: free of charge till withdrawal
<b>4.1.2 K&amp;H ELECTRA24 (MOBILPHONE APPLICATION-BASED ELECTRONIC BANKING SERVICE)</b>	
• Monthly fee	HUF 3,161 / month / client
<b>4.2 K&amp;H CORPORATE E-BANK (INTERNET BANKING FOR SME'S)<sup>11</sup></b>	
• Monthly fee	free of charge
• Electronic access fee	HUF 126 / user / month
<b>4.3 K&amp;H MOBILBANK (MOBILPHONE APPLICATION-BASED ELECTRONIC BANKING SERVICE)</b>	
• Electronic access fee***	HUF 212 / user / month <b>Campaign: free of charge till withdrawal</b>
<b>4.4 K&amp;H E-POST (INTERNET-BASED ELECTRONIC BANK MAILBOX SERVICE)</b>	
• Monthly fee	free of charge
• Reloading an archived document fee	HUF 2,107 / document
• Security device (token) administration fee **	HUF 8,956 / device
<b>4.5 K&amp;H CORPORATE MOBILINFO</b>	
• Monthly fee	HUF 253 / month
• Fee per message ****	HUF 28 / SMS message
• Fee of detailed statement (message turnover and listing of Mobilinfo orders for the requested period)	HUF 1,054 / statement

\* 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.



Announcement for corporate clients

## 5. OTHER SERVICES

### 5.1 SAFE DEPOSIT BOX SERVICES

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

Upper limit of indemnification liability	Rental fee, HUF/month +VAT *			Due
	Safe deposit box size „A”	Safe deposit box size „B”	Safe deposit box size „C”	
HUF 500,000	HUF 1,061	HUF 1,159	HUF 1,283	as per the contract
HUF 1,000,000	HUF 1,605	HUF 1,703	HUF 1,802	as per the contract
HUF 2,000,000	HUF 1,999	HUF 2,170	HUF 2,296	as per the contract
HUF 5,000,000	HUF 3,333	HUF 3,456	HUF 3,578	as per the contract
HUF 10,000,000	HUF 6,666	HUF 6,913	HUF 7,185	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 105 + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

**Other expenses:** the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) to HUF 10,537 + VAT and the cost of getting new keys, replacing the lock charged by an external company performing the safe box breaking up.

**Liabile custody / Administration of accounts in the absence of instructions cost reimbursement:** HUF 526 + 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 5,315	HUF 5,806	HUF 6,429	as per the contract
HUF 1,000,000	HUF 8,039	HUF 8,535	HUF 9,031	as per the contract
HUF 2,000,000	HUF 10,019	HUF 10,874	HUF 11,502	as per the contract
HUF 5,000,000	HUF 16,697	HUF 17,314	HUF 17,931	as per the contract
HUF 10,000,000	HUF 33,394	HUF 34,633	HUF 35,995	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 528 + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

**Other expenses:** the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) to HUF 10,537 + VAT and the cost of getting new keys, replacing the lock charged by an external company performing the safe box breaking up.

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

**Administration of accounts in the absence of instructions cost reimbursement:** HUF 1,056 + VAT / month\*\*

**Safe box usage fee\*\*\*:** HUF 0 / first 2 occasions / month; further occasions in the current month: HUF 2,112 / occasion



Announcement for corporate clients

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

Upper limit of indemnification liability	Rental fee, HUF/month +VAT *			Due
	Safe deposit box size „A”	Safe deposit box size „B”	Safe deposit box size „C”	
HUF 500,000	HUF 1,061	HUF 1,159	HUF 1,283	as per the contract
HUF 1,000,000	HUF 1,605	HUF 1,703	HUF 1,802	as per the contract
HUF 2,000,000	HUF 1,999	HUF 2,170	HUF 2,296	as per the contract
HUF 5,000,000	HUF 3,333	HUF 3,456	HUF 3,578	as per the contract
HUF 10,000,000	HUF 6,666	HUF 6,913	HUF 7,185	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 105 + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

**Other expenses:** the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) to HUF 10,537 + 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 526+ 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

<b>Fee of Safe custody / Administration of accounts in the absence of instructions</b>	HUF 6,417 / account / month
<b>Money transfer from the amount in custody</b>	According to the type of transfer as specified in Part I of the Announcement
<b>Cash withdrawal from the amount in custody</b>	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 2<sup>nd</sup> 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 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.



Announcement for corporate clients

### 5.3 K&H AMULETT – SERVICES\*\*\*

<b>5.3.1 K&amp;H Employer's mortgage loan subsidy account</b>	
– Monthly account maintenance fee	HUF 2,040
– <b>Instant HUF transfer orders from a HUF account – electronic ad hoc orders</b>	
• <b>intraday payments</b>	<b>2.97%, min. HUF 1,025, max HUF 30,750</b>
• <b>outgoing payments</b>	<b>3.38%, min.HUF 1,230, max HUF 30,750</b>
– Starting one-off / forward dated HUF transfer from HUF account	
– Intraday payment orders	
– electronic	2.97%, min. HUF 1,025, max HUF 30,750
– Outgoing payment orders via GIRO	
– electronic	3.38%, min.HUF 1,230, max HUF 30,750
– Batch payments	
– intraday payments	2.97%, min. HUF 1,025, max HUF 30,750
– outgoing payments	3.38%, min.HUF 1,230, max HUF 30,750
– Confirmation letter fee (for account holder)	free of charge
– Correction fee	HUF 3,065 / correction / employee
– Booking fee *	
• Booking fee	as defined in point I.3.6
• Booking fee – Loan	
• Booking fee – Cash	
• Booking fee – FCY	
– Interest rate	as per HUF bank account interest rate
<p>Only transfer orders and transfers between own accounts shown above can be given from and to this AMULETT account. The bank doesn't receive orders of Cash payment, orders submitted via K&amp;H SME customer service or paper based.</p> <p>Terms and conditions not shown above and orders available for AMULETT account are identical to those stipulates in section I. of the Announcement.</p>	
<b>5.3.2 CONFIRMATION LETTER FEE</b>	
– Confirmation letter fee (for account holder)** - In case of transfer initiated not from K&H Employer's mortgage loan subsidy Account	3.4%, min HUF 1,538 max HUF 51,250 / transfer
– Correction fee	HUF 3,065 / correction / employee

In case of transfer initiated not from K&H Employer's mortgage loan subsidy account, the employer's statement about subsidy transfer is accepted only on the K&H Bank's template.

K&H Bank offers K&H AMULETT services free of charge for groups of companies/brands having resort to K&H 4000+ account package in the context of Group Wage Account Agreement

\* Booking fee is charged for the transactions referred in the Announcement I. 3.7., independently of the transaction fee. The booking fee also will be charged for transactions free of transaction fee.

\*\* Charged for the confirmation letter related items, based on the employer's statement about subsidy which is given on the K&H Bank's template. K&H Bank accepts paper based employer's statement about transferring tax-free employer's housing loan subsidy referring to the actual quarter till 10th of the next month after the quarter.

\*\*\* Given that the Act CXVII of 1995 on Personal Income Tax, January 1, 2019 is modified as of the day of tax exemption of the housing subsidy granted by the employer, the Bank terminate the AMULETT product with effect from 1 January 2019. The Bank shall issue certificates of subsidies paid in the year 2018, the costs specified in the contract notice in the manner and by the deadline stipulated in the act and in the contract.



Announcement for corporate clients

## 6. DOCUMENTARY DEALS

### 6.1 EXPORT COLLECTION

- Sending of drafts and documents for collection to be delivered against payments/acceptance 0.30%, min. EUR 50
- Documents sent back without payment, release of documents without payment 0.2%, min. EUR 50
- Urging settlement, payment, acceptance EUR 10 / occasion
- Modification EUR 35
- Compensation fee – should the Bank fail to meet an agreed commitment \* EUR 35 / transaction

### 6.2 IMPORT COLLECTION

- Settlement 0.30%, min. EUR 50
- Release of documents without payment, or their return 0.2 %, min. EUR 50
- Urging settlement, payment, acceptance on third or any consequent occasion I EUR 10 / occasion
- Modification EUR 35
- Release of goods arrived at disposal/address of Bank (in addition to collection commission) 0.30%, min. EUR 50
- Safe keeping of Bill of Exchange EUR 35

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

- Advice on opening and increase of L/C 0.15%, min EUR 50
- Pre-examination of documents EUR 50
- Handling and examination of documents\*\* 0.25%, min. EUR 50
- Modification (except for increase and confirmed L/C extension) EUR 50
- Handing over of the L/C to another institute 0.15%, min. EUR 50
- Confirmation of L/C (also at increase and prolongation in addition to the commission of advice) according to separate agreement
- Transfer of L/C (in addition to other commission) 0.20%, min. EUR 50
- Assignment of the L/C 0.15%, min EUR 50
- Discount of deferred payment L/C according to separate agreement

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

- Opening, increase, extension of L/C according to separate agreement
- Handling and examination of documents 0.25%, min. EUR 50
- Modification (except for increase and extension) EUR 50
- Undertaking of payment obligation in case of deferred payment import L/C, (in addition to other commission), for the entire period of the obligation according to separate agreement

### 6.5 GUARANTEES \*\*\*

- Guarantee fee, guarantee increase, extension (projected to amount) according to separate agreement
- Guarantee issuance fee 70 EUR
- Guarantee issuance with special (different from standard text of the bank) wording accepted by the bank (In addition to the Guarantee issuance fee) 70 EUR
- Urgency Bankguarantee issuance fee \*\*\*\*\* 70 EUR
- Withdrawal fee (in case Bank guarantee issuance request is withdrawn before the requested issuance date) 0.3%, min. 50 EUR, max. 100 EUR
- Modification of guarantee (except for increase, and prolongation in case of undertaking of Bank obligation) EUR 50
- Claim handling for guarantee issued by request of the Client\*\*\*\* 0.20%, min. 50 EUR, max. 500 EUR
- Record and track guarantees issued for our clients but not used as collateral 0.15%, min. 50 EUR , max. 1,000 EUR
- Advising of the text of guarantees issued for our clients but not used as collateral 0.05%, min. 50 EUR, max. 250 EUR
- Claim based on guarantees issued for our clients but not used as collateral 0.20%, min. 50 EUR, max.500 EUR

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

– the order and the documents received by bank's Documentary Unit (1095 Budapest, Lechner Ödön fasor 9.) before 12 AM and  
– the collection order contains correctly all the necessary information, and each documents are available in a proper form.

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

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

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

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



## Announcement for corporate clients

**6.6 OTHER**

- |  |                             |
|--|-----------------------------|
| • Banker's correspondence due to incorrect order   | EUR 20 / item               |
| • Consultancy concerning wording of a banker's instruments (guarantee, L/C, etc.)<br>(Direct written consultancy for Client request) | EUR 40 / occasion           |
| • Draft making (guarantee, letter of credit, etc.)*  | min. EUR 50                 |
| • Urging by customer in written request  | EUR 20                      |
| • FLEXIMS Internet based service to documentary deals  | free of charge              |
| • FLEXIMS security device (token) replacement fee  | HUF 8,713 / device          |
| • SWIFT related to documentary deals   | HUF 1,000 / message         |
| • Postage related to documentary deals   | HUF 600 / item              |
| • Courier related to documentary deals   | according to courier tariff |
| • Communication charges (fax and scan) related to documentary deals**  | HUF 300 / page              |

**General terms**

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

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



Announcement for corporate clients

## 7. FEES AND COMMISSIONS RELATED TO LENDING ACTIVITIES

### 7.1 GENERAL FEES AND COMMISSIONS RELATED TO ACTIVE BANKING SERVICES

• Assessment fee (based on the amount)	according to separate agreement
• Fee of project-control	according to separate agreement
• Urgent handling fee in case of urgent decision request (based on the amount of facility which is under the urgent assessment process)	according to separate agreement
• Contracting fee (based on the amount committed)	according to separate agreement
• Commitment fee (based on the amount non-utilised)	according to separate agreement
• Contract amendment fee (negotiable if the basis for calculation cannot be determined, but in any case min. 30,000 HUF)	1.0%, min. 30,000 HUF
• Collection fee	1.0%, min. 30,000 HUF
• Administration fee (TakarNet) <sup>12</sup>	HUF 2,510
• Administration fee (TakarNet) <sup>13</sup>	HUF 3,510
• Administration fee of credit report request (CCIS - Central Credit Information System) <sup>14</sup>	free of charge

### 7.2 FEES AND COMMISSIONS RELATED TO LOANS

The Bank charges a fee on loans under the applicable loan contract. Unless otherwise stipulated by the Bank, the loan fee is made up of the following components:

• Loan interest (reference rate + risk premium (spread), where the reference rate is a public interest rate applied on the domestic or foreign money markets, e.g. BUBOR, LIBOR, EURIBOR, K&H Base Rate, other reference rate specified by the refinancing financial institution, NBH base rate, etc.), which is negotiable, subject to transaction and counterparty risk, the term and any applicable laws. Unless expressly otherwise provided by the parties, the interest of loans recorded in HUF and the interest of loans converted into HUF equal to the actual K&H Base Rate.	
• Credit commitment fee (based on the amount of facility which is defined in the binding offer)	according to separate agreement
• Disbursement fee (based on the amount disbursed or limit set) (debited at the time of disbursement)	according to separate agreement
• Handling fee	according to separate agreement
• Administration cost (based on the repaid or utilised amount)	1.0 %, min. 30,000 HUF
• Pre-payment charge (based on the repaid amount)	according to separate agreement
• credit review fee	according to separate agreement
• Other fees	according to separate agreement

### 7.3 ANNOUNCEMENT ITEMS RELATED TO HDB-REFINANCED LOANS

Pursuant to the client agreements the Bank will apply for the HDB-refinanced loans the refinancing interest margins charged by HDB and the conditions specified in the particular credit programme. The current rates of the refinancing interest margin and other conditions are specified in Annex 5.

### 7.4 FEES CHARGED BY INSTITUTIONAL GUARANTORS

For client agreements involving institutional guarantors, the Bank will use the fees published in the current announcement of the respective institutional guarantors (as specified in the client agreements) - available on the official websites of the respective guarantors in case of Garantiqua Creditguarantee Co. Ltd. and Rural Credit Guarantee Foundation, as well as in Annex 5 in case of MFB Private Limited Company being the general legal successor of Venture Finance Hungary Private Limited Company.

### 7.5 DEFAULT INTEREST RATE CHARGED ON LATE PAYMENTS RELATED TO CREDIT CONTRACTS

7.5.1. In terms of HUF and FCY loans, for the amount not paid by the due date:

- interest rate for late capital repayment: deal interest rate according to the contract + annual 6%,
- interest rate for late deal interest: annual 6%.

7.5.2. In terms of HUF and FCY overdrafts, the amount of the Overdraft Balance not paid by the due date is automatically registered by the Bank as an overdue loan, for which the annual interest rate is deal interest rate according to the contract + 6%.

### 7.6 GUARANTEE FEES

(in case of guarantees and guarantee promissory notes related to active banking services)

The Bank shall charge guarantee / guarantee commitment fee based on the guarantee / guarantee promissory note contract. The guarantee / guarantee commitment fee shall be specified on the basis of individual agreement, depending on the risk of the deal and Client, term and the possibly applicable legal regulations. The Bank shall charge the guarantee / guarantee commitment fee from the date of issue of the guarantee / guarantee commitment specified in the guarantee / guarantee promissory note contract until the Expiry Date of the guarantee / guarantee commitment. The bank shall not refund any guarantee / guarantee commitment fee.

### 7.7 DEFAULT INTEREST RATE RELATED TO GUARANTEE CONTRACTS

- Overdue HUF loans: K&H Base Rate + 6% p.a.
- Overdue foreign currency loans only for the contracts dated before June 1, 2010 : benchmark money market rate (LIBOR, EURIBOR, etc.) + 6% p.a.
- Overdue foreign currency loans only for the contracts dated after 31.05.2010 : benchmark money market rate (LIBOR, EURIBOR, etc.) + guarantee fee % + 6% p.a.  
In case the guarantee fee is not determined in %: benchmark money market rate (LIBOR, EURIBOR, etc.)+1,5% p.a.+6% p.a.





## Announcement for corporate clients

**7.8 FEES RELATED TO FINANCIAL LEASING**

- Contract Amendment Fee (based on the outstanding principal amount of the General Terms and Conditions) 2 %, min HUF 50,000
- Broken Funding Fee (based on the repaid amount of the General Terms and Conditions) 4 %, min HUF 50,000
- Administration Fee HUF 5,000
- Loan Collateral Registration Fee HUF 7,000
- Other Fees according to separate agreement

Interest rate charged on late payments in terms of HUF an FCY leasing concluded before 1 January 2017 for the amount not paid leasing fees by the due date, annual 6% default interest.

Interest rate charged on late payments in terms of HUF an FCY leasing concluded from 1 January 2017 for the amount not paid leasing fees by the due date, deal interest rate payable during the period of delay + annual 6% default interest.

**7.9 EXCHANGE RATE TO ACTIVE BANKING SERVICES**

- disbursement FX II. buy rate of valid for day of disbursement
- repayment

Funds provided	Currency	Exchange rate	Date of debiting the corporate current account	Repayment date
According to GCTC	HUF	FX 2 sell rate on the due date	2 <sup>nd</sup> work day before the due date	due date
	currency other than HUF and the loan currency	FX 2 cross-rate on the due date*		
In deviation from GCTC, but on the due date	HUF	FX 1 sell rate on the due date	due date	
	currency other than HUF and the loan currency	FX 1 cross-rate on the due date*		
In deviation from GCTC, but after the due date	HUF	FX 1 sell rate on the repayment date	repayment date	repayment date
	currency other than HUF and the loan currency	FX 1 cross-rate on the repayment date*		

- Fees, costs and commissions of Active deals (loans) are charged on FX1 mid rate valid on the day of payment in each cases, except from the cases where Set-off is applied.

Non-standard exchange rates (other than the above) may be applied as agreed by the parties.

**\* Cross-rate reference**

FX 1 cross-rate:  $\frac{\text{FX 1 sell rate of the loan currency on the current day}}{\text{FX 1 buy rate of a currency other than HUF and the loan currency on the current day}}$

FX 2 cross-rate:  $\frac{\text{FX 2 sell rate of the loan currency on the current day}}{\text{FX 2 buy rate of a currency other than HUF and the loan currency on the current day}}$

**7.10 FEE OF COLLATERAL REGISTRATION SYSTEM DECLARATION**

Based on KIM (Ministry of Public Administration and Justice) Decree 18/2014 (III.13.) on the detailed rules of the collateral register the fee of the collateral registration declaration is HUF 7000, which is transferred to the Hungarian Chamber of Civil Law Notaries and includes the fees of the declarations of approval or maintenance of the collateral registration. The fee charged for the collateral registration declaration includes also the cost of one declaration for cancellation.



Announcement for corporate clients

**8. ON THE CONDITIONS OF BANKCARD SERVICES****8.1 ON THE CONDITIONS OF BUSINESS BANKCARD SERVICES**

EFFECTIVE FROM APRIL 8, 2019

	K&H Visa Business Gold	K&H Visa Business	K&H Mastercard Business	K&H Entrepreneurs Maestro (without balance inquire service)	K&H Entrepreneurs Maestro (with balance inquire service)	K&H Visa business Gold debit contactless bankcard	K&H Visa business debit contactless bankcard	K&H Mastercard business contactless bankcard	K&H Entrepreneurs Maestro bankcard (without balance inquire service)	K&H Entrepreneurs Maestro bankcard (with balance inquire service)
	not available (from 01.01.2018.)					available				
	can not be digitized	can not be digitized	can be digitized	can be digitized	can be digitized	can not be digitized	can not be digitized	can be digitized	can be digitized	can be digitized
First eight fix digit of the card number	4205 7925	4511 6825	5477 3125	6757 5483	6757 5486	4205 7928	4511 6828	5477 3128	6757 5429	6757 5430
<b>Conditions for application</b>										
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									
<b>Interest rates and fees concerning bankcard cover</b>										
Interest rate calculation	As specified in the interest rate conditions of the bank account supporting the use of the bankcard									
Fee of cover separation	Free of charge									
Interest rate calculation on negative balance	As specified in the interest rate conditions of the bank current account supporting the use of the bankcard									
Currency of cross-settlement with the card company	EUR in case of EUR transaction further USD	EUR				EUR in case of EUR transaction further USD	EUR			
	See details in the 8.4 appendix 'Exchange rates used when debiting bankcard transactions'.									
<b>Fees and charges</b>										
Annual bankcard fee	HUF 22,591	HUF 10,663	HUF 10,663	HUF 2,360	HUF 2,360	HUF 22,591	HUF 10,663	HUF 10,663	HUF 2,360	HUF 2,360
Card stopping fee	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Card replacement fee	HUF 2,159	HUF 2,159	HUF 2,159	HUF 1,054	HUF 1,054	HUF 2,159	HUF 2,159	HUF 2,159	HUF 1,054	HUF 1,054
PIN reprint or modification fee	HUF 105 / occasion									
Card mailing fee in case of Hungarian address	Postal commission (This fee is the non-priority, standard letter up to 50g by announcement of Magyar Posta.)									
Card and/or PIN storing by the bank (in case of receiving in branch)	HUF 211 <b>campaign</b> for PIN storing by the Bank: free of charge until withdrawal									
Urgency fee of card production	Service not available									
<b>Fee of purchase</b>										
Abroad and In Hungary	Free of charge (free of purchase's fee)									
<b>Fee of cash withdrawal</b>										
Abroad (from ATM, at branches and post office)	1.06 % + HUF 1,160									
In Hungary from K&H ATM (HUF)	0.84 % min. HUF 317									
In Hungary from K&H branch	0.86%, min. HUF 474									
In Hungary from non-K&H ATM	0.85 % + HUF 484									
In Hungary at other banks' branches, post office	0.85% + HUF 485									

## Announcement for corporate clients

<b>Other service charges on bankcards</b>								
Balance inquiry fee	Service not available			HUF 52	Service not available			HUF 52
Emergency bank card replacement fee abroad	Free of charge	HUF 50,000	HUF 50,000	Service not available	Free of charge	HUF 50,000	HUF 50,000	Service not available
Emergency cash withdrawal fee abroad	Free of charge	HUF 35,000	HUF 35,000	Service not available	Free of charge	HUF 35,000	HUF 35,000	Service not available
Cancellation fee of emergency services abroad	Free of charge	HUF 10,000	HUF 10,000	Service not available	Free of charge	HUF 10,000	HUF 10,000	Service not available
Built in travel insurance services abroad	Free of charge			Service not available	Free of charge			Service not available
K&H optional travel insurance	Service not available			HUF 6000 / year	Service not available			HUF 6000 / year
Cash deposit charge through K&H ATM	0.05 % min. HUF 317 Ft, Campaign: free of charge till withdrawal							
Account-level card reassignment	Free of charge							
<b>Bankcard usage limits</b>								
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 1,000,000 / day							
Max. no. of banknotes in the case of K&H ATM deposit	200 banknotes / transaction							
The deposit is suitable for denomiations	HUF 1 000 Ft, HUF 2 000, HUF 5 000, HUF 10 000, HUF 20 000							
Total amount of purchases transactions (standard setting)	Available balance of bank account							
Total amount of Card Not Present transactions (standard setting)	Available balance of bank account	HUF 300,000 / day	Available balance of bank account			HUF 300,000 / day	Available balance of bank account	
Maximum amount of purchases	Available balance of bank account							
Single contactless transaction limit	not available limit type			Domestic: HUF 5000 / Abroad: EUR 20-25 (amount in the country's national currency equal to a certain EUR amount)				
Cumulative contactless transaction limit				Domestic: HUF 45000 / Abroad: 5 pieces transaction		Domestic: HUF 45000 / Abroad: 3 pieces transaction		
Daily mobil wallet limit (basic setting)	not available limit type		the limit is identical with the daily purchase limit of the bank card at the time of digitalisation		not available limit type		the limit is identical with the daily purchase limit of the bank card at the time of digitalisation	
Cumulative mobil wallet limit (by mobile device)			Domestic: HUF 45000 / Abroad: 5 pieces transaction				Domestic: HUF 45000 / Abroad: 5 pieces transaction	
Validity of bankcards	3 years		3 years / 37 months (digital cards will not be automatically renewed)		4 years		4 years / 37 months (digital cards will not be automatically renewed)	

## Announcement for corporate clients

**Replacement card application:** From 13 January 2018 in case of physical card after a card has been stopped, 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 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.

**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. 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 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 daily mobil wallet limit type is outside of the daily purchase limit, which cannot be modified by the 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:** From February 13, 2018, K&H Bank will renew, replace any defective or blocked traditional business bankcards with contactless cards.business

Announcement for corporate clients

## 8.2 USE OF K&amp;H BUSINESS BANKCARDS

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

<sup>1</sup> The function is also available with digital bankcards.

Transaction types	K&H Visa Business / K&H Visa business debit contactless bankcard K&H Visa Business Gold / K&H Visa business Gold debit contactless bankcard	K&H MasterCard Business / K&H Mastercard business debit contactless bankcard
	<b>Purchase at merchant</b>	<b>In Hungary and abroad:</b> POS terminals displaying the Visa 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 <sup>1</sup> : at merchants displaying Visa and contactless logos.
<b>E-commerce</b>	This product can be used with all domestic and international internet merchants.	
<b>Purchase in ATM</b>	In ATMs offering the function (for example: mobil top-up, bill payment).	
<b>Internet gambling</b>	This product cannot be used for internet gambling.	
<b>Cash withdrawal</b>	<b>In Hungary:</b> In ATMs, at cash desks of financial institutions, at post offices displaying the Visa and/or PLUS logo <b>Abroad:</b> In ATMs, at branch offices displaying the Visa and/or PLUS logo	<b>In Hungary:</b> In ATMs, at cash desks of financial institutions, at post offices displaying the MasterCard logo <b>Abroad:</b> In ATMs, at branch offices displaying the MasterCard logo
<b>Cash deposit charge through K&amp;H ATM</b>	<b>In Hungary:</b> In ATMs displaying the K&H logo and offering this function. <b>Abroad:</b> Service not available. The service with credit card is not available	
<b>Balance enquiry</b>	Service not available.	
<b>PIN change</b>	Only in Hungary, in K&H ATMs offering the function.	

<sup>1</sup> The function is also available with digital bankcards.

Announcement for corporate clients

## 8.3 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)
<b>For withdrawals or purchases in HUF</b>					
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
<b>For withdrawals or purchases in EUR</b>					
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.
			HUF	K&H sales exchange rate I.	no conversion
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.
			HUF	K&H sales exchange rate I.	no conversion

\* 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&amp;H FX I. sales exchange rate, Step 2: buy USD for HUF at the K&amp;H FX I. purchase exchange rate.

Announcement for corporate clients

#### 8.4 3D SECURE CODE SERVICE – 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.

##### 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 security code.
- In the course of registration you must set your own personal assurance message (PAM), which is a text of your choice. This personal assurance message is displayed on the online payment interface when you use the 3D Secure Code to shop online. Its purpose is to make sure that the Cardholder knows that the payment interface originates from an authentic banking environment.
- 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.

###### 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.
- 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 security code may only contain lower case letters and numbers, in a 3x3 digit format.

###### 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 THAT SERVICE

- 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, and the transactions will not go through without it.
- From Phase 2 onwards the amount of the daily CNP limit will be the same as the daily purchase limit on your card. However, Account Holders may specify a daily CNP limit that is lower than their daily purchase limit. For bankcards that are issued before the introduction of the service, the CNP transactions will continue to be limited by the current daily purchase limit set for the given bankcard until the daily purchase limit is decreased or the daily CNP limit is modified during registration for the online security code service.

Announcement for corporate clients

## 8.5 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

<b>Online* transactions</b>	
<b>Maestro / Mastercard contactless bankcards ***</b>	<b>Visa contactless bankcards ***</b>
<b>executed in Hungary or abroad</b>	
<b>Single contactless transaction limit:</b>	In Hungary, a uniform limit of HUF 5,000 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 20-25 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.
<b>Cumulative contactless (on-line) transaction limit:</b>	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.
<b>Reset the cumulative contactless (on-line) transaction limit:</b>	<p><b>Automatic reset:</b> 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><b>Reset by transaction:</b> 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"> <li>• a conventional financial transaction, by placing the bankcard into a POS or an ATM and entering the PIN code, or</li> <li>• a contactless financial transaction in excess of the single contactless limit of HUF 5,000 using the PIN code.</li> </ul>

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

<b>Offline** transactions</b>			
<b>Maestro and Mastercard *** contactless bankcards and</b>		<b>Visa contactless bankcards *** and</b>	
<b>transactions in Hungary</b>	<b>transactions abroad</b>	<b>transactions in Hungary</b>	<b>transactions abroad</b>
<b>Single contactless transaction limit:</b>	In Hungary, a uniform limit of HUF 5,000 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 20-25 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.		
<b>Cumulative contactless (off-line) transaction limit:</b>	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	5 transactions, i.e. the total number of contactless transactions executed below the single contactless transaction limit
<b>Reset the cumulative contactless (off-line) transaction limit:</b>	<b>Reset by transaction:</b> 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.		
<b>Limitations:</b>	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		
<b>If a contactless transaction is rejected, please always try to execute it by placing the card into an electronic terminal.</b>			

\*\*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.





Announcement for corporate clients

## 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

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

Effective From **July 01, 2019**

	K&H START EXTRA ACCOUNT PACKAGE <sup>19</sup>	K&H DYNAMIC EXTRA ACCOUNT PACKAGE	K&H ACTIVE EXTRA ACCOUNT PACKAGE
ACCOUNT PACKAGE FEE	HUF 845 / month <b>Campaign:</b> HUF 470 till withdrawal	HUF 5,260 / month <b>Campaign:</b> HUF 3,585 till withdrawal	HUF 8,420 / month <b>Campaign:</b> HUF 6,745 till withdrawal
LIFE INSURANCE (LI) <sup>M1</sup>	HUF 990 / month	HUF 990 / month	HUF 990 / month

#### 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 <sup>M6</sup>			
- paper based payment orders			
• interbank	0.25% min. HUF 525	0.25% min. HUF 520	0.25% min. HUF 520
• intrabank	0.16% min. HUF 210	0.16% min. HUF 210	0.16% min. HUF 210
- electronic payment orders <sup>M2</sup> <b>including instant HUF transfer orders</b>			
• interbank	The first 5 executed transactions are free of transfer fee / in the given month <sup>M6</sup> , from the 6th transaction: 0.24% min. HUF 330	The first 10 executed transactions are free of transfer fee / in the given month <sup>M6</sup> , from the 11th transaction: 0.20% min. HUF 295	The first 20 executed transactions are free of transfer fee / in the given month <sup>M6</sup> , from the 21th transaction: 0.18% min. HUF 285
• intrabank	0.11% min. HUF 105	0.1% min. HUF 105 <b>Campaign:</b> free of transfer fee till withdrawal	0.1% min. HUF 105 <b>Campaign:</b> free of transfer fee till withdrawal
CASH IN (HUF) CREDIT HUF ACCOUNT	0.1% min. HUF 320	0.1% min. HUF 310 <b>Campaign:</b> 0,06% min HUF 210 Ft till withdrawal	0,1% min. HUF 310 <b>Campaign,</b> 0,06% min HUF 210 till withdrawal
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.33% min. 540 Ft	0.32% min. HUF 530	0.31% min. HUF 530
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 <sup>M3</sup>			
• Booking fee	as defined in point I.3.6		
• Booking fee – FCY			
• Booking fee – Loan			
• Booking fee – Cash,			
• Booking fee – Cash withdrawal with a bankcard			
• Booking fee - purchase			
THE TYPE OF THE PREFERENTIAL BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD OR K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD OR K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD
The first-ordered type of preferential bankcard annual fee	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD free of charge, K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD 50% of as defined in point I.8.1		
Fee of cash withdrawal at K&H ATM (HUF) with the type of preferential bankcard	The first HUF transaction is free of charge / monthly period <sup>M4</sup> further 25% of as defined in point I.8.1 + booking fee	The first 2 HUF transaction is free of charge / monthly period <sup>M4</sup> further 25% of as defined in point I.8.1 + booking fee	The first 2 HUF transaction is free of charge / monthly period <sup>M4</sup> further 25% of as defined in point I.8.1 + booking fee
K&H CORPORATE MOBILINFO monthly fee	HUF 50	HUF 50	HUF 50
K&H CORPORATE E-BANK monthly fee	free of charge	free of charge <sup>M5</sup>	free of charge <sup>M5</sup>
ELECTRA SERVICE monthly fee (for all users)	n/a	free of charge <sup>M5</sup>	free of charge <sup>M5</sup>



## Announcement for corporate clients

*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

*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.

## 2. NON SOLD SERVICE PACKAGES

### 2.1 K&H FLEXIBLE+ ACCOUNT PACKAGE <sup>M1</sup>

EFFECTIVE FROM **JULY 01, 2019**

ACCOUNT TURNOVER CATEGORY	CATEGORY A	CATEGORY B	CATEGORY C	CATEGORY D	CATEGORY E
LIMITS OF MONTHLY PERIOD ACCOUNT TURNOVER	0 – 10,000,000 HUF	10,000,001 – 20,000,000 HUF	20,000,001 – 40,000,000 HUF	40,000,001 – 60,000,000 HUF	ABOVE 60,000,001 HUF
<b>TERMS AND CONDITIONS</b>					
PACKAGE FEE	HUF 6,150 / month	HUF 5,125 / month	HUF 3,075 / month	HUF 2,050 / month	HUF 0 / month
K&H HUF BANK ACCOUNT monthly account maintenance fee	free of charge	free of charge	free of charge	free of charge	free of charge
<b>STARTING ONE-OFF/FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT <sup>M5</sup></b>					
<b>- paper based payment orders</b>					
• interbank	0.24% min. HUF 530	0.24% min. HUF 530	0.24% min. HUF 530	0.23% min. HUF 505	0.23% min. HUF 505
• intrabank	0.15% min. HUF 205	0.15% min. HUF 205	0.15% min. HUF 205	0.15% min. HUF 205	0.15% min. HUF 205
<b>- electronic payment orders <sup>M2,M5</sup> including instant HUF transfer orders</b>					
• interbank	free of transfer fee in case of the first 5 executed transactions in the monthly period, from the 6th transaction: 0.18% min. HUF 270	free of transfer fee in case of the first 10 executed transactions in the monthly period, from the 11th transaction: 0.18% min. HUF 270	free of transfer fee in case of the first 10 executed transactions in the monthly period, from the 11th transaction: 0.18% min. HUF 270	free of transfer fee in case of the first 15 executed transactions in the monthly period, from the 16th transaction: 0.16% min. HUF 260	free of transfer fee in case of the first 20 executed transactions in the monthly period, from the 21th transaction: 0.16% min. HUF 260
• intrabank	free of transfer fee	free of transfer fee	free of transfer fee	free of transfer fee	free of transfer fee
CASH IN (HUF) CREDIT HUF ACCOUNT	0.03% min. HUF 145	0.03% min. HUF 145	0.03% min. HUF 145	free of cash in fee in case of the first transaction in the monthly period, from the 2th transaction: 0.03% min. HUF 145	free of cash in fee in case of the first 2 transactions in the monthly period, from the 3th transaction: 0.03% min. HUF 145
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.31% min. HUF 495	0.31% min. HUF 495	0.31% min. HUF 495	free of cash withdrawal fee in case of the first transaction in the monthly period, from the 2th transaction: 0.29% min. HUF 470	free of cash withdrawal fee in case of the first 2 transactions in the monthly period, from the 2th transaction: 0.3% min. HUF 470
<b>TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS</b>					
INTRABANK PAYMENT ORDERS IN FCY	as defined in Appendix 10				
OUTGOING CROSS BORDER PAYMENTS IN HUF AND FCY					
<b>BOOKING FEE <sup>M3</sup></b>					
• Booking fee	as defined in point I.3.6				
• Booking fee – FCY					
• Booking fee – Loan					
• Booking fee – Cash					
• Booking fee - purchase					
CURRENT ANNUAL FEE OF THE FIRST-ORDERED BANKCARD	free of charge in case of K&H ENTREPRENEUR MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD, 50% of the amount defined in point I. 8.1. in case of K&H MASTERCARD AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD				



## Announcement for corporate clients

HUF CASH WITHDRAWAL FROM K&H ATM BY MEANS OF BANKCARD (HUF) <sup>M4</sup>	free of charge in case of the first transaction executed in the monthly period	free of charge in case of the first 2 transactions executed in the monthly period	free of charge in case of the first 2 transactions executed in the monthly period	free of charge in case of the first 5 transactions executed in the monthly period	free of charge in case of the first 5 transactions executed in the monthly period
K&H CORPORATE E-BANK electronic access fee	as defined in point I.4.	as defined in point I.4.	free of charge in case of the first user	free of charge in case of the first 2 users	free of charge in case of the first 2 users
K&H CORPORATE MOBILINFO monthly fee	HUF 246 / month Campaign: free of charge till withdrawal				
K&H CORPORATE E-BANK monthly fee	free of charge	free of charge	free of charge	free of charge	free of charge
ELECTRA SERVICE monthly fee (for all users)	free of charge	free of charge	free of charge	free of charge	free of charge

<sup>M1</sup> A client may only have one K&H flexible account package at a time. The K&H flexible account package can only be requested for a HUF current account. The effective category of the account package is automatically defined monthly based on the account turnover conducted on the bank account with the K&H flexible account package. After the category of the account package is defined, the fee rates related to the category will not change during the validity period.

The volume of the account turnover is examined on the 15th day of every month. The category, the monthly period defined based on the account turnover enters into force on the 16<sup>th</sup> day of every month and remains effective until the next review date, 15th day of every month. Counting the transactions with discount in the individual categories starts from the effective date of the category. The package fee related to the given category will be debited on close at the end of the month. When the volume of the account turnover is defined, all the effectively booked incoming and outgoing payment transactions conducted on the current account with the flexible account package and the related card accounts will be taken into account, with the HUF and FX turnover included, except for the book transfers between the client's own accounts (at our bank branches you can request detailed information about the transaction types taken into account when defining the category).

**NEW** clients (**NEW** clients are companies with no HUF bank account with our Bank within 365 days before, and when, they apply for the package) requiring the account package can opt for package categories as follows:

- If you opt for category **B**, the account package will only be included in a higher category based on the examination of the account turnover, for 12 months following the opening of the account, and it will not be transferred back to a lower category (**A**). Based on the account turnover, the account package can be included in category **A** only after the volume of the account turnover is examined in the 13<sup>th</sup> month following the month of opening of the account.
- If you opt for category **C**, the account package will only be included in a higher category based on the examination of the account turnover, for 6 months following the opening of the account, and it will not be transferred back to a lower category (**A** or **B**). Based on the account turnover, the account package can be included in category **A** or **B** only after the volume of the account turnover is examined in the 7<sup>th</sup> month following the month of opening of the account.
- Initial categories other than the above cannot be chosen.

In case of **EXISTING, ALREADY ACCOUNT-MANAGED** clients (**EXISTING, ALREADY ACCOUNT-MANAGED** clients are companies with a HUF bank account with our Bank within 365 days before, or when, they apply for the package) requiring the account package, category **B** will be set as follows:

- for 12 months following the opening of a HUF bank account held on the date of applying for the package or a HUF bank account last closed over the past 365 days, the account package will only be included in a higher category based on the examination of the account turnover and it will not be transferred back to a lower category (**A**). Based on the account turnover, the account package can be included in category **A** only after the volume of the account turnover is examined in the 13<sup>th</sup> month following the month of opening the account.

All the services included in the package and at least one of the electronic banking services (K&H Entrepreneur E-bank or Electra) must be used.

<sup>M2</sup> Only transfer orders started via K&H Corporate e-bank, K&H Mobilbank or Electra.

<sup>M3</sup> 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.

<sup>M4</sup> 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.

<sup>M5</sup> 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 in the given one-month period. The terms and conditions of the services not indicated above correspond to those specified in Section I of the Announcement.

Announcement for corporate clients



## 2.2 K&amp;H LEGAL+ ACCOUNT PACKAGE

EFFECTIVE FROM **JULY 01, 2019**

	K&H HUF CURRENT ACCOUNT	K&H HUF DEPOSIT ACCOUNT <sup>M1</sup>
ACCOUNT PACKAGE FEE	HUF 1,322 / month	HUF 0 / month
ACCOUNT PACKAGE FEE WITH LIFE INSURANCE (LI) <sup>M2</sup>	HUF 2,337 / month	HUF 0 / month
<b>THE CONTENTS OF PACKAGES</b>		
BANK ACCOUNT Monthly account maintenance fee	free of charge	free of charge
<b>STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT</b>		
<b>- paper based payment orders</b>		
• interbank	0.17% min. HUF 375	0.17% min. HUF 375
• intrabank	0.16% min. HUF 260	0.16% min. HUF 260
<b>- electronic payment orders <sup>M3</sup> including instant HUF transfer orders</b>		
• interbank	0.14% min. HUF 215	0.14% min. HUF 215
• intrabank	0.09% min. HUF 125	0.09% min. HUF 125
CASH IN (HUF) CREDIT HUF ACCOUNT	HUF 105	HUF 105
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.18% min. HUF 410	0.19% min. HUF 545
<b>TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS</b>		
• Intrabank payment orders in FCY	as defined in Appendix 10	
• Outgoing cross border payments in HUF and FCY		
<b>BOOKING FEE <sup>M4</sup></b>		
• Booking fee	as defined in point I.3.6	-
• Booking fee – FCY		
• Booking fee – Loan		
• Booking fee – Cash		
• Booking fee - purchase		
THE TYPE OF THE PREFERENTIAL BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD OR K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD	-
The first-ordered type of preferential bankcard annual fee	as defined in point I.8.1 <b>Campaign:</b> free of charge till withdrawal	-
K&H CORPORATE MOBILINFO monthly fee	as defined in point I.4.5 <b>Campaign:</b> free of charge till withdrawal	
K&H CORPORATE E-BANK monthly fee	free of charge	free of charge
ELECTRA SERVICE monthly fee (for all users)	free of charge	free of charge
INTEREST RATE (annual %)	sight <sup>M5</sup>	Half of O/N BUBOR

<sup>M1</sup> The account package includes only one deposit account and request business bankcard to deposit account.

<sup>M2</sup> You can request account package with "**Insurance 4**" (see Information sheet on insurance packages connected to service packages).

<sup>M3</sup> via only K&H corporate e-bank, K&H Mobilbank and Electra

<sup>M4</sup> 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.

<sup>M5</sup> as per HUF bank account interest rate on the K&H Announcement Appendix 1.

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



Announcement for corporate clients

### 2.3 K&H HEALTH+ AND K&H ACCOUNTANTS+ ACCOUNT PACKAGE

EFFECTIVE FROM **JULY 01, 2019**

ACCOUNT PACKAGE FEE	HUF 1,322 / month
ACCOUNT PACKAGE FEE WITH LIFE INSURANCE (LI) <sup>M1</sup>	HUF 2,337 / month
<b>THE CONTENTS OF PACKAGES</b>	
K&H HUF BANK ACCOUNT Monthly account maintenance fee	free of charge
<b>STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT</b>	
<b>- paper based payment orders</b>	
• interbank	0.17% min. HUF 375
• intrabank	0.16% min. HUF 260
<b>- electronic payment orders <sup>M2</sup> including instant HUF transfer orders</b>	
• interbank	0.14% min. HUF 215
• intrabank	0.09% min. HUF 125
CASH IN (HUF) CREDIT HUF ACCOUNT	0.032% min. HUF 120
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.18% min. HUF 410
<b>TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS</b>	
• Intrabank payment orders in FCY	as defined in Appendix 10
• Outgoing cross border payments in HUF and FCY	
<b>BOOKING FEE <sup>M3</sup></b>	
• Booking fee	as defined in point I.3.67
• Booking fee – FCY	
• Booking fee – Loan	
• Booking fee – Cash	
• Booking fee - purchase	
<b>THE TYPE OF THE PREFERENTIAL BANKCARD</b>	
	<b>K&amp;H ENTREPRENEURS MAESTRO AND K&amp;H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD OR K&amp;H MASTERCARD BUSINESS AND K&amp;H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD</b>
The first-ordered type of preferential bankcard annual fee	as defined in point I.8.1 <b>Campaign:</b> free of charge till withdrawal
K&H CORPORATE MOBILINFO monthly fee	as defined in point I.4.5 <b>Campaign:</b> free of charge till withdrawal
K&H CORPORATE E-BANK monthly fee	free of charge
ELECTRA SERVICE monthly fee (for all users)	free of charge
INTEREST RATE (annual %)	sight <sup>M4</sup>

<sup>M1</sup> You can request account package with "**Insurance 4**" (see Information sheet on insurance packages connected to service packages).

<sup>M2</sup> via only K&H corporate e-bank, K&H Mobilbank and Electra

<sup>M3</sup> 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.

<sup>M4</sup> as per HUF bank account interest rate on the K&H Announcement Appendix 1.

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

Announcement for corporate clients



## 2.4 K&H BANKCARD ACQUIRING+ ACCOUNT PACKAGE

EFFECTIVE FROM **JULY 01, 2019**

	E-BANK BASIC	E-BANK EXTRA WITH LIFE INSURANCE (LI) <sup>M1</sup>	BUSINESS TERMINAL WITH LIFE INSURANCE (LI) <sup>M1</sup>
ACCOUNT PACKAGE FEE K&H HUF BANK ACCOUNT <sup>M2</sup>	HUF 513 / month	HUF 1,538 / month	HUF 1,681 / month
BESIDE K&H HUF BANK ACCOUNT EUR BANK ACCOUNT AND/OR USD BANK ACCOUNT MAINTANCE FEE	free of charge		
<b>THE CONTENTS OF PACKAGES</b>			
HUF OR FCY CREDITS (WITH OR WITHOUT CONVERSION) HUF OR FCY ACCOUNT	free of charge		
<b>STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF OR FX ACCOUNT</b>			
<b>- paper based payment orders</b>			
• interbank	0.15% min. HUF 356		
• intrabank	free of transfer fee		
<b>- electronic payment orders <sup>M3</sup> including instant HUF transfer orders</b>			
• interbank	0.1% min HUF 356		
• intrabank	free of transfer fee		
CASH IN (HUF) CREDIT HUF ACCOUNT	0.065% min. HUF 118		
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.16% min. HUF 400		
CASH DELIVERED IN BAGS – HUF BANKNOTES (THROUGH OVERNIGHT DEPOSIT BOX AS WELL)	0.15% and HUF 164 /sack		
<b>TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS</b>			
• Intrabank payment orders in FCY	as defined in Appendix 10		
• Outgoing cross border payments in HUF and FCY			
<b>BOOKING FEE <sup>M4</sup></b>			
• Booking fee	as defined in point I.3.6		
• Booking fee – FCY			
• Booking fee – Loan			
• Booking fee – Cash			
• Booking fee - purchase			
THE TYPE OF THE PREFERENTIAL BANKCARD	-	<b>K&amp;H MASTERCARD BUSINESS AND K&amp;H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD</b>	
FOR K&H HUF BANK ACCOUNT the first-ordered type of preferential bankcard annual fee	-	as defined in point I.8.1 <b>Campaign:</b> free of charge till withdrawal <sup>M5</sup>	
K&H CORPORATE MOBILINFO monthly fee	as defined in point I.4.5 <b>Campaign:</b> free of charge till withdrawal		
K&H CORPORATE E-BANK monthly fee	free of charge	free of charge	-
ELECTRA SERVICE monthly fee (for all users)	-	-	free of charge
INTEREST RATE (annual %)	As per the K&H Announcement		

<sup>M1</sup> You can request account package with "**Insurance 4**" (see Information sheet on insurance packages connected to service packages).

<sup>M2</sup> unless other instruction received, monthly account package fee will be debited in the following order of accounts: 1<sup>st</sup> HUF, 2<sup>nd</sup> EUR, 3<sup>rd</sup> USD

<sup>M3</sup> via only K&H corporate e-bank, K&H Mobilbank and Electra

<sup>M4</sup> 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.

<sup>M5</sup> It is also normative for bankcards requested by clients before 12<sup>th</sup> October, 2015 as preferential bankcards for FX Accounts.

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



Announcement for corporate clients

## 2.5 K&amp;H ACCOUNT PACKAGE FOR GATED HOUSING COMMUNITIES+

EFFECTIVE FROM **JULY 01, 2019**

	CURRENT ACCOUNT	RENOVATION ACCOUNT
<b>ACCOUNT PACKAGE FEE</b>	HUF 2,327 / month	HUF 0 / month
<b>THE CONTENTS OF PACKAGES</b>		
<b>K&amp;H HUF BANK ACCOUNT</b> Monthly account maintenance fee	free of charge	
<b>STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT</b>		
<b>- paper based payment orders</b>		
• interbank	0.19% min. HUF 375	
• intrabank	0.14% min. HUF 260	
<b>- electronic payment orders <sup>M1</sup> including instant HUF transfer orders</b>		
• interbank	0.17% min. HUF 255	
• intrabank	0.09% min. HUF 125	
<b>CASH IN (HUF) CREDIT HUF ACCOUNT</b>	HUF 105	
<b>CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT</b>	0.18% min. HUF 410	
<b>TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS</b>		
• Intrabank payment orders in FCY	as defined in Appendix 10	
• Outgoing cross border payments in HUF and FCY		
<b>BOOKING FEE <sup>M2</sup></b>		
• Booking fee	as defined in point I.3.7	
• Booking fee – FCY		
• Booking fee – Loan		
• Booking fee – Cash		
• Booking fee - purchase		
<b>INTEREST RATE (annual %)</b>	sight <sup>M3</sup>	
<b>GROUP COLLECTION INITIATION</b>	0.03% + HUF 31 / item <b>Campaign:</b> free of charge till withdrawal	
<b>ELECTRA SERVICE monthly fee (for all users)</b>	free of charge	
<b>PRODUCTION OF THE FIRST 150 POSTAL CASH PAYMENT ORDER / EVERY 6 MONTH</b>	free of charge	

<sup>M1</sup> via only K&H corporate e-bank, K&H Mobilbank and Electra

<sup>M2</sup> 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.

<sup>M3</sup> as per HUF bank account interest rate on the K&H Announcement Appendix 1.

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





## 2.6 K&H START ACCOUNT PACKAGE

EFFECTIVE FROM **JULY 01, 2019**

K&H Start account package is not available from January 22, 2014

	<b>K&amp;H START ACCOUNT PACKAGE <sup>19</sup></b>
<b>ACCOUNT PACKAGE FEE</b>	HUF 2,004 / month
<b>ACCOUNT PACKAGE FEE WITH LIFE NSURANCE (LI) <sup>M1</sup></b>	HUF 2,414 / month
<b>THE CONTENTS OF PACKAGES</b>	
<b>K&amp;H HUF BANK ACCOUNT</b> Monthly account maintenance fee	free of charge
<b>STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT<sup>M5</sup></b>	
<b>- paper based payment orders</b>	
• interbank	0.5% min. HUF 560
• intrabank	0.38% min. HUF 515
<b>- electronic payment orders <sup>M2</sup> including instant HUF transfer orders</b>	
• interbank	The first 5 executed transactions are free of charge / in the given month <sup>M5</sup> , from the 6th transaction: 0.49% min. HUF 355 <b>Campaign:</b> 0.49% min HUF 315 till withdrawal
• intrabank	free of charge
<b>CASH IN (HUF) CREDIT HUF ACCOUNT</b>	0.03% min. HUF 145
<b>CASH DEPOSIT CHARGE THROUGH K&amp;H ATM</b>	as defined in point I.8.
<b>THE TYPE OF THE PREFERENTIAL BANKCARD</b>	<b>K&amp;H ENTREPRENEURS MAESTRO AND K&amp;H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD</b>
The first-ordered type of preferential bankcard annual fee	free of charge
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 <sup>M3</sup>
<b>K&amp;H CORPORATE MOBILINFO</b> monthly fee	free of charge
<b>K&amp;H CORPORATE E-BANK</b> monthly fee	free of charge
<b>ELECTRA</b> monthly fee (for all users)	n/a
<b>CORPORATE ACCOUNT AND/OR PACKAGE CHANGE TO K&amp;H START EXTRA, K&amp;H DINAMIC EXTRA, K&amp;H ACTIVE EXTRA ACCOUNT PACKAGE <sup>M4</sup></b>	as defined in point I.1.1 <b>Campaign:</b> free of charge till withdrawal

<sup>M1</sup> account package with "Insurance 2" (see Information sheet on insurance packages connected to service packages).

<sup>M2</sup> via only K&H corporate e-bank, K&H Mobilbank and Electra.

<sup>M3</sup> 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.

<sup>M4</sup> 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. **Campaign:** changing to K&H start Extra account package prompt during the month till withdrawal.

<sup>M5</sup> 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 transactions in the given month.

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



Announcement for corporate clients

## 2.7 K&amp;H START+, K&amp;H DYNAMIC+, AND K&amp;H ACTIVE+ ACCOUNT PACKAGES

EFFECTIVE FROM **JULY 01, 2019**

	K&H START+ ACCOUNT PACKAGE <sup>M1</sup>	K&H DYNAMIC+ ACCOUNT PACKAGE	K&H ACTIVE+ ACCOUNT PACKAGE
ACCOUNT PACKAGE FEE	HUF 456 / month	HUF 3,485 / month	HUF 6,560 / month
ACCOUNT PACKAGE FEE WITH LIFE INSURANCE (LI) <sup>M1</sup>	HUF 1,446 / month	HUF 4,475 / month	HUF 7,550 / month
<b>THE CONTENTS OF PACKAGES</b>			
K&H HUF BANK ACCOUNT Monthly account maintenance fee	free of charge	free of charge	free of charge
<b>STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT <sup>M6</sup></b>			
<b>- paper based payment orders</b>			
• interbank	0.25% min. HUF 510	0.24% min. HUF 530	0.23% min. HUF 505
• intrabank	0.15% min. HUF 205	0.15% min. HUF 205	0.15% min. HUF 205
<b>- electronic payment orders <sup>M2</sup> including instant HUF transfer orders</b>			
• interbank	The first 5 executed transactions are free of transfer fee / in the given month, from the 6th transaction: 0.24% min. HUF 305	The first 10 executed transactions are free of transfer fee / in the given month, from the 11th transaction: 0.18% min. HUF 270	The first 20 executed transactions are free of transfer fee / in the given month, from the 21th transaction: 0.16% min. HUF 260
• intrabank	0.1% min. HUF 100	0.1% min. HUF 100 <b>Campaign:</b> free of transfer fee till withdrawal	0.1% min. HUF 100 <b>Campaign:</b> free of transfer fee till withdrawal
CASH IN (HUF) CREDIT HUF ACCOUNT	0.1% min. HUF 310	0.03% min. HUF 145	0.03% min. HUF 145
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.32% min. 525 Ft	0.31% min. HUF 505	0.30% min. HUF 480
CASH DEPOSIT CHARGE THROUGH K&H ATM	0.25% min. HUF 510	0.24% min. HUF 530	0.23% min. HUF 505
<b>TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS</b>			
• Intrabank payment orders in FCY	as defined in Appendix 10		
• Outgoing cross border payments in HUF and FCY			
<b>BOOKING FEE <sup>M3</sup></b>			
• Booking fee	as defined in point I.3.6		
• Booking fee – FCY			
• Booking fee – Loan			
• Booking fee – Cash			
• Booking fee - purchase			
<b>THE TYPE OF THE PREFERENTIAL BANKCARD</b>	<b>K&amp;H ENTREPRENEURS MAESTRO AND K&amp;H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD</b>	<b>K&amp;H MASTERCARD BUSINESS AND K&amp;H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD</b>	<b>K&amp;H MASTERCARD BUSINESS AND K&amp;H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD</b>
The first-ordered type of preferential bankcard annual fee	as defined in point I.8.1 Campaign: free of charge till withdrawal		
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 <sup>M4</sup>	The first 2 HUF transaction is free of charge / monthly period <sup>M4</sup>	The first 2 HUF transaction is free of charge / monthly period <sup>M4</sup>
K&H CORPORATE MOBILINFO monthly fee	as defined in point I.4.5 Campaign: free of charge till withdrawal		
K&H CORPORATE E-BANK monthly fee	free of charge	free of charge <sup>M5</sup>	free of charge <sup>M5</sup>
ELECTRA SERVICE monthly fee (for all users)	n/a	free of charge <sup>M5</sup>	free of charge <sup>M5</sup>
<b>Corporate account and/or package change:</b> to K&H START EXTRA, K&H START DINAMIC, K&H START ACTIVE ACCOUNT PACKAGE	as defined in point I.1.1 Campaign: free of charge till withdrawal	as defined in point I.1.1 Campaign: free of charge till withdrawal	as defined in point I.1.1 Campaign: free of charge till withdrawal

<sup>M1</sup> You can request account package with "Insurance 4" (see Information sheet on insurance packages connected to service packages).

<sup>M2</sup> via only K&H corporate e-bank, K&H Mobilbank and Electra.

<sup>M3</sup> 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

<sup>M4</sup> 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.

<sup>M5</sup> Ordering at least one electronic services is mandatory

<sup>M6</sup> 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.



Announcement for corporate clients

## 2.8 CORPORATE SMALL ENTERPRISE FOREIGN CURRENCY ACCOUNT PACKAGE

EFFECTIVE FROM JULY 29, 2009

As of 21 November 2003 the Bank does not conclude new contracts for the Corporate Small Enterprise foreign currency account service package.

### 2.3.1 BANK ACCOUNT MANAGEMENT

- Service package fee EUR 12/ month
- Monthly foreign currency account management fee\*: free of charge  
Currencies: USD, EUR, CHF, GBP, DKK.

### 2.3.2 INTERNATIONAL PAYMENTS AND TRANSACTIONS EXECUTED IN FOREIGN CURRENCY

#### CREDIT ENTRIES

- Crediting of foreign currency payments to foreign currency account (with or without conversion)
  - intra-bank, domestic, international incoming foreign currency payment 0.1%, min: EUR 6 max. EUR 250

#### DEBIT ENTRIES

- Intra-bank foreign currency payments to the debit of foreign currency account (with or without conversion)
  - paper-based orders 0.16%, min. EUR 16
  - electronic orders 0.13%, min. EUR 12
- Outgoing foreign currency and SEPA\* payments to the debit of foreign currency account (with or without conversion)<sup>3</sup>
  - paper-based order (with SHA and BEN allocation) 0.18%, min: EUR 18
  - electronic orders (with SHA and BEN allocation) 0.15%, min. EUR 14
  - any form of transfer orders submitted with OUR cost allocation

the fee regarding the submission channel + EUR 16

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

### 2.3.3 TRANSACTIONS EXECUTED IN HUF

- intrabank prompt or value-dated HUF transfer started from an FX account
  - intrabank HUF transfer
    - paper-based (including execution of collections / authority payment / warrant payment) 0.15%, min. EUR 1.5
    - electronic 0.11%, min. EUR 1
  - external HUF transfer
    - paper-based (including execution of collections / authority payment / warrant payment) 0.2%, min. EUR 2
    - electronic 0.12%, min. EUR 1
  - external urgent HUF transfer
    - paper-based 0.15%, min. EUR 6
    - electronic 0.125%, min. EUR 6

The conditions pertaining to services not listed below shall be identical with those stipulated in Part I of the Announcement.

## 2.9 K&H SME BUSINESS BANKCARD WITH OVERDRAFT FACILITY

EFFECTIVE FROM JANUARY 13, 2018

K&H SME BUSINESS BANKCARD WITH OVERDRAFT		BASIC	EXTRA	PREMIUM
OVERDRAFT FACILITY (HUF MILLIONS)		1-5 M	5-15 M	15 M-
ASSESMENT FEE (MIN. HUF 10 000)		0.50%		
K&H VISA BUSINESS AND K&H VISA BUSINESS DEBIT CONTACTLESS BANKCARD K&H VISA BUSINESS GOLD AND K&H VISA BUSINESS GOLD DEBIT CONTACTLESS BANKCARD K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD	FIRST CARD **	FREE OF CHARGE		
	ADDITIONAL CARDS EACH	AS PER THE K&H ANNOUNCEMENT		
K&H CORPORATE MOBILINFO MONTHLY FEE		FREE OF CHARGE		

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

\* only in the case of K&H current accounts, K&H initial capital deposit account, K&H cash contribution custody account, K&H escrow account, K&H bank current accounts for foundations and social organisations

\*\* one package includes one card

### 3. INFORMATION CONCERNING THE INSURANCE PACKAGES LINKED TO THE SERVICE PACKAGES

EFFECTIVE FROM DECEMBER 1, 2018

Based on the insurance contract between **K&H Biztosító Zrt.** (1095 Budapest, Lechner Ödön fasor 9., Tel: 335-3355) and **K&H Bank Zrt.** the Insurer provides life insurance services – group risk life insurance, accidental death insurance and supplementary cover for accidental total and permanent disability – for corporate account holders, as described below:

a) The Bank provides **optional** life and accident insurance to holders of the following SME bank accounts:

- **Account packages:**
  - K&H start extra account package
  - K&H dynamic extra account package
  - K&H active extra account package
- **Non sold services packages:**
  - K&H start+ account package
  - K&H dynamic+ account package
  - K&H active+ account package
  - K&H legal+ account package
  - K&H health+ account package
  - K&H accountants + account package
  - E-bank Extra account package
  - Business Terminal account package

Type of insurance 4.	
Covers	Sum insured **
Risk life insurance*	HUF 1 000 000
Accidental death	HUF 2 500 000
Accidental permanent and total disability	HUF3 000 000

\* **From 16 of February the Policy-holder person eligible for contracting between 18-62 years of age. Above the age of 70, no natural death services shall be provided;** services are only available in the case of an accident (death by accident, permanent and total accident-related disability).

\*\* If two persons are designated in the corporate account management contract, then each of the two policy holders are eligible to half of the sums in the above table.

The insurance cover may extend to max. 2 persons. The Policy holder may be a person, who is registered as the managing director of the business, or who actually operates the business (cannot be e.g. the limited partner in a limited partnership [Bt.]). The cover for a given policy holder begins on the date of opening the corporate account and ends on the date when it is terminated (settled with final effect), or until such date as the given policy holder is indicated in the bank account management contract as the policy holder.

The Insurer must pay compensation upon the occurrence of the following events:

- **Risk life insurance:** Non-accidental death of the policy holder during the coverage period – in this case 6 months` waiting period will apply as from the opening/modification of the account, and/or the registration of a new policy holder.
- **Accidental death:** An accident involving the policy holder during the coverage period provided that it causes death of the policy holder within one year.
- **Accidental permanent and total disability:** An accident involving the policy holder during the coverage period provided that it causes total and permanent disability within one year.

**The cases of permanent and total disability are listed in the regulation applicable to the insurance contract. The insurance benefits do not depend on the degree of the disability.**

b) The Bank provides life and accident insurance to holders of the following types of corporate account:

- **Non sold services packages:**
  - **K&H Start account package**

Type of insurance (sum insured in HUF**)	
Type of insurance	2
Natural Death*	150,000
Accidental death *	800,000
Accidental total and permanent disability *	800,000

\***Insurance coverage discontinues for the given policy holder when his/her age exceeds 62 years.**

\*\* If two persons are designated in the corporate account management contract, then each of the two policy holders are eligible to half of the sums in the above table.



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The insurance cover may extend to max. 2 persons. The Policy holder may be a person between 18-62 years of age, who is registered as the managing director of the business, or who actually operates the business (cannot be e.g. the limited partner in a limited partnership [Bt.]). For the given policy holder the coverage begins on the date on which the supplementary life insurance is requested. Coverage ends for the given policy holder on the date on which the corporate account package linked to the above products is terminated (settled with final effect), or the day on which the supplementary life insurance is terminated/cancelled.

The Insurer must pay compensation upon the occurrence of the following events:

- **Non-accidental death (natural death)** of the policy holder during the coverage period – in this case two months` waiting period will apply as **from the opening/modification of the account, and/or the registration of a new policy holder**.
- An accident involving the policy holder during the coverage period provided that it causes total and permanent disability, or death of the policy holder within one year.

The cases of total and permanent disability are listed in the regulation applicable to the insurance contract. **The insurance benefits do not depend on the degree of the disability.**

In the event of the death of the insured, the party entitled to the service (the beneficiary) shall be the Bank up to the debit balance of the bank account, while all amounts in excess of that sum, or if there are no debt on the account, shall be due to the person(s) designated by the account owner as beneficiaries in the event of his/her own death. If no such person was identified, then the insurance beneficiary shall be the inheritor of the policy holder. The beneficiary of the disability benefit is the policy holder.

Any occurrence of an insured event must be reported to K&H Biztosító through the Bank, and all documentation required to assess the claim must be made available. Thus in particular, the documents certifying the fact of the death, and all of its circumstances (death certificate, coroner's certificate), documents proving that the death or disability was caused by an accident, and the grant of probate identifying the heir, etc.

Information provided to the insurance company constitute an insurance secret, thus they may only be disclosed to a third party if the Insurer's client or his/her legal representative provides a written exemption specifying the scope of disclosable information.

Confidentiality, however, does not apply to the following authorities and officers (under the conditions specified in the Insurance Act): the National Bank of Hungary, investigating authorities, the prosecutor's office, courts of justice, court bailiff, notary public, tax office, national security service, Office of Fair Competition, child protection authorities, health authorities, organisations authorised to employ methods of the secret service, bond registries.

Further, the confidentiality of insurance information shall not apply to the re-insurer, to the recipient Insurer in the event of a portfolio transfer, and, with regard to the details required for outsourcing, the person/entity performing the activity outsourced. Disclosing aggregate data, or helping the Ministry of Finance in the creation of legislation, or transferring information not qualifying as personal data for the purposes of performing an impact analysis shall not constitute a breach of confidentiality of insurance information. No information may be withheld claiming confidentiality of insurance information if data provision is obligatory under separate legislation on the disclosure of data of public interest and on access to information of public interest (Articles 153-161 and 165 of Act LX of 2003).

Detailed conditions concerning the insurance arrangement are contained in the Insurance Regulation, available in the branches of the Bank and [www.kh.hu](http://www.kh.hu) website. We wish to expressly note that in accordance with these regulations the Insurer will not provide coverage in certain cases.

**K&H Biztosító Zrt.** was established in 1992, its head office is located at 1095 Budapest, Lechner Ödön fasor 9.

The company's equity is: 3,520,000,000 HUF

The company is owned by:

KBC Insurance NV. 100%

The supervisory authority of the company is:

The National Bank of Hungary  
1013 Budapest, Krisztina krt. 39.  
Tel: 489-9100  
Postal address: 1535 Budapest 114, P.O. Box. 777  
Fax: 4899-102  
Website: <http://felugyelet.mnb.hu>



Announcement for corporate clients

#### 4. THE METHOD OF CALCULATION OF THE FEES SET OUT IN THE ACCOUNT PACKAGES FEATURED

The Bank applies the following method of calculation to calculate the specified fees of the account packages: The fees in the table below are calculated as the product of the units corresponding to the given type of fee contained in the current, effective Announcement — Point I.1. 'Hungarian Forint and Foreign Currency Accounts' and point I.8. 'Terms and conditions of bankcard services' — and the percentage value featured in the relevant field of the table, and using the accepted rules of rounding-off, to Hungarian forint values of either 0, 5, or 10.

The Bank does not apply a method of calculation — with regard to the account package — to the fees not featured in the table.

The concrete fees calculated on the basis of this method of calculation are contained in Chapter II 'Account Packages' of the Announcement.

##### 4.1 K&H K&H START EXTRAR, K&H DYNAMIC EXTRAR, AND K&H ACTIVE EXTRAR ACCOUNT PACKAGES

EFFECTIVE FROM **JULY 01, 2019**

NAME OF TYPE OF FEE	K&H K&H START EXTRA ACCOUNT PACKAGE			K&H DYNAMIC EXTRA ACCOUNT PACKAGE			K&H ACTIVE EXTRA ACCOUNT PACKAGE		
	Fixed amount	Charge rate	Minimum fee	Fixed amount	Charge rate	Minimum fee	Fixed amount	Charge rate	Minimum fee
Starting one-off / forward dated HUF transfer from HUF account, paper based payment orders									
• interbank	-	58.54%	86.21%	-	58.54%	85.94%	-	58.54%	85.94%
• intrabank	-	39.47%	37.04%	-	39.47%	37.04%	-	39.47%	37.04%
Starting one-off / forward dated HUF transfer from HUF account, electronic payment orders, <b>including instant HUF transfer orders</b>									
• interbank	-	The first 5 booked in the monthly period: 0 %, after: 58.97%	The first 5 booked in the monthly period: 0 %, after: 98.16%	-	The first 10 booked in the monthly period: 0 %, after: 48.72%	The first 10 booked in the monthly period: 0 %, after: 85.89%	-	The first 20 booked in the monthly period: 0 %, after: 43.59%	The first 20 booked in the monthly period: 0 %, after: 82.82%
• intrabank	-	29.41%	34.48%	-	0%	0%	-	0 %	0 %
Cash in (HUF) credit HUF account	-	90.91%	150%	-	54.55%	100%	-	54.55%	100%
Cash withdrawal (HUF) debit HUF account	-	35.23%	96%	-	33.71%	94.21%	-	32.58%	94.21%
<b>K&amp;H CORPORATE MOBILINFO</b> monthly fee	20,33%			20,33 %	-	-	20,33 %	-	-
<b>K&amp;H CORPORATE E-BANK</b> monthly fee	100%			100 %	-	-	100 %	-	-
<b>ELECTRA</b> monthly fee (for all users)				0 %	-	-	0 %	-	-

## Announcement for corporate clients

## 4.2 NON SOLD SERVICE PACKAGES

The calculation method is based on January 31, 2019 fees. The Bank does not validate the fee change on April 8, 2019 for the unused SME service packages.

## 4.2.1 K&amp;H FLEXIBLE+ ACCOUNT PACKAGE

EFFECTIVE FROM **JULY 1, 2019**

ACCOUNT TURNOVER CATEGORY	CATEGORY A			CATEGORY B			CATEGORY C			CATEGORY D			CATEGORY E		
LIMITS OF MONTHLY ACCOUNT TURNOVER	0 – 10,000,000 HUF			10,000,001 – 20,000,000 HUF			20,000,001 – 40,000,000 HUF			40,000,001 – 60,000,000 HUF			ABOVE 60,000,001 HUF		
TERMS AND CONDITIONS	Fixed amount	Per cent fee	Minimum fee	Fixed amount	Per cent fee	Minimum fee	Fixed amount	Per cent fee	Minimum fee	Fixed amount	Per cent fee	Minimum fee	Fixed amount	Per cent fee	Minimum fee
PACKAGE FEE	98.52%	-	-	82.10%	-	-	49.26 %	-	-	32.84%	-	-	0%	-	-
K&H HUF BANK ACCOUNT monthly account maintenance fee	0 %	-	-	0 %	-	-	0 %	-	-	0 %	-	-	0 %	-	-
Starting one-off / forward dated HUF transfer from HUF account															
- paper based payment orders															
• interbank	-	56.10%	89.66%	-	56.10%	89.66%	-	56.10%	89.66%	-	53.66%	85.34%	-	53.66%	85.34%
• intrabank	-	39.47%	37.04%	-	39.47%	37.04%	-	39.47%	37.04%	-	39.47%	37.04%	-	39.47%	37.04%
- electronic payment orders, <b>including instant HUF transfer orders</b>															
• interbank	-	The first 5 booked in the monthly period: 0 % after: 46.15% 80.30%		-	The first 10 booked in the monthly period: 0 % after: 46.15% 80.30%		-	The first 10 booked in the monthly period: 0 % after: 46.15% 80.30%		-	The first 15 booked in the monthly period: 0 % after: 41.03% 77.27%		-	The first 20 booked in the monthly period: 0 % after: 41.03% 77.27%	
• intrabank	-	0 %	0 %	-	0 %	0 %	-	0 %	0 %	-	0 %	0 %	-	0 %	0 %
Cash in (HUF) credit HUF account	-	27.27%	70%	-	27.27%	70%	-	27.27%	70%	-	The first monthly: 0 %, after: 27.27 %	The first monthly: 0 %, after: 70 %	-	The first 2 monthly: 0 %, after: 27.27 %	The first 2 monthly: 0 %, after: 70 %
Cash withdrawal (HUF) debit HUF account	-	33.71%	90.65%	-	33.71%	90.65%	-	33.71%	90.65%	-	The first monthly: 0 %, after: 32.58%	The first monthly: 0 %, after: 85.98%	-	The first 2 monthly: 0 %, after: 32.58%	The first 2 monthly: 0 %, after: 85.98%
HUF cash withdrawal from K&H ATM (HUF) by means of bankcard	-	The first transaction in the monthly period: 0 %		-	The first 2 transactions in the monthly period: 0 %		-	The first 2 transactions in the monthly period: 0 %		-	The first 5 transactions in the monthly period: 0 %		-	The first 5 transactions in the monthly period: 0 %	
K&H CORPORATE E-BANK electronic access fee	100 %	-	-	100 %	-	-	0% in case of the first user	-	-	0% in case of the first 2 users	-	-	0% in case of the first 2 users	-	-
K&H CORPORATE MOBILINFO monthly fee	0 %	-	-	0 %	-	-	0 %	-	-	0 %	-	-	0 %	-	-
K&H CORPORATE E-BANK monthly fee	0 %	-	-	0 %	-	-	0 %	-	-	0 %	-	-	0 %	-	-
ELECTRA monthly fee (for all users)	0 %	-	-	0 %	-	-	0 %	-	-	0 %	-	-	0 %	-	-

Announcement for corporate clients

#### 4.2.2 K&H LEGAL+ ACCOUNT PACKAGE

EFFECTIVE FROM **JULY 1, 2019**

NAME OF TYPE OF FEE	CURRENT ACCOUNT			DEPOSIT ACCOUNT		
	Fixed amount	Charge rate	Minimum fee	Fixed amount	Charge rate	Minimum fee
Starting one-off / forward dated HUF transfer from HUF account, paper based payment orders						
• Interbank	-	41.46%	63.79%	-	41.46%	63.79%
• Intrabank	-	42.11%	47.22%	-	42.11%	47.22%
Starting one-off / forward dated HUF transfer from HUF account, electronic payment orders, <b>including instant HUF transfer orders</b>						
• Interbank	-	35.90%	63.64%	-	35.90%	63.64%
• Intrabank	-	25.00%	41.38%	-	25.00%	41.38%
Cash withdrawal (HUF) debit HUF account	-	20.22%	74.77%	-	21.35%	99.07%

#### 4.2.3 K&H HEALTH+ AND K&H ACCOUNTANTS'+ ACCOUNT PACKAGE

EFFECTIVE FROM **JULY 1, 2019**

NAME OF TYPE OF FEE	Fixed amount	Charge rate	Minimum fee
Starting one-off / forward dated HUF transfer from HUF account, paper based payment orders			
• Interbank	-	41.46%	63.79%
• Intrabank	-	42.11%	47.22%
Starting one-off / forward dated HUF transfer from HUF account, electronic payment orders, <b>including instant HUF transfer orders</b>			
• Interbank	-	35.90%	63.64%
• Intrabank	-	25.00%	41.38%
Cash in (HUF) credit HUF account	-	29,09%	57,5%
Cash withdrawal (HUF) debit HUF account	-	20.22%	74.77%

#### 4.2.4 K&H ACCOUNT PACKAGE FOR GATED HOUSING COMMUNITIES+

EFFECTIVE FROM **JULY 1, 2019**

NAME OF TYPE OF FEE	Fixed amount	Charge rate	Minimum fee
Starting one-off / forward dated HUF transfer from HUF account, paper based payment orders			
• Interbank	-	46.34%	63.79%
• Intrabank	-	36.84%	47.22%
Starting one-off / forward dated HUF transfer from HUF account, electronic payment orders, <b>including instant HUF transfer orders</b>			
• Interbank	-	43.59%	75.76%
• Intrabank	-	25.00%	41.38%
Cash withdrawal (HUF) debit HUF account	-	20.22%	74.77%



## 4.2.5 K&amp;H START ACCOUNT PACKAGE

EFFECTIVE FROM JUNE 1, 2014

K&H Start account package is not available from **July 1, 2019**

NAME OF TYPE OF FEE	K&H START ACCOUNT PACKAGE		
	Fixed amount	Charge rate	Minimum fee
Starting one-off / forward dated HUF transfer from HUF account, paper based payment orders			
Intrabank	-	97.37%	92.59%
interbank	-	119.51%	94.83%
Starting one-off / forward dated HUF transfer from HUF account, electronic payment orders, <b>including instant HUF transfer orders</b>			
Intrabank	-	0 %	0 %
interbank	-	The first 5 booked in the monthly period: 0 %,after: 123.08%	The first 5 booked in the monthly period: 0 %, after: 93.94%
Cash in (HUF) credit HUF account	-	27.27 %	70 %
The preferential bankcard annual fee	0 %	-	-
<b>K&amp;H CORPORATE MOBILINFO</b> monthly fee	0 %	-	-
<b>K&amp;H CORPORATE E-BANK</b> monthly fee	100 %	-	-
<b>ELECTRA</b> monthly fee (for all users)	-	-	-

#### 4.2.6 DISCONTINUED KV DUPLA PACKAGE, K&H START-, K&H AKTÍV- AND K&H E-BANK BUSINESS ACCOUNT

**EFFECTIVE FROM JULY 1, 2019**

These account products were discontinued on May 1<sup>st</sup>, 2014. Until clients make new contracts about switching to other account products the Bank continues to provide the original – pre-May 1<sup>st</sup>, 2014 – services using its K&H HUF payment account product as follows..

Old name of account package	K&H START BUSINESS ACCOUNT *			K&H AKTÍV BUSINESS ACCOUNT *			KV DUPLA PACKAGE *			K&H E-BANK BUSINESS ACCOUNT *		
	Fix összeg	Százalékos díjmérték	Minimum díj	Fix összeg	Százalékos díjmérték	Minimum díj	Fix összeg	Százalékos díjmérték	Minimum díj	Fix összeg	Százalékos díjmérték	Minimum díj
<b>K&amp;H HUF BANK ACCOUNT</b> monthly account maintenance fee	-	54.92%	-	-	69.95%	-	-	107.51%	-	-	91.65%	-
Starting one-off / forward dated HUF transfer from HUF account, paper based payment orders												
• Interbank	-	100%	100%	-	100%	100%	-	100%	100%	-	100%	100%
• intrabank	-	100%	100%	-	100%	100%	-	100%	100%	-	100%	100%
Starting one-off / forward dated HUF transfer from HUF account, electronic payment orders, <b>including instant HUF transfer orders</b>												
• Interbank	-	100%	100%	-	100%	100%	-	100%	100%	-	100%	100%
• intrabank	-	100%	100%	-	100%	100%	-	100%	100%	-	100%	100%
Cash in (HUF) credit HUF account	-	100%	100%	-	100%	100%	-	100%	100%	-	100%	100%
Cash withdrawal (HUF) debit HUF account	-	100%	100%	-	100%	100%	-	100%	100%	-	100%	100%
<b>ELECTRA</b> installation	-	25%	-	-	25%	-	-	25%	-	-	25%	-
<b>ELECTRA</b> monthly fee (main user)	-	60%	-	-	60%	-	-	60%	-	-	60%	-
<b>ELECTRA</b> monthly fee (additional users at the same location)	-	60%	-	-	60%	-	-	60%	-	-	60%	-
<b>K&amp;H CORPORATE</b> e-bank Monthly fee	-	0%	-	-	0%	-	-	0%	-	-	0%	-
<b>K&amp;H CORPORATE</b> e-bank ID device annual fee	-	100%	-	-	100%	-	-	100%	-	-	100%	-

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

#### 4.2.7 K&H K&H START+, K&H DYNAMIC+, AND K&H ACTIVE+ ACCOUNT PACKAGES

EFFECTIVE FROM **JULY 1, 2019**

NAME OF TYPE OF FEE	K&H K&H START+ ACCOUNT PACKAGE			K&H DYNAMIC ACCOUNT PACKAGE			K&H ACTIVE ACCOUNT PACKAGE		
	Fixed amount	Charge rate	Minimum fee	Fixed amount	Charge rate	Minimum fee	Fixed amount	Charge rate	Minimum fee
Starting one-off / forward dated HUF transfer from HUF account, paper based payment orders									
• interbank	-	58.54%	86.21%	-	56.10%	89.66%	-	53.66%	85.34%
• intrabank	-	39.47%	37.04%	-	39.47%	37.04%	-	39.47%	37.04%
Starting one-off / forward dated HUF transfer from HUF account, electronic payment orders, <b>including instant HUF transfer orders</b>									
• interbank	-	The first 5 booked in the monthly period: 0 %, after: 58.97%	The first 5 booked in the monthly period: 0 %, after: 90.91%	-	The first 10 booked in the monthly period: 0 %, after: 46.15%	The first 10 booked in the monthly period: 0 %, after: 80.30%	-	The first 20 booked in the monthly period: 0 %, after: 41.03%	The first 20 booked in the monthly period: 0 %, after: 77.27%
• intrabank	-	29.41%	34.48%	-	0%	0%	-	0 %	0 %
Cash in (HUF) credit HUF account	-	90.91%	150%	-	27.27%	70%	-	27.27%	70%
Cash withdrawal (HUF) debit HUF account	-	35.23%	96%	-	34.09%	92.38%	-	32.95%	87.62%
<b>K&amp;H CORPORATE MOBILINFO</b> monthly fee	0%			0 %	-	-	0 %	-	-
<b>K&amp;H CORPORATE E-BANK</b> monthly fee	100%			100 %	-	-	100 %	-	-
<b>ELECTRA</b> monthly fee (for all users)				0 %	-	-	0 %	-	-

### III. SERVICES

#### 1. NOTICE OF THE K&H SME CUSTOMER SERVICE

EFFECTIVE FROM MARCH 1, 2019

##### K&H SME Customer Service by phone

K&H SME Customer Service is available at the phone numbers **06 1 / 20 / 30 / 70 335-3355** between 7 a.m. and 10 p.m. every day of the week.

Outside that period, the K&H SME Customer Service's functions are limited to emergency measures (primarily blocking bank cards and electronic services). These functions are available round the clock, 365 days of the year, at the phone numbers **06 1 / 20 / 30 / 70 335-3355**. For bank card blocking only you may call **+36 80 41 42 43** toll free (from abroad as well) round the clock, 365 days of the year.

The service is available at 335-3355 without a prefix if called from mobile networks or Budapest land lines.

K&H SME Customer Service can be used with an 8-digit ID, the TeleCenter ID / K&H énazonosítól (e-ID)<sup>1</sup> and a 6-digit secret ePIN<sup>1</sup> code.

##### Obtaining an ePIN code

SME clients' representatives can apply for ePIN codes following the general administration procedure prearranged with K&H Bank.

Features of ePIN based identification when using the K&H SME Customer Service system<sup>2</sup>

- The owner of the ePIN is a natural person,
- information to be given as a means of identification: the transaction authorization holder's personal K&H e-ID and ePIN,
- authorized persons who are retail clients of K&H will be reminded of their private K&H e-ID by means of dedicated communication,
- to authorized persons with no client relationship with K&H a e-ID will be allocated automatically.

If the type of an ePIN code is changed that affects all services used with that ePIN.

##### Orders available via SME Customer Service

###### ◆ Automated system:

- ePIN change

###### ◆ Services available for clients having disposal right

		Services (operations that can be performed)
Financial operation	Payment	<ul style="list-style-type: none"> <li>• Account balance enquiry,</li> <li>• Account enquiries, historical monthly account statements,</li> <li>• HUF standing orders,</li> <li>• Placing one-off / forward date without domestic HUF payment orders without conversion</li> <li>• VIBER orders</li> <li>• HUF transfers between own accounts without conversion,</li> <li>• Transaction certificates and copies,</li> <li>• Reactivate suspended mobil-token authentication method</li> </ul>
	Cash	<ul style="list-style-type: none"> <li>• Prior notification about the planned withdrawal of a high cash amount</li> </ul>
	Deposit	<ul style="list-style-type: none"> <li>• Term deposits,</li> </ul>
	Bankcard	<ul style="list-style-type: none"> <li>• Card information (available amount, spending, etc.),</li> <li>• Card complaints<sup>3</sup></li> <li>• Requesting replacement card after the card had been stopped</li> <li>• Card usage limits modification,</li> <li>• Card postage parameters change</li> <li>• Handling of cards not activated by the client,</li> <li>• PIN reprint connected to bankcard</li> <li>• Requesting new PIN for bank card</li> <li>• Registration for the 3D Secure Code service and modify of the parameters of the service.</li> </ul>

###### ◆ Services linked to proxy holder status (i.e. company representation right)

- Include and withdraw accounts in and from the K&H SME Customer Service,
- Specifying or modifying the manner of providing the account statement: physical and/or electronic (K&H e-statement)
- Mobilinfo orders,
- Decrease and cancellation of overdrafts.

<sup>1</sup> The new all-purpose electronic ID allows our clients to access K&H TeleCenter, K&H SME Customer Service and K&H e-bank with the same ID.

<sup>2</sup> As from 29 October 2016 the "Query ePIN code" role will be discontinued; as from this date the access rights related to the "Query ePIN code" will no longer be available on the K&H SME Customer Service

<sup>3</sup> Card transaction complaints will be processed only if confirmed in writing, signed by the card holder. The confirmation can be sent via fax or mail.

◆ **Telecenter services available without ePIN identification:**

- Card stopping
- ePIN blocking,
- mobil-token blocking/deleting
- Blocking of identification devices.
- Bloking of Cash withdrawal orders
- General information about K&H Bank products and services.
- General complaints,
- K&H e-bank technical helpdesk,
- K&H e-post technical helpdesk,
- K&H Mobilbank technical helpdesk,
- Registration for the 3D Secure Code service and modify of the parameters of the service.
- Modify card branch
- Managing the requirements<sup>2</sup> concerning the e-mail service of K&H and providing the related technical support
- Applying for and modification, termination K&H optional travel insurance service

**K&H SME Customer Service limits**

**Remittance limit:** HUF 20,000,000 per calendar day (irrespective of the value dates)

## 2. SERVICES OFFERED BY THE K&H CORPORATE CUSTOMER SERVICE

EFFECTIVE FROM MAY 18, 2017

K&H Bank's Corporate Customer Service offers clients the following services:

### I. General banking services not requiring client identification:

- Provide medium-size and large corporate clients information on the products and services offered by the Bank
- Provide information on the branches and the availability of them
- Provide technical assistance for using the Electra systems
- Blocking of Cash withdrawal orders
- Complaint handling

### II. Services that may be requested by clients having disposal right

Services (operations that can be performed)		
<b>Financial</b>	<b>Payment</b>	<p><b>Services subject to fee*</b></p> <ul style="list-style-type: none"> <li>• Cancel items submitted electronically *</li> <li>• Modify or cancel items *</li> </ul>
<b>Non-financial</b>	<b>Administrator</b>	<ul style="list-style-type: none"> <li>• Comprehensive information on account balances and transactions</li> <li>• Modification of the postal address to be used for sending account statements**</li> <li>• Specifying or modifying the manner of providing the account statement: physical and/or electronic (K&amp;H e-statement)*</li> <li>• Notification on large-amount cash withdrawals in advance*</li> <li>• Grant/modify access right for new or existing bank account in Electra*</li> <li>• Reconcile order batches submitted via Electra; provide other information concerning the bank account</li> <li>• Applying for setting or modifying the right to K&amp;H e-post*</li> <li>• Problem handling and information reporting about card ordering and voucher replenishment of Széchenyi Pleasure Card.</li> <li>• Request/modify access right to Corporate Customer Service*</li> <li>• Request WebElectra setting if no self-administration right is available</li> <li>• Modify WebElectra authentication device</li> <li>• Request new VICA registration password for users with VICA identification</li> <li>• Modify account statement frequency</li> <li>• Modify order related to bank card top-up</li> <li>• Modification of daily cash withdrawal- and purchase-limits in case of bank- and credit cards*</li> <li>• Request replacement card after card stopping</li> <li>• Request reprinting of PIN for bank card *</li> <li>• Replacement of bank cards and PIN code re-ordering*</li> <li>• Request, modify or block ePIN codes</li> <li>• Blocking of Cash withdrawal orders</li> <li>• Registration for the 3D Secure Code service and modify of the parameters of the service PAM message, change phone number **</li> <li>• Application for a business debit card **</li> <li>• Change account card **</li> <li>• Termination of bank card contract by the client **</li> <li>• Termination of bank card contract with deadline (no renewal required) **</li> </ul> <p><b>Services subject to fee*</b></p> <ul style="list-style-type: none"> <li>• Issue transaction certificates, report and confirmation in a separate letter</li> <li>• Issue audit reports**</li> <li>• Print additional bank statements</li> <li>• Issue banking information documents</li> <li>• Print business card transaction list **</li> </ul>

#### Contact the K&H Corporate Customer Service at:

- If calling from Hungary and abroad: 00-36/1-468-7777
- Fax: 1/468-7758
- E-mail: [vallalatiugyfelszolgalat@kh.hu](mailto:vallalatiugyfelszolgalat@kh.hu), [info.customerservice@kh.hu](mailto:info.customerservice@kh.hu)

#### Service hours:

- We offer our clients technical support concerning our Electra services on workdays between 7:30 a.m. and 6 p.m.
- To reach an administrator with requests for comprehensive bank account and transaction information or complaints, contact us between 7.30 a.m. and 5 p.m. on weekdays, until 4 p.m. on Fridays

#### Voicemail:

- Our voicemail service is at your disposal on a 24/7 basis. If you need to wait more than 2 minutes as all our administrators are busy, the system will automatically offer you the voicemail option. We guarantee that our administrators will call you back. Please do not forget to give your name and telephone number.

For details on services marked by \*, please call the Corporate Customer Service!

For details on services marked by \*\*, please contact your home branch or call the Corporate Customer Service!

### 3. ELECTRA – ELECTRONIC BANKING SERVICE (CORPORATE ELECTRONIC CHANNEL)

EFFECTIVE FROM **JULY 1, 2019**

Electra is an electronic channel protected by a group ID, a short name and a password. K&H Electra24 is a mobilphone application-based electronic banking service.

#### I. The service is available for use with:

- K&H corporate HUF and FX bank accounts
- K&H Electra24 Mobilphone application-based electronic banking service is available for clients with webElectra electronic banking service contract and users with ViCA identification.

#### II. Basic service:

- HUF payments from HUF accounts, **including instant HUF transfer orders**
- HUF and FX payments from FX accounts
- VIBER transfers from HUF accounts
- Submitting domestic collection orders
- Fixing and early withdrawal of term deposits
- Daily bank account statement and exchange rate inquiries
- Current account balance and executed daily transactions query
- Banking information (actual interest rates, bank conditions)
- Standing orders
- Limit modification for corporate debit cards
- **reporting, cancellation and annual verification of a secondary account identifier for instant HUF transfers**

#### III. Supplementary services:

- Direct debit
- Direct credit
- Posting the details of postal payment vouchers / postal cash payment orders (postal notification OC31, OC32)

#### IV. Availability of the service:

Internet communication, following the downloading of the installation kit from the Bank's web page and installation or use of web Electra from browser or installation of K&H Electra24 mobilphone application-based electronic banking service.

#### V. 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
  - ADSL, broadband Internet connection
  - Printer (optional)
- Operating systems: Windows 7, Windows 8, **Windows 10**

Operating systems in case of web Electra access:

- in Windows operating system: **Google Chrome**, Internet Explorer and Mozilla Firefox versions browsers supported by the developer

Operating systems in case of K&H Electra24 mobilphone application-based electronic banking service

- iOS (min. 7.0) and Android (min. 4.0) OS device with internet access

ViCA (Virtual Chipcard application) application and K&H Electra24 mobilphone application-based electronic banking service installation:

- Android operating system: Google Play
- iOS operating system: App Store

#### VI. Available services<sup>1</sup>:

##### 1. Accounts and transactions

- Account information
  - Account balance
  - Daily executed transactions
  - Account history
  - Account statements
  - Notification letters
  - Current news
  - Standing order queries
  - Transaction search
- Payment orders
  - Input of new payment orders<sup>2</sup>
  - Modification
- Term deposits
  - Fixing of new term deposits
  - Early withdrawal
  - Withdrawal

##### 2. Bankcards

- Limit modification

##### 3. Card activation

##### 4. Exchange rate information

#### **5 Handling of master data**

- Handling of templates
- Partner data management
- Verification table

#### **6. Managing orders**

- Sign packages
- Submit packages
- Deleting package signatures
- Deleting packages

#### **7. Settings**

- Language

### **VII. Available services with K&H Electra24 mobilphone application-based electronic banking service:**

#### **1. Accounts and transactions**

- Account information
  - Account balance
  - Account history
  - Transaction search

#### **2. Managing orders**

- Sign packages<sup>3</sup>
- Submit package<sup>3</sup>s
- Deleting package signatures<sup>3</sup>

#### **3. Settings**

- Language

A detailed description of how to use the functions is contained in the Users' Manual.

<sup>2</sup> Types of payment orders accepted by the Bank: internal transfers initiated from a HUF or FX account, intra-bank and inter-bank transfers; prompt / forward date transfers; standing – fixed amount transfers (monthly, quarterly, semi-annual, annual)

<sup>3</sup> K&H Electra24 mobilphone application sends error message when the user perform unsuccessful banking service with electronic identification.



#### 4. K&H CORPORATE E-BANK (INTERNET-BASED ELECTRONIC BANKING SERVICE)

EFFECTIVE FROM **JULY 1, 2019**

##### I. The service is available for use with:

- K&H corporate HUF or FX bank accounts

##### II. Services linked to proxy holder status (i.e. company representation right)

- Mobilinfo (mobilinfo order, setup parameters, SMS history)
- Specifying or modifying the manner of providing the account statement: physical and/or electronic
- **reporting, cancellation and annual verification of a secondary account identifier**

##### III. Services available for clients having disposal right

		Services (operations that can be performed)
Financial operation	Payment	<ul style="list-style-type: none"> <li>• Accounts (account balance, account history, statements),</li> <li>• <b>reporting<sup>1</sup>, cancellation and annual verification of a secondary account identifier</b></li> <li>• HUF payment / HUF transfer (immediately, value date, <b>instant</b> regular payment, group transfer),</li> <li>• FX payment / FX transfer (standard/urgent settlement),</li> <li>• authorisation for direct debit</li> <li>• yellow postal cheque payment,               <ul style="list-style-type: none"> <li>– account statements, notifications menu (OC21 – 24)</li> <li>– batch notifications menu (OC31 - OC39)</li> </ul> </li> <li>• Prepaid mobile recharge (Telenor, T-mobile, Vodafone)</li> </ul>
	Deposit	<ul style="list-style-type: none"> <li>• Deposits (deposit list, fix new term deposit, modification, instant early withdrawal)</li> </ul>
	Bulk payment	<ul style="list-style-type: none"> <li>• Batch payments</li> <li>• postal payment order</li> </ul>
	Bankcard	<ul style="list-style-type: none"> <li>• Bankcards (card activation, new card order, modify limit, replace PIN code, internet security code)</li> </ul>
Non-financial operation	Administrator	<ul style="list-style-type: none"> <li>• K&amp;H e-post</li> <li>• Manage authentication tools</li> <li>• other (data export, print)</li> </ul>

**<sup>1</sup> In the case of a private entrepreneur, the secondary account identifier may only be reported by the Account Holder**

##### IV. The service is available from:

<https://ebank.khb.hu/vallalkozoi>

- with mobil-token
- **User name and password + SMS identification**  
Access by SMS identification may be registered / modified within K&H e-bank services.  
The service with SMS authentication is available through the following mobile telecom companies:
  - Magyar Telekom Nyrt. (T-mobile, Blue Mobile)
  - Telenor Magyarország Zrt.
  - Vodafone Magyarország Zrt.
  - TESCO MBL Zrt. (Tescomobile)

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

Greece, Netherlands, Belgium, France, Spain, Portugal, Luxembourg, Ireland, Malta, Cyprus, Bulgaria, Ukraine, Serbia, Croatia, Slovenia, Italy, Romania, Switzerland, Czech-Republic, Slovakia, Austria, United Kingdom, Poland, Germany.

In case of foreign phone number registration contact your phone service provider for identification protocol of SIM card replacement. Please note that if the provider do not use strong enough authentication (strong authentication eg.: personal authentication, electronic signature) the risk of phishing increases.

##### V. Parameters of the equipment required for using the service:

Operating systems: Windows systems: Windows 7, Windows 8, Windows 10

Browsers:

- Internet Explorer 9 or higher versions
- Mozilla Firefox 47 or higher versions
- Google Chrome 42 more advanced versions
- Please, check the exact list of supported browsers on the web page: <https://ebank.khb.hu> !

**VI. Available services<sup>1</sup>:****1. transactions<sup>2, 3, 4</sup>**

- payments
  - HUF payment (*instant / other ad hoc*)
  - cheque payment
  - FX payment
  - regular payment
  - group transfer
  - transaction import
- authorisation for direct debit
- mobile top-up
- payeemanagement
- transaction status
  - financial transactions
  - administrative transactions
- postal payment

**2. cards, accounts**

- card management
  - card activation
  - modify limit
  - internet security code
  - replace PIN code
  - apply for new main card
- credit card
- account data
- account history
- statements

**3. savings**

- deposit, savings
  - deposit list
  - fix term deposit
- investments<sup>5</sup>
  - balance, sale
  - 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

**4. documents****5. insurance****6. settings**

- personal data
  - data, statements
  - set the default client
  - account settings
    - *reporting, cancellation and annual verification of a secondary account identifier*
  - activity log
- notifications
  - K&H mobilinfo
  - earlier mobile top-ups
  - K&H mobilinfo SMS history
  - account statement provision
- login options
  - enable sms login
  - mobil-token activation
  - manage authentication tools
  - device management
  - user rights

**7. messages****8. contracting by electronic way on the basis of a personal offer****9. credit application and electronic contracting based on personal offer, with access to related electronic documentation**

## VII. Limit management

In order to achieve even greater security, different daily limits can be set for each user.

### daily maximum limits:

user identification method	K&H SME e-bank SMS identification or username, password + SMS identification	K&H SME mobilbank	K&H SME e-bank with mobil-token authentication
daily limit for orders per SME user	50 000 000 HUF	50 000 000 HUF	unlimited

- <sup>1</sup> According to the description of the various menu items available in e-bank. Detailed description of how to use the functions is contained in the Users' Manual.
- <sup>2</sup> In case you log in using a User name and password + SMS 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 50 000 000 per calendar day. In case you log in using mobil-token authentication, transfer orders shall be submitted without limit.
- <sup>3</sup> Types of payment orders accepted by the Bank: internal transfers initiated from a HUF or FX account, intra-bank and inter-bank transfers; prompt / forward date transfers, standing – fixed amount transfers (daily, weekly, fortnightly, monthly, quarterly, semi-annual, annual).
- <sup>4</sup> The value date of inport file is not a banking day, the item will be recorded automatically on the next banking day.
- <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

## 5. K&H MOBILBANK (MOBILPHONE APPLICATION-BASED ELECTRONIC BANKING SERVICE)

EFFECTIVE FROM **JULY01, 2019**

### I. The service is available for use with:

- K&H corporate e-bank services

### II. The scope of the service:

		Services (operations that can be performed)
Financial operation	Payment	<ul style="list-style-type: none"> <li>• Domestic HUF payment without conversion, <b>including instant HUF transfer orders</b></li> <li>• Mobile balance top-up (Telenor, T-mobile, Vodafone)</li> <li>• Foreign currency transfer between own accounts</li> <li>• Postal cheque payment and postal cash payment order (white/yellow postal payment order)</li> <li>• manage standing orders</li> <li>• Status information, management of future dated payments, sign previously registered orders</li> <li>• Accounts (account balance, account history, statements)</li> <li>• <b>reporting<sup>3</sup>, cancellation and annual verification of a secondary account identifier for instant HUF transfers</b></li> <li>• mailbox: read or send messages directly from the mobilbank</li> </ul>
	Bankcard	<ul style="list-style-type: none"> <li>• Bankcards (view cards, modify limit)</li> </ul>
	Mobile wallet	<ul style="list-style-type: none"> <li>• Digitalisation of physical bank card 1</li> <li>• Security settings: authorise/ban fast payment, modify wallet PIN code 1</li> <li>• Payment with a digital bank card on physical POS terminals using a mobile phone 2</li> <li>• Transaction history: listing of the transactions initiated with the mobile phone</li> <li>• Selection of the default bank card (for fast payment)</li> <li>• Deletion of digital bank card</li> <li>• Topping up the payment function</li> </ul>

<sup>1</sup> This function is only available when connected to the Internet.

<sup>2</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 bank card. 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.

<sup>3</sup> **In the case of a private entrepreneur, the secondary account identifier may only be reported by the Account Holder**

#### Public functions:

- branch-, ATM and safe search
- K&H Bank contact
- Application settings
- Customer feedback

### II. Services linked to proxy holder status (i.e. company representation right)

- **reporting, cancellation and annual verification of a secondary account identifier**

### III. The service is available from:

- **lowest supported mobilbank version: 2.8.2**
- **iPhone 4S and subsequent iPhone devices with iOS 8 or higher;**
- **Android smartphones with Android 4.2 version or higher**

#### Device parameters required for the mobile wallet function in K&H's mobile bank:

- Operating system of the mobile phone: Android 4.4 or later
- Other functionalities required: support for NFC (Near Field Communication)

### IV. Parameters of the device required for fingerprint authentication:

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

### V. 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 K&H corporate e-bank in the "settings/manage authentication tools".

## Announcement for corporate clients

- 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.

### **VI. Limit management**

Read at K&H corporate e-bank service description

## 6. K&H E-POST (INTERNET-BASED ELECTRONIC BANK MAILBOX SERVICE)

EFFECTIVE FROM AUGUST 24, 2018

### I. The service can be used subject to the following condition:

- there must be a corporate payment account held with K&H Bank, about which a bank account statement is prepared
- **Bankcard acquiring contract**

### II. The service can be applied for:

- at the bank branch
- via K&H Company Line
- at the K&H Corporate Customer Service
- via the K&H corporate e-bank (until 31 December 2011 a K&H e-statement must be applied for through the pop-up window)
- **at bankcard acquiring sales agent**

### III. Documents available regarding to the Service:

#### Availability\*

After the free access period, the archive document is subject to a reimbursement fee

Documents available regarding to the Service:	Availability*	After the free access period, the archive document is subject to a reimbursement fee
• K&H e-statement **	for 13 months	Yes
• Notification ***	for 13 months	Yes
• Certificate	for 13 months	Yes
• Contract****	without limitations	No
• Investorprotection	for 13 months	No

### IV. Availability of the service:

around the clock at <https://kh.hu>

- through K&H corporate e-bank SMS identification  
Access through SMS identification can be set or modified within the e-bank service of K&H.
- through the Electra or e-post identification instrument (token)
- with mobil-token

### V. Parameters of the instruments needed to use the service:

operation systems: Windows 7, Windows 8 Windows 10

- browsers:
- Internet Explorer 9.0 (128 bit SSL) or higher versions
  - Mozilla Firefox 47 or higher versions
  - Google Chrome 42 or higher versions
  - For the exact list of supported browsers, please visit the following webpage: <https://ebank.khb.hu/>

### VI. Services available:

#### 1. With normal reader's right<sup>1</sup>

- Querying and downloading K&H e-statements
- Requesting archive e-documents

#### 2. With confidential user's right<sup>2</sup>

- Querying and downloading K&H e-statements
- Requesting archive e-documents

### VII. Services available for clients having disposal right

		Services (operations that can be performed)
Non-financial operation	Administrator	<ul style="list-style-type: none"> <li>• Reading documents accessible with confidential reader's authorisation</li> </ul>

<sup>1</sup> A user with a normal reader's authorisation can only access the documents concerning the accounts / products specified for that user in the K&H e-post service. Every K&H e-post user has normal reader's authorisation, it is not related to an authorised operation.

<sup>2</sup> A user with a confidential reader's authorisation can access the documents concerning the accounts / products specified in the K&H e-post service, as well as other client-related documents not directly related to the account / product concerned.

\* After the availability expires, the unavailable e-document can be requested to be included in the K&H e-post as an archive document, which will be available from the workday of the request to 7 calendar days.  
document, which will be available from the Bank's next business day to another 30 days.

\*\* Electronically signed and time-stamped attested electronic corporate bank account statement in an es3 format. Based on the relevant effective laws, its electronic format qualifies as an authentic electronic document, but if it is printed, its physical format does not qualify as an authentic document.

\*\*\* cash pool interest report, OC32 type of cash transfer order analytics. Bankcard acquiring volume report (settlement and further processable file) will be uploaded on the workday following the settlement or the file production.

\*\*\*\* Bid bank guarantee in case of public procurement procedure

## 7. K&H CORPORATE MOBILINFO SERVICES

EFFECTIVE FROM **JULY 1, 2019**

### On-demand balance information

	Available	Client SMS format	Bank's SMS response is sent
<b>Inquiry on current balance*</b>	all day	„11XX”  „XXXX” stands for the account identification code, which is automatically generated when the service application is registered in the system	Immediately after receipt of the client's SMS
<b>Inquiry on bank information</b>		‘1M’ or ‘1m’	
<b>Inquiry on account IDs related to the mobile number</b>		„10”	

### Automatic message sending

Type of messages automatically sent by the Bank	SMS is sent by the Bank
<b>Information on the Bank's products and services (DM message)</b>	<ul style="list-style-type: none"> <li>Occasionally (unless the client has requested to be excluded from the recipients' lists associated with this message type)</li> </ul>
<b>Information on previous day's closing balance**</b>	<ul style="list-style-type: none"> <li>In the morning following the EOD closing</li> </ul>
<b>Cash deposit*</b>	<ul style="list-style-type: none"> <li>In case of deposits made at tellers, immediately after the credit of the deposited amount to the account</li> <li>In case of ATM deposits, during business hours, on the day following the Bank's approval</li> </ul>
<b>Cash withdrawal*</b>	<ul style="list-style-type: none"> <li>Immediately after the debit of the withdrawn amount to the account</li> </ul>
<b>Credit*</b>	<ul style="list-style-type: none"> <li>Immediately after credit in case of payments received during the Bank's business hours</li> <li>During business hours on the next banking day in case of payments received during night processing</li> <li><b>Promptly in the case of instant HUF transfers received between 7.00 a.m. and 7.00 p.m. on any calendar day, and from 7.00 a.m. in the case of orders received thereafter</b></li> </ul>
<b>Debit (successful)*</b>	<ul style="list-style-type: none"> <li>Immediately in case of debiting a payment initiated during the Bank's business hours</li> <li>During business hours on the next banking day in case of debiting a payment initiated during night processing</li> <li><b>Promptly after debiting the instant HUF payment</b></li> </ul>
<b>Notification on collection order (successful)*</b>	<ul style="list-style-type: none"> <li>Immediately after a successful collection</li> </ul>
<b>Electronic bankcard use***</b>	<ul style="list-style-type: none"> <li>Immediately after authorisation.</li> </ul>
<b>Notification on uncovered items</b>	<ul style="list-style-type: none"> <li>Notification on uncovered items, as long as the client has also requested notification on debit and/or collection orders</li> </ul>

### Automatic bank messaging not selectable by the client:

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

\* The message shows the current balance (at the time of sending the text message).

\*\* The message shows the current balance (booked at the time of sending the text message), without the items reserved for purchases with your card.

\*\*\* The sending of messages based on bankcard number can be set. In case of transactions denominated in currencies other than the currency of the account, the amount in the message is calculated at the exchange rate defined by the card company.

#### IV. REGULATIONS CONCERNING GENERAL TRANSACTIONS, ACCOUNTS

- Payment orders can be submitted in branches during the opening hours of the branch, cash payment orders may be submitted during the opening hours of the cash desk.
- The business hours of the 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 counter business 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 submission of orders and the order of execution thereof as defined in the relevant announcement is out of line with the business hours of the bank branch, the order shall be submitted within the business hours of the bank branch.
- Our Bank will perform the payment order on the form of the Bank (with special regard to the application of the cash withdrawal warrant, transfer orders and collection orders) if the data content on the fixing surface of the electronic channel and the mandatory statutory data content are provided.
- The Bank shall perform an incorrect, or incomplete payments only after the correction of the order. The risk originating from this shall be born by the giver of the order.
- The Bank shall accept payment orders submitted on paper by tested telefax or electronically or telephone. Duly signed paper orders (as registered at the Bank) may be delivered to the Bank personally at the counter or by mail. Orders sent by tested telefax shall be regarded as paper based ones both from the point of view of cut-off time and Bank processing.  
The Bank shall accept payment orders - according to the conditions and restrictions stated in the Client Agreement or in the GCTC - submitted on paper (on a standard PF 1 form, in case of HUF payments initiated from HUF accounts, and on D16 form in case of HUF payments initiated from FX account), by encrypted facsimile or electronically or telephone. Duly signed paper orders (as registered at the Bank) may be delivered to the Bank personally at the counter or in case of HUF payments up to HUF 3,6 million by mail. Orders sent by encrypted facsimile shall be regarded as paper based ones both from the point of view of cut-off time and Bank processing (from January 31, 2014).
- Value-dated HUF transfer orders, including VIBER transfer orders, too, will be performed on the given value date. The value date of the order can only be a business day of the Bank. If the value date on the order is not a business day of the Bank, the order will be performed on the Bank's business day following the value date.
- The Bank regards MT101 transfer orders as **other** orders submitted electronically.
- The Bank sends an automatic electronic message to the Electronic Bank Message Module (EBÜK) system of the Hungarian Tax and Customs Authority (NAV) of (outgoing GIRO) HUF transfers to the Customs and Finance Guard (VP), **including instant HUF transfers**, the number of the resolution (continuous 14-character code) and the VPID customs identification number (continuous 12-character code) is specified in discretionary order in the remark section of the transfer. The message is sent by the Bank free of charge. **These transfer orders cannot be recalled.**  
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  
HUF transfers to the Hungarian Customs and Finance Guard (VP) can not be cancelled.
- In case of collection the modification of authorization letter is attended so, that the previous authorization will be deleted and the new authorization will be registered. In case of registration of a new authorization the Bank shall charge the registration fee of authorization letter.
- If the total FX amount requested by the client with an FX account cannot be disbursed in cash at the Bank's tills (small or fractional amount), the Bank shall disburse the HUF equivalent of the remaining FX amount at the FX medium rate quoted on the current day and effective on the execution date of the transaction.
- In the case of conversion between two currencies, the remaining amount shall be paid out in HUF converted at the FCY mid-rate.
- If the client wishes to conduct a cash withdrawal transaction at the Bank's tills in an amount exceeding the limits displayed in the client reception area; she/he may communicate her/his intention either in the branch, in person, or via K&H TeleCenter, 2 banking days prior to the planned withdrawal. If the client wishes to make an instantaneous withdrawal in excess of the limit defined, or prior to the notification deadline, she/he will be charged an instantaneous till withdrawal fee, which will not affect any other fees or charges set out in the Announcement.
- The Bank only accepts FX coins of EUR 1 and 2 denominations and disburse cash only in FX coins of these denominations.
- Bank only accepts English Pound (GBP) bank notes issued in England, Northern Ireland, and Scotland.
- The Bank shall only guarantee withdrawals in various currencies, irrespectively of the amount involved, if the client communicates her/his intention to withdraw such currency amount at least two banking days prior to serving the client. Branches shall make spontaneous currency cash payments until cash stock last.
- Should in case of HUF cash in the number of banknotes be over 1.000 and the coins over 500 the Bank shall automatically apply the fees of "Large volume cash deposit" of Announcement. Should in case of foreign currency payment the number of banknotes exceed 500 the Bank shall automatically apply the fees of "Large volume cash deposit" of Announcement. If the HUF amount deposited includes banknotes as well as coins, and the total number of coins or banknotes is higher than the predefined limit, the Bank will charge a bulk bag fee, as published in the Announcement, for both the coins and the banknotes.
- The cash deposit or cash withdrawal of amounts equalling or exceeding HUF 30 million or the FCY equivalent thereof - including exchange of foreign currencies and exchange of denominations -performed by the Client on the same Banking Day within the framework of one or more cash-desk transactions shall be considered to represent a cash deposit or cash withdrawal involving a large amount. In case of foreign currency transactions, the amount shall be converted for the purpose of this calculation at the foreign currency mid-rate I announced by the Bank on the day when the transaction is reported. The



Bank shall not accept cash deposits in excess of HUF 70 million or the FCY equivalent thereof, and shall not execute any orders for cash withdrawals or exchange of foreign currencies or exchange of denominations above that large amount.

- A discount fee is charged from the nominal value when accepting FCY coins, and under withdrawal from circulation FCY bank notes. Bank does not accept under withdrawal from circulation English Pound (GBP) and Swedish Krona (SEK) denomination FCY banknotes neither case of FCY change, nor FCY deposit.
- As the risk related to the service in currency change of FX deposit has been changed recently, K&H does not accept any dirty, damaged, defective FCY bank notes neither case of FCY change, nor FCY deposit.
- The Bank exchanges fit Forint banknotes and Forint coins to fit Forint banknotes and Forint coins of another denomination in the framework of denomination exchange, and it exchanges unfit ones which are still regarded as legal tender to fit Forint banknotes and Forint coins of the same denomination in the framework of replacement, if their authenticity and denomination can be clearly ascertained upon receipt on site. In both cases, exchange takes place at face value. The Bank charges the fee specified in the current Announcement for the denomination exchange.

Another precondition for exchanging a deficient Forint banknote to fit Forint banknote or Forint coin of the same or another denomination is that more than half of the note has to be presented. The Bank will exchange denominations of, or replace deficient Forint banknotes consisting of several pieces – whether or not glued together – if it can be ascertained beyond doubt that the specific pieces are part of the same banknote and together they make up more than half of the Forint banknote.

The Bank will refuse to perform the denomination exchange or replacement if the authenticity or the face value of the HUF banknote or coin cannot be ascertained beyond doubt upon receipt, or the Forint coin has been mutilated (cut in half, perforated or machined).

If it cannot be clearly ascertained upon receipt whether or not the Forint banknote complies with the conditions of denomination exchange, the Bank will accept the Forint banknote or Forint coin for subsequent settlement and at the same time take a protocol of this circumstance. Intentionally mutilated Forint coins will also be taken over by the Bank for subsequent settlement.

The Bank will charge the fee specified in the Announcement for the denomination exchange and replacement transactions.

The Bank will take over from clients any deficient or damaged Forint banknote, the surface of which does not exceed 50% of the surface of the entire banknote free of charge in return for a receipt, then sends these to the National Bank of Hungary (NBH) for their withdrawal from circulation and destruction. The performance of the above activities by the Bank is not subject to the utilisation of other banking products.

- The Bank will replace Forint banknotes which are no longer deemed legal tenders and are withdrawn from circulation by the National Bank of Hungary (NBH), with fit Hungarian legal tenders of the same denomination, without any limitation or condition, free of charge, within 3 years reckoned from the date of their withdrawal. In the case of Forint coins replacement with fit Forint coins of the same denomination takes place within 1 year reckoned from the date of their withdrawal.
- The Bank will accept and withdraw suspected counterfeit banknotes and coins (Forint and currency) from circulation in return for a receipt without charging any fee and send those for further expert examination to the NBH.
- The above cash transactions shall be performed by the Bank in its entire branch network during cashier hours in compliance with the relevant effective laws and regulations (the NBH Decree no. 11/2011 (September 6) and 12/2011 (September 6), and the Act CCVIII of 2011 on the activities of NBH). 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.
- In the case of bulk bag payments, valuables may only be deposited in intact and undamaged packaging materials previously presented to, and accepted by, the Bank, or packaging materials provided by the Bank against a fee (disposable plastic bag for valuables or canvas cash transportation bags with plastic safety seal). A single delivery bag for valuables may hold the following amount of cash:
  - in the case of banknotes: maximum HUF 20,000,000, or 10 kg, or, subject to the value limit, a maximum of 4000 banknotes,
  - in the case of coins: maximum HUF 20,000,000, or, depending on the bag size, 5 or 10 kg.

When sealing the deliverable valuables, great caution must be exercised.

100 banknotes of identical denomination should be strapped with a band to form a banknote bundle. A band should also be used in the event that the number of banknotes of identical denomination does not reach 100. The band must be stamped – if the depositor uses a stamp – dated, and also signed by the person compiling the banknote bundle. The band also needs to indicate the denomination, number of pieces and amount of the banknotes. A separate denomination slip should be issued for the banknotes and coins to be transported. The denomination slip must indicate the name and the address of the business premises of the depositor, the date of payment, the currency denomination, number of pieces, amount and grand total of the cash to be paid, the number of the account to be credited, the serial number of the packaging materials, the signature of the persons dispatching the deposit, and if the depositor has a stamp, it should also be affixed on the slip. Coins should be packed and transported separately from the banknotes. Coins may only be deposited in plastic bags for valuables specifically manufactured for coin transportation or in canvas cash transportation bags with plastic safety seal provided by the Bank. A second copy of all denomination slips must be put in the envelope/bag containing the cash, and another copy to a separate envelope to be sealed. The envelope must indicate the name of the depositor (address of the business premises making the payment) the serial number of the packaging material, as well as the serial number of the denomination slips enclosed therein. The envelope with the denomination lists(s) should be delivered to the bank branch together with the consignment of valuables containing the deposit.

- The Bank shall separately charge the clients for the occurring costs (mail, courier, telephone, fax, SWIFT, photocopies, etc.), and the transferred commissions and costs, with special regards to fees and commissions claimed by domestic and foreign banks involved in effecting HUF and FCY transfer orders.
- The Bank shall not charge a transaction fee after accounting corrections originating from the fault of the Bank, or settlements occurring due to bank technical reasons.

- Fees, costs and commissions are charged immediately or periodically. They are debited immediately as they occur or batched for a certain period. Exchange rates used for any conversion to the currency of the account: the Bank's foreign currency mid-rate 1 effective on the day of debiting; in case of cash transactions, the Bank's current mid-rate; in case of documentary transactions, the buy or sell rate, depending on the direction of the transaction. **The charge for instant HUF transfers is payable promptly in the case of instant HUF transfers executed until 6.00 p.m. on a banking day, and on the next banking day in the case of transfers executed after 6.00 p.m. or on bank holidays, for the fee effective on the day when the charge is debited.**
- Periodical fees (such as the monthly account management fee) are debited on the last banking day of the period, based on the fee level valid on that day. Concerning periodical fees, a period started is deemed an entire period (e.g. concerning a monthly fee, every calendar month commenced is deemed a whole month, and concerning an annual fee, every calendar year commenced is deemed a whole year). Periodical fees are clearly indicated as such (e.g. "/ month"); in other cases, the fees are debited immediately. Batched fee collection is specifically indicated, including the batching data.
- Another account of the same client can be specified from which the fees, costs and commissions incurred on an account (except bank card and K&H e-post service fees) are to be paid.
- K&H Bank shall charge a cost — as per the postal tariffs of Magyar Posta Zrt — for the postage of account statements mailed to clients through Magyar Posta Zrt *and other post method*. A cost shall be charged for every envelope sent, based on the address on the envelope. The first postage cost settlement period shall begin on September 1, 2011. The postage cost shall be charged to the oldest current account of the client on a monthly basis — for envelopes sent between the last work day of the month preceding the subject month and the day before the last work day of the subject month — cumulated for every client, in a lump sum, on the last work day of the subject month. If the client does not have a HUF-denominated current account, the postage costs shall be charged to the client's foreign currency account, regardless of the currency of the account. If the client does not have a corporate current account of any type, the postage costs shall be charged to the client's oldest free-disposal HUF (or, without that, foreign currency) payment account. If a general banking fee settlement account is linked to the settlement account, the postage costs shall be charged to that general banking fee settlement account. The Bank grants the paper-based account statement mailed for clients considered to be micro-enterprise once a month without the addition of any postal cost.
- When applying for a banking service with electronic identification or when no bank account has been designated to be the settlement account of an existing banking service with electronic identification the Bank shall automatically designate as the fee settlement account the oldest active bank account from among the Client's freely disposable HUF and FX accounts. The Bank shall designate the fee settlement account taking into account the following account types:
  - K&H current account,
  - K&H corporate FX account / K&H foundation's FX account / K&H FX account for non-governmental organisations,
  - K&H dedicated HUF account,
  - K&H employee account for housing subsidy,
  - K&H dedicated FX account.

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

- In the event the Client fails to meet its contractual payment obligations regarding interests, commissions, fees and other expenses due to the Bank, the Bank has the right to charge the Client's bank account maintained at any other Bank with the due amount (set-off) without the Client's prior notice and/or instruction. If the set-off is executed from an account maintained in a currency other than that established for the Service, the Bank shall convert the amount at the FX 1 'sell' or 'buy' rate effective on the day of the set-off, irrespective of the direction of the conversion.
- If no exchange rate has been quoted yet for that day, the previous work day's last same rate shall be applied when the conversion fee is settled.
- For transactions not executed on the same day, the charge applied will be as valid on the date of execution and not on the date of submitting the payment order.
- If the balance of any of the Client's accounts is negative or if there is a debt to the Bank, i.e. the Client exceeds the contractual overdraft facility approved, the Bank will charge an interest on the overdrawn amount in accordance with the provisions of the General Contractual Terms and Conditions and the Client Agreement.
- If there is no valid overdraft limit approved or contracted for the account with an unauthorised overdraft, the overdraft interest rate applicable for the unauthorised overdraft shall be the Bank's effective lending base rate + 6% p.a. (in the case of HUF debt), or the O/N LIBOR effective for the given currency on that day (or the applicable inter-bank interest rate) + 12% p.a. (in the case of FX debt).
- If there is a valid overdraft limit approved and contracted for the account with an unauthorised overdraft, the overdraft interest rate applicable for the unauthorised overdraft will be the reference rate established in the overdraft facility agreement + the interest surcharge as established in the agreement + 6% p.a. (in the case of HUF debt), or the reference rate for the given currency as established in the overdraft facility agreement + the interest surcharge as established in the agreement + 6% p.a. (in the case of FX debt).
- In the case of late payment of commissions, fees and other charges payable to the Bank, the Client is obliged to pay default interest for the period of late payment. The default interest rate will be the National Bank's base rate + 7% p.a. in the case of HUF debt, or the O/N LIBOR effective for the given currency on that day (or the applicable inter-bank interest rate) + 7% p.a. in the case of FX debt.
- In event of any delay in payment by the Client - in addition to other legal consequences of late payment - the Bank is entitled to require a compensation for recovery costs according to applicable law, currently EUR 40.
- The general provisions concerning the obligation to pay capital gains tax are specified in the Announcement titled „Term deposits for corporate clients“.

**Cost bearing of FX payment operations:** For payment transactions provided within the EEA (European Economic Area), where both the payer's and the payee's payment service providers are, or the sole payment service provider in the payment transaction is, located therein, only the SHA cost option can be chosen.

For payment transactions provided outside of the EEA any of the SHA, OUR and BEN cost option can be chosen.

The Bank shall be entitled to charge to the customer any fee charged back to our Bank because of giving an incorrect cost bearing code.

SHA cost bearing manner: Commissions charged by the starting bank in the event of FX or international HUF transfers shall be paid by the customer, while the costs of all the other banks shall be borne by the beneficiary of the transfer.

OUR cost bearing manner: In the event of FX or international HUF transfer, the customer shall bear all the costs related to the payment.

BEN cost bearing manner: In the event of FX or international HUF transfer, the beneficiary shall bear all the costs related to the payment, including his/her own costs and the fees charged by the correspondent banks and the beneficiary's bank.

- **Information on correspondent banking practices outside the EEA**

The Bank executes foreign currency transfer orders (except for book transfers) via its foreign bank account providers. When a transfer is in a non-EEA currency, order execution may require the involvement of foreign correspondent banks that are not governed by the payment regulations of the European Union, and thus may charge their own costs to the amount transferred. As a result of the deduction of the correspondent bank's costs, the beneficiary's bank will receive an amount smaller than the original amount transferred. The amount deducted may vary each time and by correspondent bank, so it cannot be calculated in advance and our Bank has no influence over it.

**Countries of the European Economic Area, with their country codes and FX codes:**

Countries of the European Economic Area	country codes	FX codes
<b>EEA state</b>		
Austria	AT	EUR
Belgium	BE	EUR
Bulgaria	BG	BGN
Cyprus	CY	EUR
Czech-Republic	CZ	CZK
Denmark	DK	DKK
United Kingdom	GB	GBP
Estonia	EE	EEK
Finland – FI	FI	EUR
Croatia	HR	HRK
France	FR	EUR
Greece	GR	EUR
Netherlands	NL	EUR
Ireland	IE	EUR
Poland	PL	PLN
Latvia	LV	EUR
Lithuania	LT	EUR
Luxembourg	LU	EUR
Malta	MT	EUR
Hungary	HU	HUF
Germany	DE	EUR
Italy	IT	EUR
Portugal	PT	EUR
Romania	RO	RON
Spain – ES	ES	EUR
Sweden	SE	SEK
Slovakia	SK	EUR
Slovenia	SI	EUR
<b>non-EEA-state</b>		
Iceland	IS	ISK
Liechtenstein	LI	CHF
Norway	NO	NOK

- The Bank performs the transfers initiated via the SEPA clearing system provided that the order in question meets all SEPA transfer criteria:
  - the currency of the transfer is EUR and not more than 999.999 EUR,
  - the cost-bearing code is SHA;
  - the beneficiary's IBAN number;
  - the beneficiary is within the SEPA region and the beneficiary bank is capable of processing SEPA transfers.
  - there are no special conditions specified regarding the transmitting of the transfer (e.g. transfer route, correspondent bank relationship specified)

- **Data content for USD payment orders**

For transfer orders given in USD, as well as all transfers to the United States, regardless of their currency, the Beneficiary's data shall be completed in a comprehensive manner (accurate name, address details: country, city/town, street, square, etc., house number), and additional identification details (such as the number of the personal identification document) are required for natural person beneficiaries. On the payment order, it is advisable to indicate the exact title of the transfer (e.g. merchant account number, description of goods or services) but abbreviations and acronyms should be avoided.

In order to enforce and comply with international financial restrictions being in effect, financial institutions collaborating in the execution of USD transfer orders as well as all transfers to the United States, regardless of their currency may request the ordering person to provide additional details or documents with respect to the beneficiary of the transfer order. The Bank will in all cases communicate such a request for additional data to the ordering client, and will request the ordering client to make such details and documents available to the Bank.

If the foreign financial institution collaborating in the execution of the USD transfer order as well as all transfers to the United States, regardless of their currency is unable to execute the transfer order due to effective financial restrictions specified by the United Nations, the European Union or the United States of America or due to the risk of money-laundering or terrorist financing, the Bank shall not be liable for any damage or loss arising therefrom.

- The Bank will apply the official FX exchange rates quoted by the NBH whenever it is required by the relevant law or any stipulation of the relevant authority. In case the official exchange rate does not have to be applied, the Bank will use the exchange rate generated within its own competence. The Bank quotes three kinds of exchange rate: currency and FX exchange rate I until 8 o'clock and FX exchange rate II after 14:00. **The Bank after 2 p.m. quote and apply a new cash conversion rate and foreign exchange rate I.** Exchange rates are defined on every business day of the Bank based on the current interbank market rates published on the 'Reuters Matching System'.
- The Bank reserves the right to apply variable exchange rates at its bank branches and to change the already announced exchange rate during the day whenever the money and capital market condition change.
- Special exchange rate: In the event of conversions of min. EUR 50,000, the Bank may apply a special exchange rate.
- The Bank shall exclusively accept and process payment transfer orders in foreign currencies listed by the Bank.
- The Bank enables the Clients to import domestic HUF transfers in HCT format via its Electra corporate electronic banking, provided that the order in question meets all HCT transfer criteria (from July 1, 2012).

## V. COMMENTS

1. A standing order is considered by the Bank to be a transfer order based on which a series of at least 3 transfer orders is effected, in the amount specified in the original order, to the same beneficiary account. In the absence of the above preconditions, a transfer order originated is not classified as a standing order by the Bank. Based on the subsequent check, it is handled as a one-off transfer order and the fee of one-off transfer orders applicable to the account to be debited is used. In case of newly initiated transfer orders, from August 04, 2014 the Bank is entitled to the ex-post debiting of the fee difference that arises to any account of the Account Holder with the Bank. Account Holders are notified about the ex-post settlement of the fee in the account statement.  
  
Standing orders can be submitted in branches, via Electra and via K&H corporate e-bank. Frequencies: daily, weekly, fortnightly monthly, quarterly, half-yearly, yearly. 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. For the purposes of fees to be charged, any standing order for book transfers between a client's own HUF accounts will be regarded by the Bank as a standing order for intra-bank HUF transfers
2. Applicable to prompt cash withdrawal or cash withdrawal before the end of the notification period, above the value limit indicated over the cash desks. The fee shall be based on the entire amount paid, if the cash amount is available at the branch.
3. After the cumulated HUF amount paid in and withdrawn banknote and coin – according to agreement – we shall give a turnover refund calculated for tiered increase. The settlement of the refund shall take place by calendar quarters. In case of prompt cash payment on the spot the size of the refund (the percentage key) shall be reduced by 0.15%.
4. The bank executes the FX transfer orders via its foreign account keeping banks (except book transfers).  
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.
5. The client may revoke payment orders linked to a debit date until the end of the banking day prior to the debit date. In other cases, orders already submitted may only be cancelled by special arrangement, following consideration by the Bank on the date on which the order is processed. The bank will charge a fee for such revocations.  
Requests to have an order cancelled may be submitted as follows:
  - An instruction to cancel an order may be submitted until the time at which processing begins.
  - Transfer orders concerning which the bank has issued a statement certifying their irrevocable performance may not be cancelled on the day of processing. That is particularly valid for HUF transfers initiated toward the Customs and Finance Guard (VP).
  - Banning performance of a transfer to a public service provider (direct debit order) in the event of a complaint is possible
    - during the opening hours of the branch on the banking day prior value date
    - via the TeleCenter or e-bank until 16 hours on the banking day prior to value date.
 The Bank shall accept modification / cancellation of orders via telephone only from clients having a ePIN-contract.
6. In case of presenting paper based orders the cut-off time can be extended with 30 minutes. In case of using Electra service the cut-off time cannot be extended.
7. Administration charges will be applied in the following cases:
  - Request for specific procedure,
  - Correspondence with banker as a result of incorrect order
  - Request for certificate that is available for clients free of charge via another channel
  - Request for Giro account number replacement via accounts
  - If the Bank has to specifically call on Client to meet his obligations (for instance, repay outstanding debt).
8. Notification fee will be applied in the following cases:
  - the original payment order is submitted on paper or via K&H SME customer service,
  - the bank refused the payment order and notified the customer in a paper based notification letter,
  - and the notification is sent in a separate.
9. Postal cost via tariff of Magyar Posta Zrt .
  - Paper based account statement (within Hungary): non-priority, standard letter up to 30g, currently HUF 120
  - Paper based account statement: (European countries): non-priority, standard letter up to 20g, currently HUF 400
  - Paper based account statement: (non-European countries): non-priority, standard letter up to 20g, currently HUF 470
  - Card statement: non-priority, standard letter up to 50g, currently HUF 165
10. Confirmation in a separate letter is related to confirmations on account balance, payment of equity capital, account keeping, account turnover, access rights, account closure, specific deals with the bank.
11. For the description of the parameters of the tools needed to use the SME e-bank, see the Internet address 'ebank.khb.hu'.
12. Unit price of non certified copy of Title Deed obtained from Takarnet system. It is payable before loan disbursement, in case of mortgage covered loans, when the client does not submit the original copy of Title Deed.
13. Unit price of non certified copy of site plan obtained from Takarnet system. It is payable before loan disbursement, in case of mortgage covered loans, when the client does not submit the original copy of site plan.
14. Administration fee of credit report request submitted by the client to the Bank. BISZ Zrt. (BISZ Central Credit Information PLC) provides information that the customer submitted the request is registered/unregistered in CCIS database. It is payable when the client submit the credit report request to the Bank.

Announcement for corporate clients

15. Certificates about current day irreversible fulfillment of received forint payment orders can only be requested by phone till 5 pm.
16. You may submit a recall order for transfer orders performed as **GIRO instant and** GIRO multiple intraday clearing transactions, **as well as for intra-bank transfer orders**, within the time limits specified in the effective clearing standards. You may submit an unlimited number of recall orders concerning a given transfer order. The referenced fee will be charged for the first recall, and the fee specified for "Investigating HUF payments (at the request of the Client) payments not older than 90 days (debit and/or credit)" will be charged for any subsequent recalls. The Bank will effect recall orders by taking into account the provisions of the General Contracting Terms and Conditions for Payment and Deposit Services for Corporate Clients with special regard to Sections 2 and 4.5.4., and standards of clearing published by the GIRO.
17. The above-mentioned fee is charged also when a HUF payment order performed in intraday GIRO settlement is recalled, except for the first request.
18. The referred fee will be applied in case of recalled foreign currency and international HUF payment order.
19. Security deposit for current account:
  - For using of K&H start+, K&H start extra account package: HUF 5 000
  - For accounts opened by businesses in execution: ten times the monthly account management fee of the account type in questionThe Bank reserves the right to also apply security deposits in other cases.

## Notice of K&H Bank Zrt.

EFFECTIVE FROM MARCH 21, 2019

The Bank calculates the sight deposit interest on a daily basis, aggregates the amounts on a technical account for calendar quarters with respect to forint accounts and for calendar years with respect to foreign-currency accounts, and credits the aggregated amounts subsequently to the account specified by the Client for that purpose in the Client Agreement or, in the absence of such a specification, to the account in connection with which the interest was earned. Article 280 of the Act on Credit Institutions and Financial Enterprises ('Hpt') allows the Bank to stipulate and apply 0% (zero percent) or even negative interest rates. In the event that the interest rate – including interest rates derived from a reference rate – is negative, the Bank will charge negative interest. Negative interests reduce the balance of the bank account by the negative interest rate.

EBKM: Uniform Deposit Interest Rate Ratio according to Government Decree No. 82/2010. (III. 25.).

### 1. On prevailing bank account sight interest rates

EFFECTIVE FROM MARCH 12, 2018

#### – HUF BANK ACCOUNT INTEREST RATE (=EBKM %)

DAILY CLOSING BALANCE	INTEREST RATE (% P.A.)=EBKM
below HUF 3 billion	0.01 %
HUF 3 billion or above	-0.30 %

The account has tiered interest rates. i.e. the interest rate applies only to the specified balance bracket

#### – FOREIGN CURRENCY DEPOSIT INTEREST RATES FOR INDIVIDUAL AND INDEPENDENT ENTREPRENEURS AS WELL AS NATURAL PERSONS WITH A TAX NUMBER

INTEREST RATE (ANNUAL %)
0.01 %

#### – FOREIGN CURRENCY BANK ACCOUNT INTEREST RATES

CURRENCY	DAILY CLOSING BALANCE	INTEREST RATE (% P.A.)=EBKM
EUR	below EUR 5 million	0.00 %
	EUR 5 million or above	-0.50 %

The account has tiered interest rates. i.e. the interest rate applies only to the specified balance bracket

CURRENCY	INTEREST RATE (% P.A.)
USD	0.00 %
CHF	0.00 %
GBP	0.00 %
SEK	0.00 %
DKK	0.00 %
CAD	0.00 %
AUD	0.00 %
JPY	0.00 %

CURRENCY	INTEREST RATE (% P.A.)
NOK	0.00 %
CZK	0.00 %
SKK	0.00 %
PLN	0.00 %
RON	0.00 %
RUB	0.00 %
TRY	0.00 %
CNY	0.00 %

– **FOREIGN CURRENCY DEPOSIT INTEREST RATES FOR INDIVIDUAL AND INDEPENDENT ENTREPRENEURS AS WELL AS NATURAL PERSONS WITH A TAX NUMBER**

CURRENCY	INTEREST RATE (% P.A.)	CURRENCY	INTEREST RATE (% P.A.)
USD	0.01 %	EUR	0.01 %
CHF	0.01 %	NOK	0.01 %
GBP	0.01 %	CZK	0.01 %
SEK	0.01 %	SKK	0.01 %
DKK	0.01 %	PLN	0.01 %
CAD	0.01 %	RON	0.01 %
AUD	0.01 %	RUB	0.01 %
JPY	0.01 %	TRY	0.01 %
CNY	0.01 %		

– **K&H BUSINESS SAVINGS ACCOUNT**

Account balance in progressive bands	Base deposit interest rate* (% p.a.)
interest paid on the deposit portion between HUF 0 and HUF 2,500,000 AER: in case of HUF 500,000	0.01%
interest paid on the deposit portion between HUF 2,500,001 and HUF 15,000,000 AER: in case of HUF 10,000,000	0.01%
interest paid on the deposit portion above HUF 15,000,001 AER: in case of HUF 18,000,000	0.01%

\* **Base deposit interest:** the interest with which the account bears interest in a given month if there are not any debit transactions on the account in a given month (fixing a deposit on the account or charging banking fees are not debit transactions) and the daily closing balance – from the first banking day of the current month - of the account reaches the minimum balance every day of the month, then the account bears interest according to the base deposit interest rate in that month.

**Sight deposit interest:** If a debit transaction is made on the account in a particular month (fixing a deposit on the account or charging banking fees are not debit transactions), and/or the daily closing balance - from the first banking day of the current month - of the account is lower than the minimum balance even on one day, then the account bears interest according to the sight deposit interest rate of the K&H HUF payment account in that month.

The account has tiered interest rates. i.e. the interest rate applies only to the specified balance bracket

The account has variable interest rates, i.e. the Bank calculates deposit and loan interest based on the account's daily closing balance taking the rate of interest effective on the subject day.

The Bank credits/debits deposit and loan interest once a month on the last calendar day of the month. as part of month-end closing, except if the account opening falls on the last day of the month when the crediting/debiting of deposit and loan interest due on the last day of the month is performed as part of month-end closing in the following month with the next day as value date.

If last day of the month is not banking day, the Bank calculates interest in the closing of the first banking day of the following month with a value date of the month's first calendar date.

– **SAVINGS**

The conditions of HUF and FX savings please see. On the Announcement on term deposits for corporate clients.

## 2. On the actual value of the „K&H Base rate”

For corporate clients

EFFECTIVE FROM NOVEMBER 13, 2008

<b>K&amp;H BASE RATE</b>
14.20 % p.a.

The value of the K&H Base Rate is defined according to money market tendencies, and the Bank shall review it from time to time. The K&H Base Rate shall exclusively be applicable in case of monthly interest payment!



### 3. On special conditions offered to Foundations

EFFECTIVE FROM MARCH 12, 2018

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

– **HUF BANK ACCOUNT INTEREST RATES (=EBKM %)**

DAILY CLOSING BALANCE	INTEREST RATE (% P.A.)=EBKM
below HUF 3 billion	0.01 %
HUF 3 billion or above	-0.30 %

The account has tiered interest rates. i.e. the interest rate applies only to the specified balance bracket

### 4. On special conditions offered to Social Organisations

EFFECTIVE FROM MARCH 12, 2018

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

– **HUF BANK ACCOUNT INTEREST RATES (=EBKM %)**

DAILY CLOSING BALANCE	INTEREST RATE (% P.A.)=EBKM
below HUF 3 billion	0.01 %
HUF 3 billion or above	-0.30 %

The account has tiered interest rates. i.e. the interest rate applies only to the specified balance bracket

### 5. On special conditions offered to K&H separated account (e.g. attorney, notary, bailiff deposit)

EFFECTIVE FROM NOVEMBER 2, 2017

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

– **CUSTODY ACCOUNT INTEREST RATES (=EBKM %)**

INTEREST RATE (ANNUAL %)=EBKM
half of O/N BUBOR

## 6. Interest rate of K&H statutory and K&H cash custody account

EFFECTIVE FROM MARCH 12, 2018

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

– **K&H STATUTORY ACCOUNT, K&H CASH CUSTODY ACCOUNT**

DAILY CLOSING BALANCE	INTEREST RATE (% P.A.)=EBKM
below HUF 3 billion	0.01 %
HUF 3 billion or above	-0.30 %

The account has tiered interest rates. i.e. the interest rate applies only to the specified balance bracket

– **FOREIGN CURRENCY DEPOSIT INTEREST RATES FOR INDIVIDUAL AND INDEPENDENT ENTREPRENEURS AS WELL AS NATURAL PERSONS WITH A TAX NUMBER**

INTEREST RATE (ANNUAL %)=EBKM
0.01 %

## K&H Bank Zrt.'s announcement of the deadlines for the submission of orders and the order of execution thereof

FOR CORPORATE CLIENTS

EFFECTIVE FROM **JULY 1, 2019**

### **Submitting an order:**

- **Instant HUF transfer orders** are accepted **and executed 24 hours a day on every day of the year**. Transfer orders may be submitted using the Electra, K&H e-bank for businesses or K&H Mobilbank services.
- **Other payment orders:** For the purpose of the following, 'T Day' is always to be considered as a 'business day of the Bank'. If the order is submitted on a holiday, it will be executed on the next business day of the Bank.

Value-dated orders submitted in advance will *be received and* performed on the value date indicated in the order. In the case of standing orders performance occurs on the value dates specified in the order. The value date of the order can only be a bank business day. If the value date given in advance (value-dated or standing orders) is a holiday, the order will be submitted and performed on the Bank's business day following the value date indicated.

Orders may be submitted using the services of Electra, Corporate e-Bank, Mobilbank or SWIFT.

The Bank will effect domestic HUF transfer orders by taking into account the provisions of the General Contracting Terms and Conditions for Payment and Deposit Services for Corporate Clients and those of Sections 2., 4.4., 4.5., 5.9., and 5.11. in particular.

### **The GIRO domestic payment clearing system performs clearing**

1. **The Bank executes instant forint credit transfers in the GIRO instant payments system and guarantees that the amount to be credited is delivered to the beneficiary's payments service provider within 5, but not more than 20, seconds. An instant forint credit transfer is defined as a one-off forint transfer order with same-day value date launched from a forint payment account via corporate e-bank, the mobile bank or the Electra system, where the total amount does not exceed HUF 10 million and the order does not involve batch payment. Up to a total amount of HUF 10 million the Bank also executes same-day forint direct debit orders in the instant payments system, provided that at the time of placing the order the client requests the execution of the order in the instant payments system. The Bank shall execute these (batched) direct debit orders along a schedule in the instant payments system and guarantees their delivery to the beneficiary's payments service provider within 4 hours of receipt.**

### 2. K&H Bank will use the GIRO Multiple Intraday Settlements Process for effecting the following outgoing orders:

- **same-day electronic ad hoc domestic HUF transfer orders exceeding HUF 10 million in value, from a HUF account,**
- **electronic deferred domestic HUF transfer orders from HUF account,**
- **electronic batched domestic HUF transfer orders if they do not fulfil the criteria of instant transfers, or if they meet those criteria but are not executed within the instant payment system at the request of the client**
- urgent or same-day or forward one-off domestic HUF transfer orders launched from a FCY account and submitted electronically;
- same-day or forward one-off domestic HUF transfer orders launched from a HUF account and submitted via the K&H Company Line;
- paper-based same-day or forward one-off domestic HUF transfer orders launched from a HUF account and submitted at a branch (including orders submitted via a Telefax message);
- paper-based same-day or forward one-off domestic HUF transfer orders launched from a FCY account and submitted at a branch (including orders submitted via a Telefax message);
- direct debit orders;
- standing orders.

The Bank will effect domestic HUF transfer orders which do not require any conversion between currencies and are submitted electronically or over the phone before the final deadline via the GIRO Multiple Intraday Settlements Process, by ensuring that credit items should reach the Payments Service Provider of the Beneficiary Client within 4 hours of receiving the order. The practice of settlement within 4 hours will not be applicable to paper-based orders and orders requiring conversion.

### 3. K&H Bank will use the GIRO overnight settlement process for effecting the following outgoing orders:

- collections, authority payments and warrant payments;
- direct debits.

In case of Payments Service Providers indirectly connected to the GIRO system, the period required for making the credit under a payment order will be lengthened by one day for transfers effected via the overnight settlement process and by two hours for transfers effected via the Multiple Intraday Settlements Process.

Debit orders will be effected only when sufficient cover is available in the account.

- **In the case of an instant HUF transfer, the necessary funds must be available at the time when the order is received, otherwise the Bank rejects the order. The Bank ensures that instant HUF transfer orders are received 24 hours a day on every day of the year.**
- **In case of other orders:**

## Announcement for corporate clients

- In the case of *HUF payment orders* executed intra-bank or via GIRO overnight clearing, the required funds may be made available on the HUF accounts until 6.00 p.m. on the day of the debit, while in the case of a HUF transfer order executed via GIRO intraday multiple clearing, by the submission deadline.
- After the submission deadline – *with the exception of instant transfer orders* – the Bank only time-stamps the HUF payment orders (specified in Section 1.1 of this Annex 2, *and processes them and verifies the availability of funds* upon opening on the next banking day (i.e. from 05.45 in the morning).
- In case of foreign currency transfer orders, sufficient cover must be provided, at the time of submitting an order, for the transaction and its fee (in an amount as specified in the Announcement). In case of a foreign currency or HUF transfer with conversion, the available balance required for the transaction and the related fee is 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 is rejected even when the balance would be sufficient at the foreign currency rate II.

## 1. Payments in Forint (only with regard to Forint accounts)

## 1.1. Amounts debited – intrabank book transfers and transfers, collection order

Type of orders and submission deadlines (hour, minute)	During the business hours of the bank branch	K&H Corporate e-bank K&H Mobilbank	Electra	K&H SME customer service	SWIFT	Received / Debited to the Client's account	Credited to the Beneficiary's account
	hand over personally		24 hours every day				
<b>Instant HUF transfers</b>							
<b>Instant HUF transfer (book transfers, intra-bank and interbank transfers in the GIRO instant clearing system)</b>	-	<b>24 hours a day on every day of the year</b>		-	-	<b>5 seconds from receipt</b>	
<b>Deferred batch orders</b>	-	<b>24 hours a day on every day of the year -</b>		-	-	<b>within 4 hours from receipt</b>	
<b>Other orders</b>							
<b>Intrabank book transfers</b>	16:00	18:00	18:00	17:00	<b>18:00</b>	T day	
<b>Intrabank transfers</b>	16:00	18:00	16:30	17:00	<b>18:00</b>	T day	
<b>Intrabank collection order, authority payment, warrant payment <sup>2</sup></b>	-	-	-	-	-	T day	
<b>one-off transfer via the GIRO Multiple Intraday Settlement Process</b>	13:00	16:30	16:30	16:00	<b>16:30</b>	T day	
<b>standing orders via the GIRO Multiple Intraday Settlement Process</b>	On the due date as per the frequency specified in the standing order					É day	
<b>transfer via the VIBER <sup>1</sup> system of domestic payments</b>	<b>from Monday to Thursday: 15:30 on Friday: 14:30</b>	16:30	16:30	<b>from Monday to Thursday: 15:30 on Friday: 14:30</b>	<b>16:30</b>	T day (within 2 hours of the received)	
<b>collection order, authority payment, warrant payment via the GIRO Overnight Settlement Process <sup>2</sup></b>	-	-	-	-	-	T day	T+1 day
<b>postal payment order <sup>3</sup></b>	-	electronic (not CD): 10:00	electronic (not CD): 10:00	-	-	T day	
<b>direct credit (intrabank and via the GIRO Multiple Intraday Settlement Process) <sup>4</sup></b>	-	16:30	16:30	-	-	T day	
<b>direct debit</b>	-	17:00	17:00	-	-	T day	

Ad hoc paper-based orders or orders started via K&H SME customer service can be submitted for maximum the 90th calendar day following the submission day, while electronically started ad hoc orders can be submitted for max. the 365th calendar day following the submission day.

<sup>1</sup> The Bank reserves the right to evaluate transfers of above HUF 50 mln on a case-by-case basis and to refuse the given transfer depending on the situation on the HUF money market.

<sup>2</sup> In case of partial repayments, the minimum instalment is HUF 1000. 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.

<sup>3</sup> Value-dated orders can be submitted electronically maximum 10 calendar days before the performance.

<sup>4</sup> Value-dated orders can be electronically submitted 14 calendar days before the performance at the latest.

## 1.2. Amounts credited - transfers

Type of amounts credited	Credited to the Bank's account	Credited to the Beneficiary's account
<b>Intrabank</b>		
- <b>instant HUF transfer (max HUF 10 million)</b>	-	<b>24 hours a day on every day of the year, within 5 seconds of receipt</b>
- <b>other orders</b>	-	<b>T day, immediately after debiting the payer's account</b>
<b>Instant GIRO HUF transfer (max HUF 10 million)</b>	<b>The amount is credited to the Bank's account at MNB- and GIRO notifies the Bank thereof in a message – 24 hours a day on every day of the year</b>	<b>24 hours a day on every day of the year, immediately after processing the GIRO message</b>
Transfers via the <b>GIRO Overnight Settlement Process</b>	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 Intraday Settlements Process</b> (in 10 settlement cycles during the business hours of K&H Bank )		
Transfer via the <b>VIBER</b> system 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

## 1.3. Depositing cash, cash withdrawal

Type of orders and submission deadlines During the business hours of the bank branch	Bank branch	Order processed (credited, debited to the Client's account)
Depositing cash, cash withdrawal	During the business hours of the bank branch	T day

Bulk bag cash payments are subject to the provisions of a special agreement by and between the Client and the Bank.

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

### 2.1. Amounts debited – intrabank book transfers and transfers

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

Foreign currency transfer orders via the K&H Corporate e-bank and K&H Mobilbank cannot be made in the currency of Romania (RON), Turkey (TRY), and Russia (RUB). Foreign currency orders via the K&H Corporate Line and paper based cannot be made in the currency of Russia (RUB).

<sup>1</sup> Urgent foreign currency and urgent HUF transfer from FX account orders can only be given via the Electra electronic systems or Corporate e-bank. Urgent foreign currency transfer orders can only be given in HUF, CAD, EUR, or USD.

## 2.2. Amounts credited – transfer

Amounts credited	performance	Credited to the Beneficiary's account (É Day = with nostro / vostro value date)	Exchange rate in case of conversion
<i>Instant HUF transfer (max HUF 10 million)</i>			the FX I exchange rate in force on the day the item is processed
<i>intra-bank</i>	<i>24 hours a day on every day of the year</i>	<i>24 hours a day on every day of the year, within 5 seconds of receipt</i>	
<i>interbank</i>		<i>immediately after processing the GIRO message</i>	
In EEA or in non-EEA currency	T nap <sup>1</sup>	É day	

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

## 2.3. Depositing cash, cash withdrawal

Type of orders and submission deadlines	Bank branch	Order processed (credited, debited to the Client's account)	With conversion (exchange rate)
Depositing cash	During the business hours of the bank branch	T day	FCY buy rate / FX I sell rate
Cash withdrawal		T day	FX I buy rate / FCY sell rate
Depositing HUF on FX account		T day	FCY sell rate
Withdrawing HUF from FX account		T day	FCY buy rate
Purchase of FCY with cash pay-out in HUF		T day	FCY buy rate
Selling FCY for cash in HUF		T day	FCY sell rate

### 3. Order processed

Description of order	During the business hours of the bank branch, hand over personally	Electronic	K&H SME customer service	Received	Order processed
		24 hours every day			
Direct debit order submission, modification, termination	15:00	-	17:00	T day	T+4 day
	-	17:00	-	T day	T+1 day
Blocking the performance of direct debit	16:00	17:00	-	É-1 day	
Standing order submission <sup>1</sup>	During the business hours of the bank branch	17:00	17:00	T day	
Standing order modification, termination		17:00	17:00	É-1 day	
Collection order, authority payment <sup>2</sup> – without attached document	14:00	14:00	-	T day	
Collection order, authority payment <sup>2</sup> – with an attached document	14:00	-	-	T day	T+2 day
Warrant payment <sup>3</sup> date of postal receipt / delivery – T day	14:00	-	-	T day	
Refund claim	14:00	-	-	T day	T+9 day
Giving a letter of authorisation for collection; modification or cancellation thereof	15:00	-	-	T day	T+5 day

Type of order	During the opening hours of the branch (deposit through the teller)	Receipt	Order processing time	Delivery of record if discrepancy was found	Correction of the bank account
Bulk bag payment	8:00 – 14:00	T day	T+5 banking days	Within 5 banking days after processing	Within 7 banking days after processing

<sup>1</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.

<sup>2</sup> The Bank starts to process the order received at 8.00 a.m. on each banking day.

For any FCY-based collection order, sufficient funds must be provided to cover the transaction and its fees.

When bailiffs submit an authority payment order to K&H Bank as the Payments Service Provider of the paying party, they are required to submit also a copy of the following documents, each certified by a Public Notary (so that the Bank may check bailiff's entitlement to submitting authority payment orders): letter of assignment, document certifying personal identity, bailiff's licence with photo, specimen signature card.

<sup>3</sup> The Bank starts to process the order received at 8.00 a.m. on each banking day.

### 4. Applied rates

type of transaction	applied exchange rate in case of transfers between own accounts, other transfers*
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. CARD ACCOUNT TOP-UP ON ORDER FOR CARD COVERAGE ALLOCATION

Card accounts are topped up by the system every work day before K&H's branches open, based on the available balance on the connected corporate current account at the previous day's closing. The available balance means the sight balance of the corporate current account plus the overdraft line, minus any blocked amounts. The available balance is generated by the account management system daily, after K&H's branches are closed.

The **Order for card coverage allocation** document includes the general top-up rules, the priority order of card accounts and the combined top-up types.

Order submitted	Received	Processing of order
<b>Paper</b> (Order for card coverage allocation): Hand over personally during the business hours of the bank branch: until 4 p.m. on T Day after 4 p.m. on T Day	T Day T+1 Day	T Day T+1 Day

### 3.1 Available top-up types

Regular top-up types	Description
The currency indicated in the order shall always be identical with the currency of the current account and the card account.	
<b>Allocation of fixed amount once a month</b> The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate, on a specific day of each month, from available balance of the current account designated a fixed amount to the card account specified. During the month the amount is unchangeable, the rest amount is available.
<b>Daily top-up to a fixed amount if the balance falls below a specific limit</b> The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate from the available balance of the current account a fixed amount to the card account on each occasion when the balance of this latter card account falls below a specific amount. If the balance of the coverage account is equal to or higher than the limit amount specified, the system does not perform booking, i.e. does not perform a write-back.
<b>Daily top-up with a fixed amount at pre-defined intervals</b> The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate from the available balance of the current account a fixed amount to the card account, each day within an optional interval (from-to day). At the end of the interval, the internally transferred but unused amount will remain on the card account, without being automatically written back.
<b>Daily top-up to a fixed amount</b> The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate from the available balance of the current account to the card account, the amount ensuring top-up to a specific amount each day. The system shall check the amount required for such allocation daily.
<b>Top-up with a sum in excess of the designated fixed amount</b> The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate from the available balance of the current to the card account only the sum beyond the fixed amount designated by Accountholder. A write-back is not performed to the current account based on this order.
<b>Ad-hoc top-up on a designated day</b>	
<b>Ad-hoc top-up of the card account – promptly order type</b>	Based on this top-up type the Bank to allocate from the available balance of the current account to the card account a fixed sum on the designated day. The allocation takes effect from the business day after it has been recorded, unless the date of the order coincides with the date of the top-up, as in such a case the allocation takes place promptly.
<b>Ad-hoc write-back from the card account - promptly order type</b>	Based on this top-up type the Bank to write back, from the available balance of the card account to the current account a fixed sum on the designated day. The write-back becomes effective from the business day after it has been recorded, unless the date of the order coincides with the date of the top-up, as in such a case the allocation takes place promptly.
<b>Allocation up to a fixed amount once a month</b> The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate on a specific day of each month, from the available balance of the current account to the card account, an amount that is necessary to reach a predefined amount to be available on the account. The system does not change the allocated amount during the month, so the available amount is the one remaining after any withdrawals or transactions.
<b>Cancellation of top-up orders</b>	
<b>Cancellation of top-up orders</b> The cancellation order takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to cancel any or all previously recorded card coverage orders related to the card account.

## Information

### 1. Information on the companies in the interest of the bank

With reference to Chapter “4. Data protection and data management. information provision” of the Business Rules. the companies in the interest of the Bank are the following:

- **K&H Biztosító Zrt.**  
Székhely: **1095 Budapest, Lechner Ödön fasor 9.**
- **K&H Csoportszolgáltató Kft.**  
Székhely: **1095 Budapest, Lechner Ödön fasor 9.**
- **K&H Alapkezelő Zrt**  
Székhely: **1095 Budapest, Lechner Ödön fasor 9.**
- **K&H Eszközlízing Kft.**  
Székhely: **1095 Budapest, Lechner Ödön fasor 9.**
- **K&H Lízing Zártkörűen működő Részvénytársaság "v.a."**  
Székhely: **1095 Budapest, Lechner Ödön fasor 9.**
- **K&H Autópark Kft.**  
Székhely: **1095 Budapest, Lechner Ödön fasor 9.**
- **K&H Ingatlanlízing Zrt.**  
Székhely: **1095 Budapest, Lechner Ödön fasor 9.**
- **K&H Alkusz Biztosításközvetítő Kft "v.a."**  
Székhely: **1095 Budapest, Lechner Ödön fasor 9.**
- **K&H Equities Zrt.**  
Székhely: **1095 Budapest, Lechner Ödön fasor 9.**
- **K&H Faktor Zrt.**  
Székhely: **1095 Budapest, Lechner Ödön fasor 9.**

### 2. Information about the Data-warehouse

K&H Bank -for unit registering customer related data and further business purposes- stores personal data of retail customers (personal and business ID) and firm data of corporate customers in a central register, the so-called data-warehouse.

- The register ranges all customers having active or terminated contract with the Bank.
- The register is available only for the entitled staff members of the Bank.
- The Bank is bound to retain all data in archive form for the determined retention period according to the Act CXII of 1996 “On Credit Institutions and Financial Enterprises”.

### 3. Information about SWIFT data management

In accordance with Article 6(2) of Act LXIII of 1992 on the protection of personal data and the publicity of data of common interest, we would like to inform our customers, that our bank, as all other European banks, performs all international financial transactions using the SWIFTNet FIN services of the company SWIFT having its seat in Belgium. The operational centre of SWIFT also stores the data of the European financial transactions in the databank based in the United States duplicated for security reasons. This means that the data of the European international financial transactions stored in the operational centre has to comply with the laws of the United States, i.e. the American authorities could receive access to the personal data stored in the operational centre with a view to fight against terrorism also in cases of the international financial transactions of the European customers of the banks. This right of the United States of America ensures a different protection of the personal data to that of the European Union. Of course, our customers still keep their rights originating from the data protection legislation of the EU, and they can still practice their rights connected to these laws. SWIFT itself is doing everything in its power to ensure that their service complies more and more with the data protection criteria of the Union.

Further information on the subject can be found on the web site [www.bankszovetseg.hu](http://www.bankszovetseg.hu).

## Notice of Payment Title Codes Multiple HUF orders

EFFECTIVE FROM JULY 3, 2015

### MULTIPLE HUF PAYMENTS (DIRECT DEBIT AND CREDIT)

The tables below show the effective payment title codes as defined by GIRO. Title codes are to be indicated in CAPITAL LETTERS in the messages of multiple transfer orders!

main type	type	subtype	title code
<b>Taxes</b>	Vehicle	"Weight tax"	AGS
	Local tax	Vehicle	AGK
		House tax	AHA
		Business activity tax	IPA
		Public works tax	KOA
Other		AGY	
<b>Charity</b>			ADM
<b>Subcontractor fee</b>			AVD
<b>Rental fee</b>			BRL
<b>Insurance</b>	Personal	Accident	BEB
		Other	BEE
		Life	BET
		Combines	BKB
		Insurance policy loan	BKK
		Personal property	BLV
		Pension	BNY
		Home	BEO
	Vehicle	CASCO	BGC
		Mandatory	BGK
		Mandatory and CASCO	BGX
	Other		BGY
	Service	Payment at maturity	BLU
		Surrender	BVU
		Claim settlement	BKU
<b>Health fund</b>			EPT
<b>Other</b>			EGY
		Orders of the Student Loan Centre	DHK
		Livestock	EFK
		KKM Chapter	KKM
		Remuneration for collected mother's milk	TEJ
		Collect on delivery	UTV
	Gated housing communities commitment fee	TVD	
<b>Life-annuity</b>			ETJ
<b>Subscription</b>	Publisher / distributor		KNY
	Telecommunications service		TKS
	TV	HBO	HBO
		Cable TV	KTV
		Wire	ETV
	Newspaper		EFU
Other		FGY	
<b>Securities</b>	Dividend	interest (bond)	EKK
		Capital (bond)	EKT
	Other		PGY
<b>Child maintenance</b>			GYT
<b>Credit</b>		Initial set-up fee	HBJ
		Collateral management fee	HFK
		Collateral modification fee	HFV
		Payment Protection Insurance premium	BHT
Credit		Commitment fee	HRT
		Amendment fee	HSM
		Administration fee	HUG
		Collateral value revision fee	HEF

		Collateral value calculation fee	HEM	
		Extraordinary loan account statement fee	HKK	
		Debt assumption fee	HTA	
		Certificate issuance fee	HIK	
		Credit-related technical expert fee	HMS	
		Credit-related subsequent revision fee	HUE	
<b>Fees, duties</b>	Transfer	real estate	IAI	
		Other	IAE	
	Customs		VAM	
	Other		IGY	
Support by a government office / district	Provisions for people of working age	injury and child supervision support	FHT	
		support in lieu of employment	EGT	
<b>Household</b>	Sewage fee collector		CST	
	Energy fee		DIJ	
	Renovation. refurbishment		ENE	
	Heating		FUJ	
	Gas		FUT	
	Internet service monthly fee		GAZ	
	Chimney sweep		ISZ	
	Shared expenses		KEM	
	Rent		KTS	
	Hot water		LBR	
	Refuse collection		MVZ	
	Water treatment fee		SZE	
	Remote supervision		SZV	
	Distance heating + hot water		TFE	
	Electricity		THO	
	Water		VIL	
Other (e.g. garage or shop rent)		VIZ		
<b>House saving associations</b>	loan disbursement		KGY	
	Interest		LHF	
	Savings		LKA	
	Instalment		LME	
	Other		LTO	
<b>Building society deposit</b>	Direct debiting by service providers credits		LGY	
	withdrawal from		LTJ	
	write back		LTP	
<b>Salary</b>	Salary		LTV	
	Provision type	Cafeteria		MUN
		Employer's home loan repayments provided under cafeteria		CAF
		family benefit		CAL
		Food allowance		CSP
		maternity benefit (GYED)		CST
		maternity benefit (GYES)		ETK
		salary supplement		GYD
		royalty		GYS
		sickness benefit		ILK
		Family benefits		TID
		Salary compliment to persons with reduced working ability		TPZ
		Allowance for the disabled		CSE
		Personal allowance for the blind		KER
	Travel expenses benefit		FOT	
	Deducted from employee	suspension of instalment		VSZ
		Garnishment from wages		UKT
Other		MHL		
	Recompense		LET	
	Assignment fee		MGY	
<b>Salary + provision</b>			JUT	
<b>Employer's payment</b>	health insurance		MBD	
	pension fund		ELL	
			EGS	
			NYP	

	Other		UGY	
<b>Unemployment benefit</b>			MNJ	
<b>Pension</b>			NYG	
<b>Pension fund payments</b>	Voluntary	Uniform (ordinary. regular)	NOE	
		Supplement	NOK	
	Private	Uniform (ordinary. regular)	NME	
		Supplement	NMK	
	Other		NGY	
<b>OJB allowance</b>			OJB	
		Széchenyi Pleasure Card	SZP	
<b>Dividend</b>			OTK	
<b>Voluntary health fund service</b>			XTR	
<b>Self help fund</b>	Non Regular	Child rearing transfer	YNG	
		Other transfer	YNE	
	Regular	Child rearing transfer	YRG	
		Other transfer	YRE	
<b>Municipality collection</b>	Regular Tax	Tourist tax payable for the time of stay	TII	
		Luxury tax	LUX	
		Soil pollution charge	TTD	
		Development of public utilities contribution	KFH	
		Building fax	EPA	
		Plot tax	TEA	
		Sewage tax	VKA	
		Tourism tax	IDA	
		Tourism building tax	IEA	
		Tax on income from sales of arable land	TFA	
		Delay substitute	KEP	
		Penalty	BRS	
		<b>Municipality support</b>	Regular	Nursing fee
Debt reduction support	ACS			
Salary replacement benefit	BPJ			
Diabetic aid	CBT			
One-off enrolment aid	EKB			
One-off Christmas aid	EKS			
Children maintenance fee advance	GYM			
Medicinal product susidy	GST			
Children defensive aid	GYV			
Aid for payment of arrears	HKS			
Old age allowance	IDJ			
Income replacement aid	JPT			
Aid of income replacement for the unemployed	MJT			
Social aid of the unemployed	MSZ			
Educational aid	NVS			
Allowance for pre-school care	OVT			
Availability allowance	RAT			
Emergency child protection aid	RKT			
Social aid	SZS			
Social active aid	SAS			
Supplementary family allowance	KCS			
Other	Temporary aid			AMS
	Home maintenance aid			LFT
	Home creation support			OTT
	Funeral aid		TMS	
			Traffic aid of the handicapped	MKT
<b>Scholarship</b>			OSZ	
<b>Money transfer</b>			PEA	
<b>Disability allowance</b>			RKE	
<b>Supplier's payment obligation</b>	Settlement		SKK	
<b>Membership fees</b>	Automobile Club		TAK	

	network/web service providers	CompuServ	TCS
		Internet	TIT
	Other		DGY
		International Police Association (as of April 1, 2009)	TIP
<b>Tuition fees</b>	Tuition		TAN
	students' hostel		KOL
	catering / food		EEK
	electronic student ID card		DIG
	Other		JGY
<b>Telephone</b>	Mobil		TEM
	Wire		TEL
	Other		TGY
<b>Allowance</b>	Meal allowance		TED
	Pharmaceutical allowance		GYO
	Care fee		GOD
<b>Instalment</b>	deposit-type	"house pre-saving"	ELO
	loan	Consumer	THA
		building/construction	TEH
		Vehicle	TGH
		Lombard	THL
		Personal	THS
		Other	TOH
		Mortgage bank loan	JHT
		FX home loan /mortgage loan	THD
		Debt rearrangement loan	THT
	Interest		TOK
	leasing fee		LIZ
	Other		RGY
		Handling cost	TKK
		Intervention charge	TEI
	Edifice tax	TEE	
<b>Refund</b>	Tax		VAD
	CASCO bonus		VCB
	Fee		VDU
	Damages payment		VKF
	Insurance. retransfer of received damages		VKI
	Repurchase	Transfer of repurchase	VUT
		Retransfer of returned repurchase	VVU
	Housing		VLK
	Other		VGY
<b>Vízközmű association fee</b>			VKD

## Products insured by the National Deposit Insurance Fund (OBA)

EFFECTIVE FROM MARCH 1, 2019

### 2. CLIENT NOTICE ON THE DEPOSITS INSURED BY THE NATIONAL DEPOSIT INSURANCE FUND (OBA)

The Client Notice, in addition to the general rules of OBA, provides clients with information on the deposits registered at a given bank under the name of its clients and insured by OBA as well as on the financial instruments issued and managed by the bank. This is to inform you that, in line with the related provisions of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises in response to client request, K&H Bank will make the Client Notice on OBA deposits available during working hours, in which clients are informed about the current amount of deposits, current accounts and savings accounts registered under their names and insured by OBA (and further until maturity the bonds issued before 2 July 2015 and managed by K&H Bank). Currency of reimbursement: forint.

### 3. PRODUCTS INSURED BY THE NATIONAL DEPOSIT INSURANCE FUND (OBA)

- **ACCOUNT PRODUCTS**
  - K&H foundation FX account
  - K&H Credit transaction account
  - K&H earmarked FX account
  - K&H earmarked HUF account
  - K&H HUF current account
  - K&H custody FX account
  - K&H custody HUF account
  - K&H currency exchange technical account
  - K&H reserve FX account
  - K&H reserve HUF account
  - K&H social organisations FX account
  - K&H registered capital FX deposit account
  - K&H registered capital deposit account
  - K&H Business Savings Account
  - K&H financial security account
  - K&H corporate FX account
  - K&H corporate FX card coverage account
  - K&H corporate HUF card coverage account
  - K&H corporate technical account for deposits
  - K&H blocked project FX account
  - K&H blocked project HUF account
  - K&H Employer mortgage loan subsidy account
  - K&H MOKK deposit HUF account
  - K&H MOKK deposit FX account
  
- **TERM DEPOSITS**
  - HUF term deposits
  - FX term deposits
  - K&H tower deposit
  - K&H exchange-rate-indexed deposit
  
- **DEBT SECURITIES ISSUED BEFORE 2 JULY 2015**

**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 **JULY 1, 2019**

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		0.28% , min. HUF 448
– debit FCY account		0.05%, min. HUF 111
– <b>Instant HUF transfer orders from a HUF account – electronic ad hoc orders</b>		
– <b>Intrabank payment orders</b>		<b>0.12% min. HUF 184</b>
– <b>Outgoing payment orders via GIRO</b>		<b>0.16% min. HUF 244</b>
– 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)	0.19%, min. HUF 427	
– electronic	0.12%, min. HUF 184	
– via K&H SME customer service**	0.12%. min. HUF 327	
– Outgoing payment orders via GIRO		
– paper based (including execution of collections / authority payment / warrant payment)	0.22%, min. HUF 480	
– electronic	0.16%, min. HUF 244	
– K&H SME customer service**	0.17%. min. HUF 333	
– Urgent external HUF transfer from FCY account**		1.25%, min. EUR 16
• Standing order		
– Intrabank payment orders <sup>1</sup>		HUF 248 / item
– Outgoing payment orders <sup>1</sup>		HUF 307 / item
• Multiple payment orders (intrabank and external payments)		
– Direct debits - execution		HUF 126 / item
– Batch payments		0.12%, min. HUF 52 / item

## 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		0.9%
– debit FCY account in different currency		0.05%
• Intra bank payment orders in FCY (debit HUF or FCY account)		
– paper based	0.18%, min. EUR 16	
– electronic orders	0.13%, min. EUR 12	
– collections, warrant payment	0.18%, min. EUR 16	
• Outgoing cross border payments in HUF, FCY and SEPA payments*		
– paper based (with SHA or BEN cost allocation)	0.2%, min. EUR 18	
– electronic orders (with SHA or BEN cost allocation)	0.15%, min. EUR 14	
– urgent transfer in HUF or FCY with conversion (with SHA or BEN cost allocation)	1.25%, min. EUR 16	
– urgent transfer in HUF or FCY without conversion (with SHA or BEN cost allocation)	1.25%, min. EUR 16	
– paper based or electronic payment orders submitted with OUR cost allocation		the fee regarding the submission channel + EUR 22
– collections, warrant payment		1.25%, min. EUR 16

\* 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



## Appendix 10

### 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 0.25%, min. EUR 35
- IMPORT LETTER OF CREDIT - HANDLING AND EXAMINATION OF DOCUMENTS 0.20%, MIN. EUR 40

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

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

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