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announcement

ON THE BANK ACCOUNTS, DEPOSIT ACCOUNTS TERM DEPOSITS AND CASH TRANSACTIONS OF PRIVATE INDIVIDUAL CUSTOMERS

EFFECTIVE AS OF APRIL 1, 2020

The initially published Announcement on February 1, 2020 in a consolidated structure is effective as of April 1, 2020, published on March 6, 2020.

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

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

The initial date of the validity of some products may differ from the validity date indicated above. In such cases the initial date of validity will be specified in each case among the special rules applicable to the given product.

CALCULATION METHOD OF FEES AND COST ELEMENTS OF THE ANNOUNCEMENT:

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

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

The modified values of the fees are determined by using the general rules of rounding, in case of specification in percentage, restricted to two decimals. The difference between the result of the cumulated inflation value and the rounded value is taken into consideration by the next modification with the proper sign. The modified Announcement is made available in the branches and published on the home page 2 months before the effective date. The Bank considers its Announcement of July 31, 2009 the primary announcement for the current calculation of fees.

In accordance with Section 10.3. of the General Contracting Terms and Conditions for Bank Account, Deposit Account and Term Deposit Products for resident and non-resident natural persons, this amendment is made for the following reasons:

- The Bank unilaterally modifies the terms and conditions set out in the Announcement in view of, and adjusted to the increase in the Bank's procurement costs incurred due to the IT developments related to its activities and operating conditions, based on the changes in regulations. The amendment only applies to account package fees and account management fees, and does not affect transaction fees. The Okos plus and Okos premium account packages offered by K&H Bank will continue to include free transactions, in the framework of which the free use of instant payments to be introduced on March 2, 2020 will be ensured.
- Underlying legislation: Directive (EU) 2015/2366 of the European Parliament and of the Council (PSD2) and its supplementary mandatory regulations (RTS) and the provisions of Act LXXXV of 2009 on Payment Services as amended based on the above, and the modifications of MNB Decree 35/2017 (XII.14.) pertaining to the introduction of instant payments and secondary account identifiers.
- The Bank unilaterally modifies the terms and conditions, including transaction fees, specified in the Announcement, in view of changes in the consumer price index.
- The Bank shall reduce the account package in view of changes in the National Deposit Insurance Fund (OBA) fee.
- The Bank introduces a new product under the name K&H Visa Classic basic bankcard, at the same time terminates the sale of K&H Visa Electron contactless bankcard the starts the replacement of K&H Visa Electron contactless bankcard to K&H Visa Classic basic bankcard product.

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1. Accounts and deposits**1.1. Account products**

Products considered retail bank accounts: K&H Retail Bank Account, K&H Private Banking HUF Bank Account, K&H Court of Guardians' Bank Account, K&H trambulin start account kept in HUF and K&H Retail FX Bank Account, K&H Private Banking FX Bank Account, kept in the currencies as published on the list of foreign exchange rates (except Romanian leu-RON, Turkish lira-TRY, Russian rubel-RUB, Chinese yuan-CNY).

Products considered retail deposit accounts: K&H Seasons Savings Account June, December, K&H Seasons Savings Account March, September, K&H planner savings account, K&H youngster Savings Deposit Account, K&H security deposit account kept in HUF and kept in the currencies as published on the list of foreign exchange rates (except Romanian leu-RON, Turkish lira-TRY, Russian rubel-RUB, Chinese yuan-CNY), K&H security deposit FX account

Products considered other accounts: K&H safe deposit box account kept in HUF.

The general terms and conditions pertaining to the management of these accounts are included in Appendix 1 hereof. Accounts offered by the Bank to various age groups are listed in Appendix 2, whereas discontinued products are listed in Appendix 3.

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

The conditions applicable to the Bank's retail loan, investment services and securities dealing and Private banking services are contained in separate Announcements.

List of contracted external customer relationship managers can be found in Appendix 1.

In regard with cash transactions there are further provisions of executing transactions in the Announcement on Anti-money laundering regardless of amount limit.

Announcement on the bank accounts, deposit accounts, term deposits and cash transactions for private individual customers

Effective as of 01.04.2020

1.1.1. Fees, charges and exchange rates on HUF bank accounts
1.1.1.1. K&H Retail HUF Bank Account

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

Description	Rates/charges
HUF transactions	
Cash deposit at cash desk ¹	Free of charge
Cash withdrawal at cash desk ¹	0.94% + HUF 710 min. HUF 940
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ¹	HUF 13,743 ⁷
Cash deposit in post office to bank account	0.1% + fee charged by the Hungarian Post
Crediting transfer to account	Free of charge
Instant HUF transfer orders from a HUF account – electronic ad hoc orders	
– intrabank payment orders ⁸	0.40%, min. HUF 80 max. HUF 4,564
– outgoing payment orders via GIRO ⁸	0.57% min. HUF 68 max. HUF 4,616
– book transfers between HUF and FCY account of the same Client ⁸	Free of charge
One-off / forward dated payment order intrabank	
– presented at branch ²	0.80% + HUF 445 max. HUF 6,648
– via TeleCenter ²	0.45% + HUF 205 max. HUF 6,648
– e-bank and mobilbank ²	0.41%, min. HUF 83 max. HUF 4,719
• to securities client account	Free of charge
One-off / forward dated payment order interbank (domestic)	
– presented at branch ²	0.80% + HUF 539 min. HUF 0 max. HUF 11,078
– via TeleCenter ²	0.71% + HUF 371 max. HUF 6,648
– e-bank and mobilbank ²	0.58% min. HUF 70 max. HUF 4,773
Collection, authority payment, warrant payment intrabank	0.84% + HUF 397 max. HUF 6,648
Collection, authority payment, warrant payment interbank (domestic)	0.80% + HUF 533 min. HUF 0 max. HUF 11,078
Standing order intrabank	
– presented at branch ²	HUF 149
– via TeleCenter ^{2, 5}	HUF 123
– e-bank ²	HUF 28
• to securities client account	Free of charge
Standing order interbank (domestic)	
– presented at branch ²	HUF 154
– via TeleCenter ^{2, 5}	HUF 129
– e-bank ²	HUF 54
Registration fee of standing order – presented at branch	HUF 728
One-off / forward dated / regular internal transfers between own accounts ² - each channels ²	Free of charge
Direct debiting by service providers ²	HUF 107
Limit monitoring on direct debits by service providers	Free of charge
Migration of the utility fee order from another bank	Free of charge
Modification to direct debit authorization – presented at branch	HUF 728
VIBER transfer interbank (domestic)	
– presented at branch ³	0.54% min. HUF 10,831 max. HUF 108,953
– via TeleCenter ³	0.54% min. HUF 10,831 max. HUF 108,953
Modification of VIBER transfer requested by customer	HUF 22,160
VIBER transaction deleted due to insufficient funds	HUF 22,160
International HUF payment order (foreign) ⁶ (with SHA, BEN cost allocation)	
– presented at branch ²	0.22% min. EUR 6.91 max. EUR 332.22
– e-bank ^{2, 3}	0.11% min. EUR 4.46 max. EUR 332.22
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2, 3, 4}	0.11% min. EUR 2.02 max. EUR 332.22
• to non-EU members states when BIC (SWIFT) code is indicated ^{2, 3, 4}	
International HUF payment order (foreign) – bearing correspondent banking costs ⁶ (OUR cost allocation)	
– presented at branch ²	0.44% min. EUR 34,01
– e-bank ^{2, 3}	0.17% min. EUR 23.70
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2, 3, 4}	0.17% min. EUR 18.17
• to non-EU members states when BIC (SWIFT) code is indicated ^{2, 3, 4}	

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

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

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

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

⁵ "Presented at branch" fee will be charged for payment order submitted before 17 October 2008.

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

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

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

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

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Description	Rates/charges
FCY / FX transactions	
Depositing FCY at cash desk ¹	Free of charge
Withdrawing FCY at cash desk	0.94% + HUF 710 min. HUF 940
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ¹	HUF 13,743 ⁹
Crediting FX transfer intrabank (in EEA currency and in non-EEA currency)	Free of charge
Crediting FX and SEPA ¹⁰ transfer interbank (in EEA currency)	Free of charge
Crediting FX transfer interbank (in non-EEA currency)	Free of charge
FX payment order intrabank	
– presented at branch ²	0.38% min. EUR 4.15 max. EUR 110.74
– e-bank ²	0.22% min. EUR 2.08 max. EUR 110.74
SEPA and other transfers to EEA member states in EUR ¹³	
– presented at branch ²	0,80% + 1,62 EUR, max 33,42 EUR
– e-bank ²	0,59%, min 0,22 EUR, max 14,40 EUR
FX transfers to outside EEA (with SHA and BEN budget) in any currency (not in EUR) and FX transfers to outside EEA (SHA, BEN) in any currency	
– presented at branch ²	0.50% min. EUR 12.85 max. EUR 332.22
– e-bank ²	0.16%, min. EUR 8.11 max. EUR 332.22
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2,6}	0.13% min. EUR 4.82 max. EUR 332.22
• to non-EU members states when BIC (SWIFT) code is indicated ^{2,6}	
Interbank FX payment order (domestic and foreign) - bearing correspondent banking costs ⁸ (OUR cost allocation)	
– presented at branch ²	0.44% min. EUR 34.01
– e-bank ²	0.17% min. EUR 23.70
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2,6}	0.17% min. EUR 18.17
• to non-EU members states when BIC (SWIFT) code is indicated ^{2,6}	
FX and SEPA ¹⁰ payment order interbank (domestic and foreign) - urgent conversion ^{7,8} (with SHA, BEN cost allocation)	
– presented at branch	1,59% min. EUR 6.37
Internal conversion transfer order to own account	
– presented at branch ²	0.22% min. EUR 1.08 max. EUR 108,88
– e-bank ²	Free of charge
K&H retail mobilinfo	
Monthly fee ^{3,5}	HUF 357/month
Message fee ⁴	HUF 36 /SMS message
K&H e-bank - with SMS authentication	
Monthly fee ^{3,5}	HUF 294/month/user
SMS fee for identification	Free of charge
K&H e-bank - with mobil-token authentication	
Monthly fee ^{5,11}	HUF 60 /month/user, Campaign: free of charge until June 30, 2020.
K&H mobilbank	
Monthly fee ¹²	HUF 121/month/user Campaign: free of charge until June 30, 2020.

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

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

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

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

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

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

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

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

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

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

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

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

¹³ The Bank adjusts the EUR-denominated fees charged for EUR and SEPA cross-border payments in the EEA to the fee charged for domestic HUF payment transactions initiated from a domestic HUF account. When setting the fees announced in advance in the Announcement, the Bank applied the K&H FX I mid-rate as of 15 October 2019 as the reference rate. The Bank shall recalculate the fees charged for EUR and SEPA payments within the EEA, taking into account the fees of domestic HUF payment transactions on the date when the Announcement takes effect, using the reference rate applicable on the same day.

Description	Rates/charges
Other account management fees and charges	
Account management fee ¹	HUF 539/month
Account management fee ¹	
– with life insurance	HUF 929/month
– with extended life insurance	HUF 1,529/month
Change of account management package - in case of changing to a cheaper package	HUF 997
Termination of bank account contract ^{5, 10}	HUF 6,636/account
Fee of account termination for inactive account ⁷	One monthly account management fee, but max. HUF 923/month
Monthly account statement ³	
• paper based	In accordance with fees and charges quoted by the Hungarian Postal Service

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- in Hungary	non-priority, standard letter up to 30g Campaign: free of charge until June 30, 2020.
- in Europe ⁶ - outside Europe ⁶	non-priority, standard letter up to 20g - in Europe - outside Europe Campaign: free of charge until June 30, 2020.
• electronic based (via e-bank)	Free of charge
Additionally requested monthly account statement	
- if monthly statement is received paper based at the time when the given monthly account statement was generated	HUF 662/statement
- if monthly statement is received electronically via e-bank channel at the time when the given monthly account statement was generated	Once a month and no more than one statement: Free of charge Other cases: HUF 584/ statement
Account turnover report	HUF 117/page
K&H énazonosító (eID) and ePIN code	Free of charge
Fee for opening co-partnership on account	HUF 662
Registration / deletion of permanent signatory	HUF 396/person
Provision, modification or cancellation of causa mortis	HUF 1,756/occasion
Modifying / deleting other instructions	HUF 234/occasion
Account or amount blocking / modification of blocking / cancellation of blocking at customer's request	HUF 584/occasion
Fee for certificate of collateral	0.11% min. HUF 1,169
Issue of other certificates – about items not older than 3 years	HUF 662
Issue of other certificates – about items older than 3 years	HUF 2,749
Issue of certificates	
- Fee for certification of effected HUF transfer ¹²	HUF 662
- Fee for certification of effected FX transfer	HUF 2,749
SWIFT copy	HUF 351/message
Sending an automatic electronic message to the Hungarian Customs and Finance Guard (VP) of (outgoing GIRO) HUF transfers ⁴	Free of charge
Registration fee of authorization letter – presented at branch	HUF 662
Queue handling ⁹	HUF 36/item/day
Notification fee ⁸	HUF 234/item
Intraday transfer via GIRO for first recall First recall of HUF transfers executed in GIRO instant settlement or GIRO intraday multiple settlement, and intrabank HUF transfers	HUF 6,440/item
Registration of secondary account identifier ¹⁵	HUF 2,000 Campaign: free of charge until June 30, 2020.
Tracking of payments (by item)	
HUF transfer	
- payments within 90 days ¹³	HUF 7,300
- archived payments over 90 days	HUF 14,557
• FCY transfer ¹⁴	EUR 54,8 + fees charged by partner banks
Cancellation of payment order before effecting	
- presented at branch	HUF 5,835/occasion
- presented via TeleCenter or e-bank and mobilbank	HUF 2,917/occasion
Fees charged for foreign currency transfers with erroneous IBAN/BIC ²	Fees charged by partner banks
Preferential conditions	
First annual fee of the main card of electronic type linked to the account ordered for the first time	Free of charge

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

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

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

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

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

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

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

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

⁹ It is charged for collection, authority payment, warrant payment items queued due to the insufficiency of funds, on the date when the item is removed from the queue, based on the number of days spent in the queue.

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

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

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

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

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

¹⁵ No additional fee charged for cancellation and validity extension.

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1.1.1.1.1 Transaction cost

The Bank shall charge a transaction cost for transfer, collection, cash withdrawal and other transactions executed as part of the payment services specified in the Announcement on the basis of a contract concluded after April 1, 2015. This transaction cost shall be charged even if preferential conditions apply to the given transaction.

The Bank shall debit the transaction cost to the bank account of the Account Holder on the banking day following the date of the transaction.

There will be no transaction cost charged for the following transactions:

- cash withdrawals subject to a declaration pursuant to Section (4)c of Article 36/A of Act LXXXV of 2009 (free cash withdrawal declaration)
- in the case of funds transfers, an amount of maximum HUF 20,000 per transfer
- transfers made from the Client's payment account to an account maintained by the State Treasury for the purpose of dealing in government securities

The Bank shall change the level of the transaction cost in line with changes in the transaction levy stipulated in Act CXVI of 2012 on the financial transaction levy.

Transaction cost	
Intra-bank and inter-bank instant/same-day/forward-dated HUF transfer from a HUF or FCY account	0.3%, max. HUF 6,000 / item
Regular intra-bank or inter-bank HUF transfer from a HUF or FCY account	
Direct debit	
Same-day/forward-dated bank-to-bank (VIBER) transfer order (in Hungary)	
Transaction cost – foreign currency	
Intra-bank and inter-bank foreign-currency and international forint transfer from a HUF or FCY account	0.3%, max. HUF 6,000 / item
Transaction cost - cash	
Cash withdrawal (HUF, FCY) from a HUF or FCY account	0.6% / item
Cash withdrawal with a bankcard (from an ATM, bank branch, post office) within and outside Hungary	
Cash withdrawal with a credit card (from an ATM, bank branch, post office) within and outside Hungary	

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1.1.1.2. K&H smart plus account packages

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

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

Description	K&H minimum plus account package	K&H extended plus account package	K&H comfort plus account package
Condition I.			
At least the required amount of domestic or foreign HUF or FX transfer is transferred and credited each subject month, under any title, in up to three instalments, to the K&H Retail HUF Bank Account to which the K&H smart plus account package is attached.	current net minimum wage¹	HUF 150,000	HUF 300,000
Condition II.			
Savings amount of the Account Holder reaches the amount specified in the condition on the last banking day of the previous calendar month. ² The savings amount is the total equivalent balance in HUF of the Account Holder's savings held in his/her HUF/FCY deposit/bank accounts with the Bank plus his/her investments in K&H investment funds, government bonds and K&H bonds kept by K&H securities account and/or K&H savings life insurance products. The HUF equivalent of balances maintained in foreign currency will be calculated by using the exchange rate quoted by the National Bank of Hungary (MNB) on the last banking day of the month in which calculations are made. For the purposes of calculating the amounts invested in K&H investment funds, government bonds and K&H bonds kept by K&H securities account the cost prices of K&H investment units will be used and savings life insurances in market price.	HUF 500,000	HUF 2,000,000	HUF 3,000,000
Package fee³ / month			
without fulfilment of the conditions			
- without life insurance	HUF 742	HUF 1,032	HUF 1,724
- with life insurance	HUF 1,132	HUF 1,422	HUF 2,114
- with extended life insurance	HUF 1,732	HUF 2,022	HUF 2,714
fulfilment of condition I. or II.			
- without life insurance	HUF 371	HUF 516	HUF 862
- with life insurance	HUF 761	HUF 906	HUF 1,252
- with extended life insurance	HUF 1,361	HUF 1,506	HUF 1,852
fulfilment of condition I. and II.,			
- without life insurance	HUF 0	HUF 0	HUF 0
- with life insurance	HUF 390	HUF 390	HUF 390
- with extended life insurance	HUF 990	HUF 990	HUF 990

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Description	K&H minimum plus account package	K&H extended plus account package	K&H comfort plus account package
K&H retail mobilinfo			
Monthly fee ^{7,8}	HUF 0	HUF 0	HUF 0
K&H mobilbank			
Monthly fee ^{7,8}	HUF 121/month/user Campaign: free of charge until June 30, 2020.	HUF 121/month/user Campaign: free of charge until June 30, 2020.	HUF 0
K&H e-bank with sms authentication			
Monthly fee ^{7,8}	HUF 0	HUF 0	HUF 0
K&H e-bank with mobil-token authentication			
Monthly fee ¹²	HUF 0	HUF 0	HUF 0
Debit card and credit card discounts			
First annual fee of 1 debit card linked to the bank account ⁴	In the case of electronic debit card HUF 0	In the case of embossed or electronic debit card (except: K&H Visa Gold) HUF 0	In the case of embossed or electronic debit card (except: K&H Visa Gold) HUF 0
First annual fee of 1 credit card ordered in the account package ⁵		In the case of embossed credit card (except: K&H World Mastercard plusz contactless) HUF 0	In the case of K&H World Mastercard plusz contactless credit card HUF 0
HUF cash withdrawal at K&H Bank ATMs with a debit card under preferential conditions ^{6, 10}	The first 2 transactions made in the monthly period HUF 0	The first 3 transactions made in the monthly period HUF 0	The first 5 transactions made in the monthly period HUF 0
Preferential conditions for HUF transactions¹⁰			
Intra-bank or inter-bank (domestic) HUF instant ¹⁴ / same day / forward dated transfer order – via e-bank and mobilbank ⁹	First 2 transactions each month HUF 0	First 3 transactions each month HUF 0	First 5 transactions each month HUF 0
Direct debiting by service providers – on all channels ⁹	First 2 transactions each month HUF 0	First 3 transactions each month HUF 0	First 5 transactions each month HUF 0
Transaction cost	as defined in point 1.1.1.1.1 Transaction cost		
<i>Related services, and further fees, commissions as well as due dates are equivalent to those given for K&H Retail HUF Bank Accounts.</i>			

¹ HUF 107,065 according to the gross figure in Government Decree No. 367/2019. (XII. 30.)

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

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

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

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

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

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

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

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

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

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

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

¹³ For the calculation of a given month's package fee discount, the instant HUF transfers credited from 6.00 p.m. on the last banking day of the previous month to 6.00 p.m. on the last banking day of the given month will be considered.

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

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1.1.1.3. K&H basic account

This service is provided in accordance with the provisions of Government Decree 262/2016. (VIII. 31) on accessing the basic bank account and the features and charges of the basic bank account. The basic bank account can be used by natural persons entitled to reside in the states of the EEA, provided that they do not have a HUF current account for private individuals and do not have any disposal right over such account, or their HUF current account managed in Hungary has been cancelled or their disposal right over such account has been terminated.

As part of the K&H Basic Bank Account, the Bank shall open and manage a K&H Retail Bank Account. The K&H Basic Bank Account can have only one account holder. Apart from the services listed below, no overdraft facility nor any additional banking services are available for the K&H Basic Bank Account. **From 01 April, 2020 only the K&H Visa Classic basic bankcard** is available for the Basic Bank Account.

K&H Bank shall evaluate the basic bank account request within 10 working days and shall send a notification about the acceptance of the request to the phone number or email address indicated by the requesting party. In the case of a positive response, the requesting party must finalise his/her K&H basic bank account opening request and conclude the framework agreement for managing the K&H Basic Bank Account in person in one of the Bank's branches within 30 calendar days. If K&H Bank declines the basic bank account request, it will notify the requesting party in writing about the reason for declining the request, provided that such is not prohibited by law.

K&H basic account	
Package fee	1.5% of the lowest monthly gross minimum wage payable for full time work, in force on the last day of the year prior to the payment due date of such package fee, in 2020, this amounts is HUF 2,235
Services included in the package fee (either the item limit or amount limit should be met)	
Cash withdrawal	Each month, the first 2 HUF cash withdrawals performed with the debit card via an ATM for up to HUF 150,000: HUF 0 or¹ each month, the first cash withdrawal from a branch teller for up to HUF 50,000: HUF 0
Domestic HUF transfer (both intra-bank and inter-bank)	Each month, the first 4 instant / same-day / future dated HUF payment orders via all channels, and all standing HUF payment orders, in the aggregate amount of up to HUF 100,000: HUF 0
Debit card usage	Annual fee of 1 K&H Visa Electron contactless debit card or K&H Visa Classic basic bankcard : HUF 0 (from 1 April, 2020 K&H Visa Electron contactless debit card is no available.)
Direct debit	All direct debit: HUF 0
Cash deposit	HUF cash depositing using a debit card via a K&H ATM: HUF 0 Cash depositing at a branch teller: HUF 0
Transaction cost	Transaction cost for the preferential contents: HUF 0
Additional services available on top of the package services	
Monthly fee of the K&H retail mobilinfo	HUF 357/month
Message fee of the K&H retail mobilinfo message	HUF 36/SMS
Monthly fee of the K&H mobilbank	HUF 121/month/user , Campaign: free of charge until June 30, 2020.
Monthly fee of the K&H e-bank using an identification device, text message-based identification, or mobile-token identification	HUF 294/month/user

¹ Provided that the declaration regarding the cash withdrawals free of any fees and charges as per Section 36/A of Act LXXXV of 2009 (Pft.) on the provision of payments services was given, if the first transaction in time is a cash withdrawal from a branch teller, the Account Holder is then also entitled to perform a cash withdrawal free of fees and charges as defined previously.

The fee of the K&H Basic Bank Account Package is due and payable for every calendar month started. When determining the number of transactions performed during the month included into the monthly Package fee, the Bank shall take into account the monthly period until the last day of the current month; the next period will start on the following day. The number of transactions enjoying preferential rates shall be determined based on the number of transactions performed during the monthly period.

In addition to the above listed services included in the Package fee, the fees and charges of cash withdrawals, payment orders and other transactions as well as the due date of such fees and charges shall be determined in accordance with the rules applicable to the K&H Retail Bank Account. The transactions not included in the monthly package fee are also subject to transactional charge in accordance with Section 1.1.1.1.1 of the Announcement titled 'Transactional charges'. The fees related to bank card stopping and replacement shall be determined in accordance with the relevant provisions of the Announcement.

The monthly fees of the services available on top of the ones included into the monthly package fee are due and payable for every calendar month started. Fee is payable for the K&H mobilbank only if the user has logged in to the K&H mobilbank at least once during the given month. The fee of the mobile-token shall become due and payable after the activation of the application and only if the monthly fee of the K&H mobilbank is not charged.

The monthly fee of the K&H mobilinfo, K&H mobilbank and K&H e-bank shall be charged only once, irrespective of the number of accounts included in the service.

K&H mobilinfo message fees shall be charged based on the number of text messages sent by the Bank, jointly for all the accounts included into the service in a lump sum on the occasion of the monthly closing. Settlement cycle: from 00

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o'clock 00 minutes of the monthly closing day of the previous month until 24 o'clock 00 minutes of the day before the current month's closing day.

1.1.1.4. K&H youngster account packages
1.1.1.4.1. K&H youngster account packages

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

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

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

Pursuant to Section 2:15(1) (e) of the Hungarian Civil Code and Section 26/B of Government Decree 149/1997. (IX.10.), the legal statement of a minor's legal representative concerning their control over the minor's account shall only be valid subject to the approval of the guardian authority if the amount in question exceeds ten times the prevailing old-age pension minimum (currently HUF 285,000).

Description of service or fee	K&H youngster account package (for the 6-14 age group)	K&H youngster account package (for the 14-18 age group)	K&H youngster account package (for the 18-26 age group)
Account management fee	HUF 0	HUF 0	HUF 0
Debit card discounts¹			
Bankcards available with the bank account (co-card is not available)		1 K&H Maestro debit contactless bankcard	1 K&H Maestro debit contactless bankcard or 1 K&H Mastercard debit contactless bankcard
First annual fee of a debit card ordered for the bank account		For a K&H Maestro debit contactless bankcard HUF 0	For a K&H Maestro debit contactless bankcard HUF 0
Annual fee of a debit card ordered for the bank account, charged from the second year		50% of the annual fee charged for a K&H Maestro debit contactless bankcard	75% of the annual fee charged for a K&H Maestro debit contactless bankcard
HUF cash withdrawal from a domestic ATM with a debit card subject to preferential terms and conditions, without the free cash withdrawal declaration		until the age of 16, the first 2 transactions each month, up to HUF 150,000: HUF 0	
K&H retail mobilinfo			
Monthly fee	HUF 0	HUF 0	HUF 0
Message fee	HUF 19 / SMS	HUF 19 / SMS	HUF 19 / SMS
K&H e-bank with sms authentication or mobil-token authentication			
Monthly fee		HUF 0	HUF 0
K&H mobilbank			
Monthly fee		HUF 0	HUF 0
Other preferential terms and conditions			
First cash withdrawal in HUF at cash desk each month ²	First transaction each month: HUF 0		
Transaction cost			
	as per Section 1.1.1.1.1 Transaction cost of the Announcement This fee shall not be charged on the above transactions subject to preferential terms and conditions.		

All other services provided for the account packages and all other applicable fees and charges are the same as those specified for the K&H Retail Bank Account.

The annual fee of the bank cards subject to the above preferential terms and conditions is specified in the Debit Bankcard Announcement for Private Individual Customers.

The account management fee and all monthly fees are charged for each calendar month or any fraction thereof.

The Bank provides the preferential terms and conditions according to Section 6.2.3 of the General Contracting Terms and Conditions pertaining to the bank account, deposit account and term deposit products provided to resident and non-resident natural persons.

The K&H retail mobilinfo message fee is charged for each electronic (text) message sent by the Bank, in one sum aggregated for all the accounts covered by the service, upon the end-of-month closing. Settlement period: from 00 hours 00 minutes on the day of the end-of-month closing preceding the subject month until 24 hours 00 minutes on the day preceding the end-of-month closing in the subject month.

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

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

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1.1.1.4.2. K&H youngster savings account
Opening amount: HUF 2,000

For minimum balance and interest rates applicable to K&H youngster savings account, see Appendix 4.

Name of the K&H youngster savings account until 17 April 2017: K&H Trambulin Savings Deposit Account. Such deposit accounts can be opened by parents for their children following their birth.

Description	Rates/charges
Account management fee	Free of charge
Provision, modification or cancellation of causa mortis	Free of charge
<i>Due dates of fees and the rates of other fees and charges are identical to those applicable to the K&H Retail HUF Bank Account.</i>	

1.1.2. Fees, charges and exchange rates applicable to FX bank accounts
Minimum opening amount: none. For sight interest rates applicable to FX accounts see Appendix 5.

1.1.2.1. K&H Retail FX Bank Account

Description	Rates/charges
<i>In FCY/ FX identical to or differing from the account currency</i>	
Cash deposit at cash desk ¹	Free of charge
Cash withdrawal at cash desk	1.20% min. HUF 1,169
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ³	HUF 13,743 ¹²
Crediting FX transfer intrabank (in EEA currency, in non-EEA currency)	Free of charge
Crediting FX and SEPA ¹³ transfer interbank (in EEA currency)	Free of charge
Crediting FX transfer interbank (in non-EEA currency)	Free of charge
FX payment order intrabank	
– presented at branch ²	0.38% min. EUR 4.15 max. EUR 110.74
– e-bank ²	0.22% min. EUR 2.08 max. EUR 110.74
• to securities client account ⁵	Free of charge
FX and SEPA ¹³ payment order interbank (domestic and foreign) ¹⁰ (with SHA, BEN cost allocation)	
– presented at branch ²	0.50% min. EUR 12.85 max. EUR 332.22
– e-bank ²	0.16% min. EUR 8.11 max. EUR 332.22
• to EEA member states SEPA and FX transfer in EUR currency ^{2,4}	0.16% min. EUR 8.11 max. EUR 332.22
• to non-EU members states when BIC (SWIFT) code is indicated ^{2,4}	0.13%, min. 4.82 EUR, max. 332.22 EUR
Interbank FX payment order (domestic and foreign) - bearing correspondent banking costs ¹⁰ (OUR cost allocation)	
– presented at branch ²	0.44% min. EUR 34.01
– e-bank ²	0.17% min. EUR 23.7
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2,4}	0.17% min. EUR 18.17
• to non-EU members states when BIC (SWIFT) code is indicated ^{2,4}	
FX and SEPA ¹³ payment order interbank (domestic and foreign) – urgent conversion ^{9, 10} (with SHA, BEN cost allocation)	
– presented at branch	1.59% min. EUR 6.37
Conversion transfer between own FX accounts – each channels	Free of charge
<i>HUF transactions</i>	
HUF deposit at cash desk ³	Free of charge
HUF withdrawal at cash desk ³	1.20% min. HUF 1,169
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ³	HUF 13,743 ¹²
Crediting HUF transfer	Free of charge
HUF payment order / transfer order intrabank	
– presented at branch ²	0.38%, min. 4.15 EUR, max. 110.74 EUR
– e-bank ²	0.22%, min. 2.08 EUR, max. 110.74 EUR
Forward dated HUF payment order interbank (domestic)	
– presented at branch ²	0.50% min. 12.85 EUR, max. 332.22 EUR
– e-bank ²	0.16%, min. 8.11 EUR, max. 332.22 EUR
Collection, authority payment, warrant payment intrabank	0.38%, min. 4.24 EUR, max. 110.74 EUR
Collection, authority payment, warrant payment interbank (domestic)	0.50% min. 12.85 EUR, max. 332.22 EUR
Urgent HUF payment order interbank (domestic)	
– presented at branch	1.59%, min. 6.37 EUR
– e-bank	1.59%, min. 4.17 EUR
International HUF payment order (foreign) ¹⁰ (with SHA, BEN cost allocation)	
– presented at branch ²	0.22%, min. 6.91 EUR, max. 332.22 EUR
– e-bank ²	0.11%, min. 4.46 EUR, max. 332.22 EUR
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2,4}	0.11%, min. 2.02 EUR, max. 332.22 EUR
• to non-EU members states when BIC (SWIFT) code is indicated ^{2,4}	
International HUF payment order (foreign), bearing correspondent banking costs ¹⁰ (OUR cost allocation)	
– presented at branch ²	0.44%, min. 34.01 EUR
– e-bank ²	0.17%, min. 23.70 EUR
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2,4}	0.17%, min. 18.17 EUR
• to non-EU members states when BIC (SWIFT) code is indicated ^{2,4}	
<i>K&H retail mobilinfo</i>	
Monthly fee ⁶	HUF 357/month
Message fee ⁷	HUF 36/SMS message

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K&H e-bank – with SMS authentication	
Monthly fee ⁶	HUF 294/month/user
K&H e-bank – with mobil-token authentication	
Monthly fee ¹⁴	HUF 64/month/user, Campaign: free of charge until June 30, 2020.
K&H mobilbank	
Monthly fee ¹⁵	HUF 130/month/user Campaign: free of charge until June 30, 2020.
Other fees related to account management	
Account management fee ⁸	EUR 1.21/month
Other fees and charges are identical with “e-bank”, and “other account management related fees and charges” applicable to the K&H Retail Bank Account.	

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

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

³ In the event of deposit or withdrawal of more than 150 coins per denomination, an additional fee of HUF 1/coin (after each coin included in the transaction) will be charged.

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

⁵ Only valid for payments identical to the account currency.

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

⁷ This fee is charged for every electronic message (SMS) sent by the Bank, aggregated for all the accounts in one amount during month-end closing. The HUF equivalent of the payable amount will be charged by the Bank in the currency of the account at the end of the month, converted at the K&H mid-rate effective on the subject day. Settlement cycle: from 00 hour 00 minutes on the month-end closing date preceding the subject month until 24 hours 00 minutes on the day preceding the month-end closing of the subject month.

⁸ Due for each started calendar month. The fees quoted in EUR also mean equivalents in other currencies, converted at the K&H mid-rate in the morning, effective on the subject day.

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

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

¹² The amount of effective fees and charges quoted by the security transportation shall be payable next to the “Cash deposit at cash desk” / “Cash withdrawal at cash desk” / “HUF deposit at cash desk” / “HUF withdrawal at cash desk” fee as cost reimbursement in case of deposit or withdrawal of amounts equalling or exceeding HUF 50 million.

¹³ The SEPA credit transfer conditions are specified in Appendix 1.

¹⁴ Due monthly for each calendar month or any fraction thereof once the mobilbank application is activated, unless mobilbank monthly fee is charged.

¹⁵ Due monthly for each calendar month or any fraction thereof if in a given month the user logs in to the mobilbank at least once.

1.1.3. EBP (Employee Benefit Package)

1.1.3.1. Discounts offered as part of the EBP (Employee Benefit Package)

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

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

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

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

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

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Safe deposit box service	Rent as specified herein, for one year as from the conclusion of the safe deposit box contract	- 25%
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The discounts available under the EBP cannot be combined with other special offers or discounts. The fee charged for banking services may not be less than HUF 0 or 0% even when the discount is used.

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

1.1.4. K&H 4000+ account package

The K&H 4000+ account package may be used by company groups/brand groups which sign a group salary account service contract, in which they agree to open retail accounts with our Bank for a minimum of 4 000 of their employees, including those retired from their company (which must be certified by the employer) – (hereinafter ‘employees’); and where regular salary payments are credited to the account by way of a group payment order, or where pensioners’ pensions are credited to.

In the month when the contract is signed with the employer, and thereafter at the end of the first and the second months following the month of the contract’s conclusion, the Bank shall look into the number of bank accounts opened by the employees of the employer in question, to which at least one salary paid by the employer has been credited since the opening of the account or to which a pension payment has been credited; and should the number of qualifying bank accounts reach or exceed 4 000, the Bank shall re-classify all retail accounts linked to the employer into the preferential account package category. For this, it shall open and manage a K&H retail bank account within a period of three months, which can be selected by the retail client as per the effective Announcement.

Should the above condition be met by the end of the second month following the signature of the group salary account contract, the Bank shall not again look into the fulfilment of the same condition, and when additional retail bank accounts are opened, the preferential conditions shall automatically be applied.

Description	Rates/charges
	01.07.2014
Package account management fee	Free of charge
Preferential conditions	
Amount of minimum initial deposit	
- for electronic bankcards	HUF 0
- for embossed bankcards (except for: K&H Visa Gold)	HUF 0
First annual fee of the main card ordered for the first time linked to the account	
- for electronic bankcards , or	Free of charge
- for embossed bankcards (except for: K&H Mastercard ‘my card’, K&H Visa Gold)	Free of charge
The first eight cash withdrawal HUF transactions made in the monthly period using a bankcard from a K&H ATM ³	Free of charge
Credit card discounts⁴	
The effective annual fee of the main card ordered first for the credit card account	HUF 0
K&H retail mobilinfo	
Monthly fee	Free of charge
Message fee ¹	HUF 19/SMS message
K&H e-bank – with mobil-token⁵ or SMS authentication	
Monthly fee	Free of charge
Other discounts	
Instant ⁶ / same day / forward dated intrabank and interbank (domestic) ² – via e-bank and mobilbank	Free of charge
Standing order intrabank and interbank (domestic) ² – each channels	Free of charge
Direct debiting by service providers ² – each channels	Free of charge

Related services, and further fees, commissions as well as due dates are equivalent to those given for K&H Retail HUF Bank Accounts.

¹ This fee is charged for every electronic message (SMS) sent by the Bank, aggregated for all the accounts in one amount during month-end closing. Settlement cycle: from 00 hour 00 minutes on the month-end closing date preceding the subject month until 24 hours 00 minutes on the day preceding the month-end closing of the subject month.

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

³ The discount is provided according to section 6.2.3 of the General Contracting Terms and Conditions regarding resident and non-resident natural persons’ bank accounts, deposit accounts and term deposits.

⁴ If the Account Holder has several account packages making it eligible for discounts when applying for any K&H credit card, the credit card related discounts shall always be applied based on the conditions of the package ensuring the higher discount. The annual card fee discounts available in the various packages may not be combined.

⁵ Due monthly for each calendar month or any fraction thereof once the mobilbank application is activated, unless mobilbank monthly fee is charged.

⁶ 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.

Other discounts for K&H 4000+ clients

Description	Rates/charges
Account management fee of K&H long-term deposit accounts <i>Related services, and further fees, commissions as well as due dates are equivalent to those given for K&H long-term deposit accounts / K&H Retail HUF Bank Accounts. The other fees of these bankcards are listed in the Announcement for the bankcard in question.</i>	Free of charge
Safe deposit box services	according to 2.1 Safe deposit box services

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1.1.5. Accounts for a specific purpose
1.1.5.1. K&H Guardianship Authority HUF Account
Minimum opening amount: none

K&H Bank keeps the 'K&H Guardianship Authority HUF Account' (K&H Gyámhatósági Forint számla) on the name of the person under guardianship, however only the Guardian specified in the Guardianship Authority's decision (hereinafter: Decision) may have the right to dispose over the account in accordance with the provisions of the Decision. The Bank only examines whether the format of the Decision is as required; it takes no responsibility for any loss or damage arising from or in connection with any counterfeiting. The Bank considers the Guardian's Mandate with respect to the Account valid until and unless it is otherwise informed by way of another decision issued by the Guardianship Authority. The Bank does not examine whether the Guardian, appointed by the Guardianship Authority, uses their right of disposal in accordance with the Decision, and the Bank undertakes no liability whatsoever for or in respect of any settlement of accounts between the Guardian and the Guardianship Authority.

The Bank only accepts instructions with respect to the K&H Guardianship Authority HUF Account at K&H Bank branches. No bankcard or banking service with electronic identification is available to accompany a K&H Guardianship Authority HUF Account. Similarly, no death beneficiary may be appointed with respect to a K&H Guardianship Authority HUF Account.

For forint interest rates applicable to deposit accounts, see Appendix 4.

Description	Rates/charges
Account management fee ¹	Free of charge
<i>Due dates and other fees and commissions are equivalent to those given for K&H Retail HUF Bank Accounts.</i>	

1.1.5.2. K&H security deposit HUF account, K&H security deposit FX account
Minimum opening amount: none.

For forint interest rates applicable to deposit accounts, see Appendix 4., for FX interest rates see Appendix 5.

The above deposit accounts are only used for the management of term deposits used for cash collateral/security deposit and will be terminated when all the linked cash collateral/security deposit is terminated. The above deposit accounts are not part of inter-bank payment transactions and no teller transactions or other financial transactions can be carried out on them as long as the relevant security rights prevail.

Account holders will only have disposal rights over the above security deposits when the security rights of the beneficiary of the security accounts have been terminated.

The above deposit accounts may not have any co-holders; no permanent authorisation can be linked to them and the relevant contracts may include no provisions relating to the account holder's death. The services of bank accounts and deposit accounts as identified in the General Contracting Terms and Conditions are not available related to the security deposit accounts. Further details can be found in the relevant agreements and in the General Contracting Terms and Conditions.

Description	Rates/charges
Account management fee	Free of charge
<i>Due dates of fees and the rates of other fees and charges are identical to those applicable to K&H Retail HUF Bank Accounts / K&H Retail FX Bank Account.</i>	

1.1.5.3. K&H Final repayment settlement account
Minimum opening amount: none.

For forint interest rates applicable to deposit accounts, see Appendix 4., for FX interest rates see Appendix 5.

The account serves solely the final repayment of a refinanced loan to the other financial institution. The objective is to ensure that the final repayment amount transferred by the financial institution refinancing (taking over) the loan can be used for no other purpose. The account is closed upon final repayment, but not later than 30 work days from signing the contract, without a specific order by the Account Holder.

No cash transactions or other financial operations may be performed on the account. Any amount credited on it must be based on a transfer by the refinancing institution. Any internal transfer from the Account Holder's other accounts with the Bank must be aimed at final repayment.

Description	Rates/charges
Account management fee	Free of charge
Internal conversion transfer order to own account	Free of charge
<i>Due dates of fees and the rates of other fees and charges are identical to those applicable to K&H Retail HUF Bank Accounts / K&H Retail FX Bank Account.</i>	

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1.1.6. Fees and charges applicable to HUF deposit accounts
1.1.6.1. K&H Seasons Savings Account
1.1.6.1.1. K&H Seasons Savings Account June, December

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

Description	Rates/charges
Account management fee ^{1,2}	
a.) The Main Account holder ³ of the K&H seasons savings account June, December has a retail bank account ⁴ in force as Main Account holder on the last banking date of the current calendar month or on the account closing date.	Fee of K&H Retail HUF Bank Accounts Campaign: HUF 0 until April 1, 2020
b.) If the conditions prescribed in section a.) are not fulfilled.	Fee of K&H Retail HUF Bank Accounts
<i>Due dates and the rates of other fees and charges are identical to those applicable to K&H Retail HUF Bank Accounts / K&H Retail FX Bank Account.</i>	

¹ Due for each calendar month or any fraction thereof.

² Account management fee is charged on the 5th calendar day succeeding the current calendar month or at account closing. If the 5th calendar day succeeding the current calendar month is not banking day, then monthly account management fee is charged on the banking day preceding the 5th calendar day succeeding the current calendar month.

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

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

1.1.6.1.2. K&H Seasons Savings Account March, September

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

Description	Rates/charges
Account management fee ^{1,2}	
a.) The Main Account holder ³ of the K&H seasons savings account March, September has a retail bank account ⁴ in force as Main Account holder on the last banking date of the current calendar month or on the account closing date.	Fee of K&H Retail HUF Bank Accounts Campaign: HUF 0 until April 1, 2020
b.) If the conditions prescribed in section a.) are not fulfilled.	Fee of K&H Retail HUF Bank Accounts
<i>Due dates and the rates of other fees and charges are identical to those applicable to K&H Retail HUF Bank Accounts / K&H Retail FX Bank Account.</i>	

¹ Due for each calendar month or any fraction thereof.

² Account management fee is charged on the 5th calendar day succeeding the current calendar month or at account closing. If the 5th calendar day succeeding the current calendar month is not banking day, then monthly account management fee is charged on the banking day preceding the 5th calendar day succeeding the current calendar month.

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

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

1.1.6.2. K&H Goal savings account⁴

Opening amount and minimum balance: HUF 25,000 **For interest rates applicable to deposit accounts, see Appendix 4.**

Description	Rates/charges
	01.07.2014
Account management fee ¹	
a.) The Main Account holder ² of the K&H planner savings account has a retail bank account ³ in force as Main Account holder on the last banking date of the current calendar month or on the account closing date.	Fee of K&H Retail HUF Bank Accounts Campaign: HUF 0 until April 1, 2020
b.) If the conditions prescribed in section a.) are not fulfilled.	Fee of K&H Retail HUF Bank Accounts
<i>Due dates of fees and the rates of other fees and charges are identical to those applicable to K&H Retail HUF Bank Accounts / K&H Retail FX Bank Account.</i>	

¹ Due monthly for each calendar month or any fraction thereof. The retail bank accounts are specified in the 1.1 Account products, Products considered retail bank accounts chapter.

² The person underwriting the contract as Account holder in case of Joint Account, and the Account holder in case of non Joint Account is considered as Main account holder. The Co-Account holder (named as Account Co-holder in the contract) status does not result in applying the preferential account keeping fee, so this status is not taken into account at the examination of condition fulfillment neither at K&H seasons savings account June, December, nor at retail bank account.

³ The retail bank accounts are specified in the 1.1 Account products, Products considered retail bank accounts chapter.

⁴ Until July 3, 2015 K&H Secure Reserve Account, before May 4, 2009 K&H savings deposit account

1.1.7. Savings deposit products

1.1.7.1. K&H Term Deposit

See Announcement for HUF Term Deposits (Appendix 4.)

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

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

Description	Rates/charges
Term deposit fixing from account	Free of charge
Write-back to account	Free of charge
Blocking of term deposit upon customer's request	HUF 544/occasion
Issue of security deposit certificate backed by a term deposit	0.11% min. HUF 1,089

1.1.7.2. K&H FX Term Deposit

See Announcement for FX Term Deposits (Appendix 5.)

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

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

Description	Rates/charges
<i>In FCY / FX identical to the currency of the term deposit</i>	
Term deposit fixing from account	Free of charge
Write-back to account	Free of charge
Blocking of term deposit upon customer request	HUF 544/occasion
Issue of security deposit certificate backed by a term deposit	0.11% min. HUF 1,089

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1.2. Account products, no longer sold by the Bank
1.2.1. K&H trambulin start account

The Bank manages K&H Trambulin Start accounts in accordance with the provisions set forth in Act No CLXXIV of 2005 on life-start support provided to young citizens and related to its modification in Act No XCVII of 2012.

From 1st October 2012 new start accounts can be opened only in Hungarian State Treasury and the balance of the existing start accounts can be transferred only to the Hungarian State Treasury.

Minimum opening amount: none

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

No supplementary banking services such as K&H retail mobilinfo, K&H retail e-bank, K&H TeleCenter, retail bankcards, or overdraft facilities can be used with the bank account.

Description	Rates/charges
Account management fee ¹	Free of charge
HUF transactions	
Cash deposit at cash desk ³	Free of charge
Cash withdrawal at cash desk ^{2,3}	Free of charge
Crediting transfer intrabank and interbank	Free of charge
One-off payment order intrabank and interbank ²	Free of charge
FCY / FX transactions	
Depositing FCY at cash desk	Free of charge
Withdrawing FCY at cash desk ²	Free of charge
Crediting FX transfer intrabank (in EEA currency and in non-EEA currency)	Free of charge
Crediting FX and SEPA ⁵ transfer interbank (in EEA currency)	Free of charge
Crediting FX transfer interbank – in non-EEA currency ²	Free of charge
FX payment order intrabank ²	Free of charge
FX payment order interbank ^{2,4} (with SHA, BEN cost allocation)	Free of charge

¹ According to the law, the Bank may charge a fee equivalent to maximum 1% of the annual average balance of the account to cover account management costs.

² The Bank will pay or transfer the balance of the bank account if the Account Holder has reached 18 years of age, or the Hungarian State Treasury which provides a promissory note containing the data required for transferring the account, or, in the case of the Account Holder's death, the heir presents the final ruling on the grant of probate.

³ In the event of deposit or withdrawal of more than 150 coins per denomination, an additional fee of HUF 1/coin (after each coin included in the transaction) will be charged.

⁴ FX payment order cost bearing rules and possibilities are listed in Appendix 1 point 3.5.1.

⁵ The SEPA credit transfer conditions are specified in Appendix 1.

1.2.2. Group Wage Account Agreement
1.2.2.1. Conditions of group wage account agreement from 17 August 2015 until 23 April 2017

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Within its account packages, the Bank opens and keeps K&H Retail HUF Bank Accounts. There are conditional fee and interest discounts related to the bank account, where the conditions can be fulfilled independently from each other. Within the framework of subject month-end closing the Bank investigates the fulfillment of package fee refund conditions. The subject month-end closing take place on the last day of the subject month or, if that is a bank holiday, then on the day immediately preceding banking day. For the subject month package fee discounts the fulfillment of the transfer credit condition¹² is investigated in the subject-month, while the savings amount condition is investigated on the last banking day of the previous calendar month before the subject-month. If the condition(s) is/are met, the package fee, without life insurance, will be refunded (credited) as part of the end of subject month-end closing of the current month. The account packages only available on the basis of a Group wage account agreement signed by the employer.

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

Description	K&H minimum plus account package	K&H extended plus account
Condition I.		
At least the required amount of domestic or foreign HUF or FX transfer is transferred and credited each subject month, under any title, in up to three instalments, to the K&H Retail HUF Bank Account to which the K&H smart plus account package is attached.	current net minimum wage¹	HUF 150,000
Condition II.		
Savings amount of the Account Holder reaches the amount specified in the condition on the last banking day of the previous calendar month. ² The savings amount is the total equivalent balance in HUF of the Account Holder's savings held in his/her HUF/FCY deposit/bank accounts with the Bank plus his/her investments in K&H investment funds, government bonds and K&H bonds kept by K&H securities account and/or K&H savings life insurance products. The HUF equivalent of balances maintained in foreign currency will be calculated by using the exchange rate quoted by the National Bank of Hungary (MNB) on the last banking day of the month in which calculations are made. For the purposes of calculating the amounts invested in K&H investment funds, government bonds and K&H bonds kept by K&H securities account the cost prices of K&H investment units will be used and savings life insurances in market price.	HUF 500,000	HUF 2,000,000

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Package fee³ / month		
without fulfilment of the conditions		
- without life insurance	HUF 742	HUF 1,032
- with life insurance	HUF 1,132	HUF 1,422
- with extended life insurance	HUF 1,732	HUF 2,022
fulfilment of condition I. or II.		
- without life insurance	HUF 371	HUF 516
- with life insurance	HUF 761	HUF 906
- with extended life insurance	HUF 1,361	HUF 1,506
fulfilment of condition I. and II.,		
- without life insurance	HUF 0	HUF 0
- with life insurance	HUF 390	HUF 390
- with extended life insurance	HUF 990	HUF 990
K&H retail mobilinfo		
Monthly fee ^{7,8}	HUF 0	HUF 0
K&H e-bank with sms authentication		
Monthly fee ^{7,8}	HUF 0	HUF 0
K&H e-bank with mobil-token authentication		
Monthly fee ¹¹	HUF 0	HUF 0
Debit card and credit card discounts		
First annual fee of 1 debit card linked to the bank account ⁴	In the case of electronic debit card HUF 0	In the case of embossed or electronic debit card (except: K&H Visa Gold) HUF 0
First annual fee of 1 credit card ordered in the account package ⁵		In the case of embossed credit card (except: K&H World Mastercard plusz contactless) ⁴ HUF 0
HUF cash withdrawal at K&H Bank ATMs with a debit card under preferential conditions ^{6, 10}	The first 2 transactions made in the monthly period HUF 0	The first 3 transactions made in the monthly period HUF 0
Preferential conditions for HUF transactions¹⁰		
Intra-bank or inter-bank (domestic) HUF instant ¹³ / same day / forward dated transfer order – via e-bank and mobilbank ⁹	First 2 transactions each month HUF 0	First 3 transactions each month HUF 0
Direct debiting by service providers – on all channels ⁹	First 2 transactions each month HUF 0	First 3 transactions each month HUF 0
Transaction cost		
as defined in point 1.1.1.1.1 Transaction cost		
<i>Related services, and further fees, commissions as well as due dates are equivalent to those given for K&H Retail HUF Bank Accounts.</i>		

¹ HUF 99,085 according to the gross figure in Government Decree No. 430/2016 (XII. 15.)

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

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

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

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

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

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

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

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

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

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

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

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

1.2.2.4. Conditions of group wage account agreement until 1 April 2015

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

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

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

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

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

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

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

2. Other bank services

2.1. Safe deposit box services¹

2.1.1. Safe deposit box services for clients having K&H 4000+ account package, and/or relating contracts concluded before October 1, 2015

Upper limit of indemnification liability	Rental fee, HUF/month ¹			Due
	Safe deposit box size "A"	Safe deposit box size "B"	Safe deposit box size "C"	
HUF 500,000	HUF 1,096	HUF 1,197	HUF 1,325	as per the contract
HUF 1,000,000	HUF 1,658	HUF 1,760	HUF 1,863	as per the contract
HUF 2,000,000	HUF 2,066	HUF 2,243	HUF 2,373	as per the contract
HUF 5,000,000	HUF 3,445	HUF 3,573	HUF 3,699	as per the contract
HUF 10,000,000	HUF 6,891	HUF 7,148	HUF 7,428	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 107 + 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 10,895 + 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

Liable custody / Administration of accounts in the absence of instructions cost reimbursement: **HUF 543 + VAT / month²**

Certificate of safe deposit box: Free of charge

2.1.2. Safe deposit box services relating contracts concluded on October 1, 2015 and thereafter

Upper limit of indemnification liability	Rental fee, HUF/month ¹			Due
	Safe deposit box size "A"	Safe deposit box size "B"	Safe deposit box size "C"	
HUF 500,000	HUF 5,494	HUF 6,003	HUF 6,647	as per the contract
HUF 1,000,000	HUF 8,311	HUF 8,825	HUF 9,337	as per the contract
HUF 2,000,000	HUF 10,358	HUF 11,243	HUF 11,893	as per the contract
HUF 5,000,000	HUF 17,263	HUF 17,901	HUF 18,540	as per the contract
HUF 10,000,000	HUF 34,528	HUF 35,810	HUF 37,218	as per the contract

If required, K&H Bank also offers safe rental agreements for amounts exceeding the above limit for indemnification liability. In such cases, irrespective of the size of the safe box, after every HUF 100,000 over the HUF 10,000,000 indemnification liability limit, an additional fee of **HUF 544 + 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 10,915 + 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

Liable custody / Administration of accounts in the absence of instructions cost reimbursement: **HUF 1,090 + VAT / month²**

Certificate of safe deposit box: Free of charge

Safe box usage fee³: HUF 0 for the first 2 occasions / month; further occasions in the current month: **HUF 2,829 + VAT / occasion**

2.1.3. Safe deposit box size:

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

2.1.4. K&H safe deposit box account

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

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

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

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

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

³ Safe box usage fee when concluding or terminating the safe rental agreement: Free of charge

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2.2. Fees charged for cashier transactions

Description	Rates/charges
Purchase of FCY for cash in HUF ¹	Free of charge
Sale of FCY for cash in HUF	Free of charge
Fee for the exchange of FCY notes ⁴	1.03%, min. HUF 517
Fee charged for denomination exchange when notes are handed over ^{4,5}	3.0% of the nominal value of payable bank notes 10.0% of the nominal value of payable coins
Fee charged for denomination exchange/replacement of HUF coins (except coins withdrawn from circulation) when coins are handed over ^{4,5}	10.0% of the nominal value
Fee charged for replacement of HUF notes and coins withdrawn from circulation or damaged or difficult to recognize	Free of charge
Prompt cash out-payment at cash desk ²	1.30%, min. HUF 6,868
Failure to collect cash in HUF ordered in advance ⁹	0.11%, min. HUF 5,539
Failure to collect cash in FCY ordered in advance ⁹	0.54%, min. HUF 5,539
Discount ³	25.0%

2.3. Other fees and charges

Description	Rates/charges
Postage	In accordance with fees and charges quoted by the Hungarian Postal Service
- in Hungary	non-priority, standard letter up to 30g Campaign: free of charge until June 30, 2020.
- in Europe ⁶ - outside Europe ⁶	non-priority, standard letter up to 20g - in Europe - outside Europe Campaign: free of charge until June 30, 2020.
Photocopy	HUF 65/page
Sending facsimile	
- in Hungary	HUF 396/page
- in Europe	HUF 662/page
- outside Europe	HUF 1,322/page
Order issued on behalf of customer	HUF 1,989
Interbank correspondence due to inaccurate order	HUF 6,636
Administration fee ⁷	HUF 662/occasion
Settlement fee – in case customer breaks GTC	HUF 1,981 + postage

¹ The denomination exchange fee shall also be charged for cashing a partial amount.

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

³ Deducted when accepting foreign exchange coins, and banknotes withdrawn from circulation.

⁴ 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.

⁵ In addition to genuine HUF banknotes fit for circulation, the Bank will exchange - for HUF banknotes and HUF coins or legal tender of unfit HUF banknotes and coins - of any other denomination, 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.

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

⁷ Administration charges will be applied in the following cases: Unjustified complaint or request for investigation, request for specific procedure, Request for certificate that is available for clients free of charge via another channel, Specific correspondence with the Bank due to client error, If the Bank has to specifically call on Client to meet his obligations (for instance, repay outstanding debt).

⁹ Calculated on the basis of the notified amount for the amount of failed cash withdrawing by the Account Holder.

2.4. Responsible custody / Custody pursuant to the rules of negotiorum gestio

Description	Rates/charges
Fee of responsible custody / custody pursuant to the rules of negotiorum gestio	254 HUF / terminated account with a positive balance / month
Any fees – other than custody fees – incurred in respect of an amount held in responsible custody (including any fees payable for the transfer or withdrawal of the amount held in custody pursuant to the instructions of the authorized signatory) as well as the amounts and due dates of such fees will be identical with the fees and commissions charged in the case of a K&H Retail Bank Account and the conditions thereof.	

The custody fee will be charged on terminated accounts with a positive balance if the authorized signatory fails to give any instructions as to the account balance.

The custody fee will be payable for each calendar month, and will be determined and settled against the balance of the amount held in custody on the last banking day of the given month or the day of the last instruction given by the authorized signatory in respect of the amount held in custody (if several authorized signatories may give instructions in respect of the amount held in custody, the date of the last such instruction given), prior to the last instruction given by the authorized signatory.

If the amount held in custody is less than the amount of the custody fee determined on the basis of previous instructions, the Bank will only enforce its claim for a custody fee up to the amount held in custody. If the amount held in custody affected by the last instruction given by the authorized signatory is less than the custody fee determined on the basis of previous instructions, the Bank will not execute the last instruction given by the authorized signatory, but enforce its claim for a custody fee against the amount held in custody.

The Bank will always charge the custody fee on the positive balance of terminated accounts, separately on each positive balance.

If the positive balance of a terminated account is denominated in a foreign currency, the Bank will hold such amount in custody in the same foreign currency as that of the terminated account. In the case of amounts in any currency other than forint (HUF) that are taken into custody, the custody fee will be determined and settled against the balance of the amount held in custody at the due date in the currency of the amount held in custody, converted at the Bank's middle rate.

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3. Services

3.1. K&H TeleCenter

K&H TeleCenter's availability through telephone

K&H TeleCenter 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. Digital calls initiated from K&H's Mobilbank are also accepted.

Outside that period, the TeleCenter'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. Calls initiated from K&H's Mobilbank are also accepted.

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.

K&H TeleCenter's service

I. General information about the Bank's retail products, services, interest rates, fees, its ATM and branch network

II. Banking transactions for account holders of the Bank and for permanent signatories after identification through the secret code

K&H TeleCenter can be used with an 8-digit ID, the K&H énazonosító (eID)¹ and a 6-digit secret ePIN¹ code. If the type of an ePIN code is changed that affects all services used with that K&H énazonosító (eID) and ePIN.

ePIN code may be requested by:

- private individuals over the age of 14 with Statement of Consent and Joint and Several Liability
- private individuals over the age of 18 with any type of bank account, in any currency
- any private individual over the age of 18 who is a permanent authorised signatory on any type of bank account, in any currency
- private individuals over the age of 18 with credit card

Services available through the automated system:²

- Changing the ePIN code

K&H TeleCenter service requiring ePIN identification:

- Account-related services:
 - Modify customer data and account data³
 - Opening K&H retail bank account and modifying bank account packages, including setting up and cancellation of additional life insurance packages linked to K&H retail bank account.
 - Account balance inquiry
 - Account details inquiry
 - Placing one-off / forward date domestic HUF payment orders without conversion
 - Placing standing payment orders
 - Handling VIBER payment orders
 - Handling payment orders dependent on balance
 - Handling direct debits by service providers
 - Fixing and cancelling term deposits, modification of existing deposits in any currency
 - Internal transfer between own accounts (except FX transfer and HUF transfer with conversion)
 - Advance notification of cash withdrawal of large HUF, USD, EUR sums
 - Advance notification of cash withdrawal in currencies other than HUF, USD, EUR regardless of the amount
 - Handling Mobilinfo orders
 - Issuing monthly account statements retrospectively
 - Transaction certifications, copies of documents
 - Handling general complaints
 - Apply for, cancel or reduce current account overdraft
 - Apply for Personal loan, contracting
 - Apply for Credit Card, contracting
 - Handling orders related K&H e-bank service and technical help
 - Declaration / cancellation of the free of charge cash withdrawals (based on 2009th Act LXXXV. Law 36 / A § (4) c)
 - Reactivate suspended mobil-token authentication method
- Bankcard and credit card related services:
 - Stopping of bankcards, credit cards,
 - Bankcard/credit card activation
 - Bankcard and credit card information (available balance, spending, etc),
 - Information on credit card repayments
 - Handling ATM and POS terminal issues¹
 - Provide information on bankcard related questions
 - Handling complaints related to bankcards¹
 - Reorder PIN code

¹The 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.

² As from 29 October 2016 the account balance inquiry service through the automated system is not available.

³ Regarding to the data, amendable at the customer's disclosure only.

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- Order replacement card
- Modify bankcard limits
- Modify the branch code / bankcard handover method
- Handing not activated bankcards/credit cards
- Registration for the 3D Secure Code service
- Debit bankcards application

K&H TeleCenter service requiring video identification (real time identification)

- Contracting and Opening K&H retail bank account

K&H TeleCenter service requiring identification by control questions

- Stopping bankcards, credit cards
- Application for account packages to K&H retail bank accounts, application for and cancellation of supplementary life insurance packages linked to K&H retail bank accounts
- Reorder and delivering ePIN code for clients staying abroad
- Stopping ePIN code
- Apply for K&H travel insurance service
- General information about the Bank's retail products and services
- Blocking of identification devices
- Handling of 3D Secure Code service by account and bankcard (co-) holder
- Mobil-token blocking/deleting

K&H TeleCenter service requiring identification without control questions

- General information about the Bank's retail products and services

K&H TeleCenter user limits requiring identification by ePIN codes

Transfer orders: HUF 5,000,000/calendar day (regardless of the value date)

Transfer orders to debit securities account
- given in the course of using investment services: HUF 5,000,000/calendar day (regardless of the value date)

The fees and charges applicable to the above services are stipulated in the Announcement applicable to the product concerned.

¹ In the case of complaints related to bankcard transactions, the Bank also needs a written confirmation signed by the card holder. The confirmation may be sent to the Bank through fax or by post.

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3.2. K&H retail mobilinfo
The Mobilinfo service is available with:

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

The service extends to:

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

Basic service:

Banking information available to customers via SMS	Available	Customer's SMS	Bank's response sent
Requesting current balance	Round the clock	11xx (4 numeric characters where xx = account ID)	immediately on receipt of customer's SMS
Account IDs linked to mobile phone number sending the customer SMS	Round the clock	10 (2 characters)	immediately on receipt of customer's SMS
Banking information available through customer SMS	Round the clock	1M or 1m (5 min. 2 characters)	immediately on receipt of customer's SMS

Optional automatic messages available:

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

Clients can select the language of messages by choosing from the following options: Hungarian, English and German.

WARNING: The language which is last recorded applies to all mobile phone numbers previously assigned to the account, i.e. the language option can be set at account level.

A limit can be set for every automatic message type – except for the day's closing balance message -, below which no message is sent about the transaction.

The Bank sends no messages of the off-line acceptance of bankcard items, recalled items or the debiting of banking fees.

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

Automatic bank messaging not selectable by the client

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

Mobilinfo services are available through the following mobile telecom companies:

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

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

3.3. K&H retail e-bank service

This service is available with:

K&H e-bank – with SMS authentication

K&H retail HUF and FX bank accounts

The service extends to:

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

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

Internet address:

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

e-bank.khb.hu/lakossag

Parameters of the equipment required for using the service:

operating systems:	Windows OS - Windows 7, Windows 8, Windows 10
browsers:	Internet Explorer 9.0* more advanced versions Mozilla Firefox 47 more advanced versions Google Chrome 42 more advanced versions You can find the supported browsers list on the website https://ebank.khb.hu .

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

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

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 e.g.: personal authentication, electronic signature) the risk of phishing increases.

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

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Services¹:**1. transactions^{2, 3, 4}**

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

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
 - goal saving
- investments⁵
 - 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. loan

- loan

5. documents**6. insurance****7. settings**

- personal data
 - data, statements
 - set the default client
 - free cash withdraw
 - 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

8. messages**9. contracting by electronic way on the basis of a personal offer****10. credit application and electronic contracting based on personal offer, with access to related electronic documentation**

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

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

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

⁴ Types of transfer orders accepted by the Bank: book transfers from HUF or FCY accounts, instant HUF transfers, same-day / forward-dated intrabank or interbank HUF or FCY transfers, standing – fixed-amount HUF transfers (monthly, quarterly, semi-annual, annual). The Bank cannot accept FCY transfer orders in Romanian leu (RON), Turkish lira (TRY), Russian rouble (RUB) and Chinese yuan (CNY).

⁵ 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.

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3.4. K&H mobilbank service
The service extends to:
K&H mobilbank

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

Internet address:
K&H mobilbank

- The service is available with K&H e-bank access no further request is needed.
- Application download and install: App Store or Google Play
- Activation: once the mobilbank application is downloaded it can be activated using one of the following credentials: username and password, or K&H eID and ePIN, or can be activated via e-bank in the "settings/login/mobil-token management".
- 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.
- the service is available using the all-time latest application version published on AppStore or GooglePlay application stores

Parameters of the device required for using the service:

operating systems:	iPhone 5S and subsequent iPhone devices with iOS 11 or higher; Android smartphones with Android 5 version or higher
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Parameters of the device required for fingerprint authentication:

Fingerprint authentication method is available	iPhone 5S + Fingerprint authentication method is available for TouchID-enabled Android phones with 6.0 or higher operation system
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Device parameters required for the mobile wallet function in K&H mobilbank:

- operating system of the mobile phone: minimum Android 5.
- other functionalities required: support for NFC (Near Field Communication)

Available features with K&H multibank for a customer's account at Other Financial Institution:

- account information service:
 - adding external account
 - account history and account balance of external account
 - delete external account from K&H mobilbank
- payment initiation service:
 - domestic HUF payment orders without conversion
 - postal cheque payment and postal cash payment order (white/yellow postal payment order)
 - list of financial transactions: list of pending and closed transaction, which were launched as part of the K&H multibank service

Domestic HUF payment orders without conversation initiated with K&H multibank function cannot be recorded as a pre-value-based transfer.

Available features with K&H multibank for a customer's account at Other Financial Institute

	account information service	payment initiation service
ERSTE Bank Hungary Zrt.	yes	no

Services:

Public functions	Authenticated functions
<ul style="list-style-type: none"> • branch and ATM search • contact • settings • customer feedback 	account information <ul style="list-style-type: none"> • accounts • account history • account settings: account naming / account identifiers, reporting, cancellation and annual verification of a secondary account identifier for instant HUF transfers
	transactions <ul style="list-style-type: none"> • domestic HUF payment orders without conversion, instant HUF transfer orders¹ • postal cheque payment¹ and postal cash payment order (white/yellow postal payment order) • foreign currency transfer between own accounts • manage standing orders • mobile balance top-up • manage financial and administrative transactions • manage partners
	cards <ul style="list-style-type: none"> • bankcard and credit card information • card limit • credit card repayment • digitalisation of physical bank card 2 • security settings: authorise/ban fast payment, modify wallet PIN code²

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Public functions	Authenticated functions
	<ul style="list-style-type: none"> • payment with a digital bank card on physical POS terminals using a mobile phone³: Application version 2.8.0 is required for using this function. • transaction history: listing of the transactions initiated with the mobile phone • selection of the default bankcard (for fast payment) • cancellation of digital bankcard • topping up the payment function
	loans <ul style="list-style-type: none"> • cash loan request (only available in Hungarian language)
	insurance <ul style="list-style-type: none"> • K&H biztostárs travel insurance, K&H home insurance (only available in Hungarian language)
	contact K&H quickcall: you can contact us through an authenticated channel via quickcall. The use of this function generates data usages. Available from 2.8.0 version.
	messages with the mailbox function you can read or send messages directly from the mobilbank

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

² This function is only available when connected to the Internet.

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

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

I. Requirement for using the service

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

II. Service availability

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

- Mobile token
- SMS identification

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

III. Available services

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

- Information available using the account information service
 - account details (account number, currency, account description)
 - account balance (available balance, amount blocked, previous night's book balance, closing balance)
 - account history (for 90 days, with 01.01.2014 as the earliest starting date possible)
- Payment orders that may be placed using the payment initiation service, and data released to the third-party payment service provider:
 - funds transfers
 - forint transfer (instant, other ad hoc)
 - foreign currency transfer
 - periodic (regular) transfer
 - transaction status

Through the dedicated interface the Bank allows the simultaneous signing of several orders.

- confirmation on the availability of funds for card-based payments for the requests of payment service providers issuing card-based payment instruments (yes/no)

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

IV. Operating authority, limits

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

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

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4. Sequence of reception and execution customer orders

Submitting an order:

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

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

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

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

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

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

Providing sufficient funds:

- For **instant HUF payment orders**, sufficient funds must be provided at the time the order is submitted, otherwise the Bank will refuse the order immediately.

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

- After the deadline for submission, the Bank will only acknowledge receipt of HUF payment orders (specified under Other orders in Section 4.1.1 of this chapter); order processing and the verification of sufficient funds will only start when the next banking day begins (i.e., at 5.45 a.m.).

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

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

For a list of the collective titles used for the purposes of collective transfer orders and direct debit orders in HUF please go to Giro Zrt's website. (<https://www.giro.hu/dokumentumtar/elszamolasforgalmi-dokumentumok>).
4.1. Payments in Forint (only with regard to Forint accounts)
4.1.1. Amounts debited – intrabank book transfers and transfers, collection order

Type of orders and submission deadlines (hour, minute)	During the business hours of the bank branch	K&H e-bank and K&H mobilbank	K&H TeleCenter	Received / Debited to the Client's account	Credited to the Beneficiary's account
	hand over personally	24 hours every day			
HUF instant transfers (max. HUF 10 million)					
Intrabank book transfers and transfers	-	0-24 every day of the year	-	every day of the year (5 seconds upon receipt)	
one-off transfer via the GIRO Multiple Intraday Settlement Process	-	0-24 every day of the year	-	every day of the year (5 seconds upon receipt ³)	
Other orders					
Intrabank book transfers and transfers	16:00	18:00	17:00	T day ¹	
one-off transfers via the GIRO Multiple Intraday Settlement Process	13:00	16:30	16:00	T day ¹	
one-off interbank transfers					
standing orders (intrabank	On the due date as per the frequency specified in the standing order			É day	

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Type of orders and submission deadlines (hour, minute)	During the business hours of the bank branch	K&H e-bank and K&H mobilbank	K&H TeleCenter	Received / Debited to the Client's account	Credited to the Beneficiary's account
	hand over personally	24 hours every day			
and interbank)					
transfer via the VIBER system of domestic payments	hand over personally from Monday to Thursday: 15:30 on Friday: 14:30	-	from Monday to Thursday: 15:30 on Friday: 14:30	T day ¹ (within 2 hours of the received)	
Intrabank collection order, authority payment, warrant payment ²	-	-	-	T day ¹	
collection order, authority payment, warrant payment ²	-	-	-	T day ¹	T+1 day ¹

¹ Orders submitted after the deadline +1 day² Opening time if processing of the order: 8:00 o'clock at each business day. In case of partial repayments, the minimum instalment is HUF 1,000. In case of any FCY collection with conversion, the Bank will use the mid FX rate I. of T day for checking whether sufficient cover is available for the transaction and its fees. In case of authority payments and in other cases specified by laws, when a conversion between foreign currencies is required for orders to be effected in foreign currency, the conversion will be effected immediately by using the FX rate I. effective at the time of processing.³ The Bank provides the credit to the account of the payee's payment service provider.
4.1.2. Depositing cash, cash withdrawal

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

4.1.3. Amounts credited - transfers

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

4.2. Payments performed in foreign currency and international forint payments with conversion
4.2.1. Amounts debited – intrabank book transfers and transfers

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

¹ Orders submitted after the deadline +1 day
4.2.2. Amounts credited – transfer

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Amounts credited	performance	Credited to the Beneficiary's account (É Day = with nostro / vostro value date)	Exchange rate in case of conversion
Instant HUF transfers – intrabank (max. HUF 10 million)	0-24 every day of the year	immediately after the payer's account is debited	FX I rate in effect on the credit date
Instant HUF transfers – interbank (max. HUF 10 million)		immediately after the GIRO notification is processed – the value date is the date when the Bank's MNB account is credited	FX I rate in effect on the credit date
Any EEA / non-EEA currency (including non-instant HUF transfers)	T day ¹	É day	FX I rate in effect on the credit date

¹ Orders submitted after the deadline +1 day
4.2.3. Depositing cash, cash withdrawal

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

4.3. Order processed
4.3.1. Orders given in person at a branch-office

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

¹ Orders submitted after the deadline +1 day³ The earliest value date (first/next date of performance) of processed order based performance is the bank business day following the day when the order was submitted.
4.3.2. Orders given through K&H e-bank and K&H mobilbank (mobil-token or SMS authentication)

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

¹ Orders submitted after the deadline +1 day³ The earliest value date (first/next date of performance) of processed order based performance is the bank business day following the day when the order was submitted.
4.3.3. Orders given through K&H TeleCenter

Type of orders and submission deadlines	Order submitted	Received	Order processed
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Direct debit order submission, modification, termination	24 hours every day T-day until 2 p.m.	T day ¹	T+4 day ¹
Standing order submission	24 hours every day T-day until 5 p.m.	T day ^{1,3}	
Standing order modification, termination	24 hours every day Value date-1day until 5 p.m.	É-1 day ³	
Transaction order related to deposit accounts and deposit management	24 hours every day T-day until 6 p.m.	T day ¹	

¹ Orders submitted after the deadline +1 day³ The earliest value date (first/next date of performance) of processed order based performance is the bank business day following the day when the order was submitted.
4.4. Applied rates

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

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

General terms and conditions of account management and transaction management

1. a) Documents of personal identification

The Bank accepts the following types of personal identification documents for the verification of the customer's personal details:

For residents:

- Personal identification document (old format)
- Personal ID card + address card
- Temporary personal ID card + address card
- Passport + address card + or public document issued by authority of the place of residence for Hungarian citizens working abroad or residing permanently
- Driving license card (issued after 01.01.2001) + address card

For non-residents:

- Travel documents + additional address document or address document issued by the Hungarian authorities
- Travel documents + Residence card + Temporary residence card + Domiciliation or immigration permit + additional address document or documents issued by the Hungarian authorities such as "BÁH", registration office
- Personal ID card + address card (issued by Hungarian authorities)

During cash deposits, cash withdrawals and currency exchange for clients without customer identification number at K&H Bank, presenting „address card” or any other documentary evidence of their address is compulsory only if client due diligence is performed as stated in AML Announcement.

b) Special conditions for using certain account products

K&H Retail FX Bank Accounts, K&H Court of Guardians' FX Bank Accounts and K&H Private Banking FX Bank Accounts can be opened for Hungarian citizens and foreign citizens with a registered residential address or residence in Hungary, and the service is also available to foreign citizens who do not have a registered residential address or residence in Hungary if they use other financial services provided by the Bank (e.g. HUF account products opened, HUF savings made etc.).

2. Co-holder

The following accounts may have maximum two account-holders:

- | | |
|--|---|
| <ul style="list-style-type: none"> ▪ K&H Retail HUF Bank Account ▪ K&H Private Banking HUF Bank Account ▪ K&H Seasons Savings Accounts ▪ K&H planner savings account ▪ K&H youngster savings deposit account – above 18 years of age ▪ K&H FX Retail Account | <ul style="list-style-type: none"> ▪ K&H Private Banking FX Bank Account ▪ For account related Term Deposits see details in Announcement for HUF Term Deposits (Appendix 4.) and FX Term Deposits (Appendix 5.). ▪ K&H safe deposit box account (co-leaseholder) |
|--|---|

3. Authorization

The following accounts may have general or account-level authorization:

General or account-level authorization

- K&H Retail HUF Bank Account
- K&H Court of Guardians' Bank Account
- K&H Seasons Savings Accounts
- K&H planner savings account
- K&H youngster savings deposit account
- K&H FX Retail Account
- K&H Private Banking FX Bank Account

Account-level authorization

- K&H safe deposit box account
- K&H trambulin start account

4. Orders

4.1. Handling of orders

In accordance with international banking practice, the Bank reserves the right:

- * to only accept orders that are in compliance with its business policy, and
- * to apply special conditions in the case of certain customers.

The Bank executes foreign currency transfer orders via its foreign account manager banks except for transactions between accounts managed by the Bank. Foreign bank fees and charges for missing or incorrect IBAN or BIC (SWIFT) codes will be subsequently charged to the account of the account holder that places the order, even if transaction fees and charges shall be paid by the beneficiary based on the order. FX transfer orders can not be placed in Romanian leu (RON), Turkish lira (TRY), Russian rubel (RUB) and Chinese yuan (CNY).

4.2 Executing domestic GIRO payment orders

The Bank executes submitted domestic HUF transfer orders in accordance with the General Contractual Terms and Conditions of bank accounts, deposit accounts and fixed deposit products provided for resident and exchange foreigner natural persons, with special regard to chapters No 3.1. and 3.4.

The GIRO domestic payment settlement system allows the following settlement options:

- a) The Bank executes instant HUF transfers in GIRO instant settlement, and agrees that within 5, but not more than 20, seconds upon receipt the credit will reach the payment services provider of the beneficiary client. An instant HUF transfer order means any one-off HUF transfer initiated from a HUF payment account via e-bank or mobilbank with a same-day value date that does not exceed HUF 10 million.
- b) The Bank executes the following outgoing orders via GIRO intraday settlement (in 10 daily settlement cycles):
 - same-day, one-off HUF transfer orders in excess of HUF 10 million from HUF accounts placed via K&H e-bank and K&H mobilbank,
 - forward-dated HUF transfer orders from HUF accounts placed via K&H e-bank and K&H mobilbank
 - urgent or value-dated HUF transfer orders from FX accounts placed via K&H e-bank,
 - same-day or forward-dated HUF transfer orders from HUF accounts placed via K&H Telecenter,
 - same-day or forward-dated physical HUF transfer orders from HUF accounts placed at the bank branch,
 - urgent or value-dated physical HUF transfer orders from FX accounts placed at the bank branch,
 - standing orders.

Domestic HUF transfer orders not requiring conversion, placed electronically or by telephone by the final submission deadline will be executed by the Bank **via GIRO intraday settlement** and the Bank ensures that the beneficiary client's account with its payment service provider is credited **within 4 hours following the reception time**. Physical transfer orders submitted at bank branches and HUF transfer orders requiring conversion will not be executed within 4 hours.

- c) Our Bank executes the following outgoing orders via GIRO overnight settlement:
 - collection, transfer of funds by court order as well as order to transfer funds,
 - debited service charges (direct debit order).

In case of payment service providers that have only indirectly joined the GIRO system, the execution time of crediting payment orders is longer (by one day in case of GIRO overnight settlement and by two hours in case of GIRO intraday settlement).

4.3. Modification, and cancellation of orders

The client may modify or cancel payment orders linked to a debit date until the end of the banking day prior to the debit date. Instant HUF transfer orders cannot be modified or cancelled. 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 an ePIN-contract.

4.4 Revocation order

The Bank executes revocation orders in accordance with the General Contractual Terms and Conditions of bank accounts, deposit accounts and fixed deposit products provided for resident and exchange foreigner natural persons, with special regard to chapters No 3.1.5., 3.1.6. and 3.1.7., and standards of clearing published by the GIRO. Revocation orders can only be placed with regard to transfer orders executed via GIRO intraday settlement, regarding to deadlines which are defined in standards of clearing published by the GIRO maximum 45 days before. An unlimited number of revocation orders can be submitted for a given transfer order.

4.5. Customer identification in the event of large-scale orders

In the event advance notice is given to the Bank of a planned cash withdrawal over by the bank branches individually announced specific HUF amounts or the FCY equivalents and, similarly, in the case of large-scale cash deposits or transfers, the Bank may require the Customer to present additional identification documents and/or an account statement not older than 3 months or the original account management contract.

4.6. Exchange rates

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

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

Special exchange rate: In the event of conversions of min. EUR 50,000, the Bank may apply a special exchange rate.

4.7. Fees, commissions and charges

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

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

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

The Bank adjusts the EUR-denominated fees charged for EUR and SEPA cross-border payments in the EEA to the fee charged for domestic HUF payment transactions initiated from a domestic HUF account. When setting the fees announced in advance in the Announcement, the Bank applied the K&H FX I mid-rate as of 15 October 2019 as the reference rate. The Bank shall recalculate the fees charged for EUR and SEPA payments within the EEA, taking into account the fees of domestic HUF payment transactions on the date when the Announcement takes effect, using the reference rate applicable on the same day.

4.8. Interest on the overdrawing

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.

4.9 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, public premises, 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, as well as all transfers to the United States, regardless of their currency, transfer orders may request the ordering person to provide additional details or documents with respect to the beneficiary of the transfer order. The Bank will communicate in all cases 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, as well as all transfers to the United States, regardless of their currency, transfer order 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 therefore.

4.10 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
EEA state		
Austria	AT	EUR
Belgium	BE	EUR
Bulgaria	BG	BGN
Cyprus	CY	EUR
Czech-Republic	CZ	CZK
Croatia	HR	HRK
Denmark	DK	DKK
United Kingdom	GB	GBP
Estonia	EE	EUR
Finland	FI	EUR
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	EUR
Sweden	SE	SEK
Slovakia	SK	EUR
Slovenia	SI	EUR
non-EEA-state		
Iceland	IS	ISK
Liechtenstein	LI	CHF
Norway	NO	NOK

4.11 SEPA payment

The Bank performs the transfers initiated via the SEPA clearing system provided if 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 is provided;
- 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, the type of the orders urgent transfer).

5. Cash management

The 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. 19/2019 (05.13.) MNB decree on technical tasks related to banknotes processing, distributing and protect against counterfeiting; and 20/2019 (05.13.) MNB decree on technical tasks related to bankcoins processing, distributing and protect against counterfeiting, and the Act CXXXIX of 2013 on the activities of NBH). **In regard with cash transactions there are further provisions of executing transactions in the Announcement on Anti-money laundering regardless of amount limit.**

5.1 General management of cash turnover

- 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 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 depositing FCY coins, and under withdrawal from circulation FCY bank notes. The Bank only accepts FX coins of EUR 1 and 2 denominations and disburse cash only in FX coins of these denominations. Bank does only accept English Pound (GBP) bank notes issued in England, Northern Ireland, 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. As the risk related to the service in currency change of FX deposit has been changed recently, KH does not accept any dirty, damaged, defective FCY bank notes or under withdrawal from circulation English Pound (GBP) and Swedish Krona (SEK) denomination FCY banknotes neither case of FCY change, nor FCY deposit.
- 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.

5.2 Rules of denomination exchange

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. The denomination exchange is exclusively provided to Customers keeping a bank account or having any other banking product or service at the Bank in branches with teller during cash desk opening hours.

5.3 Denomination exchange and replacement of damaged and difficult to recognise HUF banknotes, or HUF coins damaged or intentionally mutilated (perforated, cut in half or machined)

Another precondition for exchanging a deficient Forint banknote to fit Forint banknote of the same or incomplete 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 not be taken over by the Bank for subsequent settlement.

The Bank executes free of charge the replacement transactions of difficult to recognise or damaged HUF coins and banknotes in branches with teller, during cash desk opening hours. The Bank will charge the fee specified in the Announcement for the denomination exchange.

The Bank will take over from clients any deficient 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

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destruction. The performance of the above activities by the Bank is not subject to the utilisation of other banking products.

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5.4 Replacement of banknotes and coins withdrawn from circulation

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 executes the replacement of HUF banknotes and coins withdrawn from circulation within the above-defined deadlines in branches with teller during cash desk opening hours. The Bank provides the replacement service of HUF banknotes withdrawn from circulation in cash-in ATMs as a cash deposit transaction, in the branches.

5.5 Withdrawal of suspected counterfeit banknotes from circulation

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.

6. Direct debiting by service providers

Holders of the following account types may request a direct debiting by service providers:

- * K&H Retail HUF Bank Account
- * K&H Private Banking HUF Bank Account
- * K&H Court of Guardians' Bank Account

7. Secondary account identifier

A secondary account identifier may be assigned to the following payment accounts:

- K&H Retail Bank Account
- K&H Private Banking HUF account
- K&H Private Banking FCY account
- K&H planner savings account
- K&H seasons savings account June, December
- K&H seasons savings account March, September
- K&H Youngster Savings Deposit Account

8. VIBER transfers

VIBER transfers can be received by the following HUF accounts:

- K&H Retail HUF Bank Account
- K&H Private Banking HUF Bank Account
- K&H Court of Guardians' Bank Account

VIBER transfers can be initiated from the following HUF and FX accounts:

- K&H Retail HUF Bank Account
- K&H Private Banking HUF Bank Account
- K&H Court of Guardians' Bank Account
- K&H FX Retail Account
- K&H Private Banking FX Bank Account
- K&H Seasons Savings Accounts
- K&H planner savings account

9. Overdraft credit facility

Holders of the following account types may request an overdraft:

- * K&H Retail HUF Bank Account
- * K&H Private Banking HUF Bank Account

10. Life insurance part of bank account contract

K&H Biztosító Zrt. (K&H Insurance Close Company Limited by Shares; 1095 Budapest, Lechner Ödön fasor 9., Tel.: 36 1/20/30/70 335) – in accordance with the insurance agreement entered into with K&H Bank Zrt. – offers life, accident insurance cover to retail customers as part of their bank account contract, including coverage for Collective Risk Death, Accidental Death and Supplementary Coverage for Permanent and Total Accident-Related Disability, as follows.

10.1. To holders of the following bank accounts and/or account packages opened/applied for prior to April 1, 2011, the Bank provides a basic-cover life, accident insurance free of charge:

- * K&H Retail HUF Bank Account

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Coverage for the event of accidental death and complete and total disability	Coverage for the event of natural death*
HUF 400,000	age of the insured: _____ amount
	18 - 30 HUF 25,000
	31 - 40 HUF 20,000
	41 - 50 HUF 15,000
	51- 60 HUF 10,000
	61 - HUF 0

***Above the age of 61, 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).

The insurance coverage **does not extend to the co-account holder**. Coverage of the insured party starts at the time the retail bank account is opened and ceases upon the termination of the same (upon the final settlement).

10.2. The Bank shall provide account and/or account package holders – upon separate request – with supplementary life insurance cover in addition to the basic free Life Insurance Package if such request is received prior to **April 1, 2011**. Supplementary life insurance fees and services linked to different account packages of K&H Retail HUF Bank Account, K&H interest plus bank account can be found at the package description.

		Service fee-table for optional preferential packages containing the basic service as well		
		„Normal” (Normál)	„Enhanced” (Bővített)	„Top” (Csúcs)
Natural death	Till age 30	HUF 115 000	HUF 215 000	HUF 315 000
	Age 31-40	HUF 110 000	HUF 210 000	HUF 310 000
	Age 41-50	HUF 105 000	HUF 205 000	HUF 305 000
	Age 51-60	HUF 100 000	HUF 200 000	HUF 300 000
	Age 61-69	HUF 90 000	HUF 190 000	HUF 290 000
	After age 70*	HUF 0	HUF 0	HUF 0
Accidental death		HUF 1 000 000	HUF 1 600 000	HUF 1 600 000
Accidental Permanent and Total Disability		HUF 1 000 000	HUF 1 600 000	HUF 1 600 000

***Above the age of 70, no natural death services shall be provided;** services are only available in the case of an accident (accidental death, accidental permanent and total disability).

The insurance coverage does not extend to the co-account holder. The assumption of risk with respect to the insured party in question shall commence with the application for supplementary life insurance cover in addition to the basic free Life Insurance Package. Risk shall be assumed with respect to the insured party in question as long as the linked retail bank account is not closed (terminated) or the supplementary life insurance cover in addition to the basic free Life Insurance Package is not terminated/cancelled.

With respect to the life insurance cover described under Sections 10.1 and 10.2, the „services provided by the insurance company shall become due upon the occurrence of the following events:

- the death of the insured party during the risk period as a result of non-accidental causes (natural death) – in such instances a 2-month waiting period shall be applied from the time of opening the account or the application of the preferential packages; In case of Supplementary life insurance the waiting period is 6 months.
- if the insured party is involved in an accident during the coverage period; if the insured party becomes fully and permanently disabled or he/she dies within one year of the accident.

An itemized list detailing the cases of permanent and total disability is contained in the regulations concerning the insurance agreement. **The degree of the disability will be determined by the doctor contracted by the Insurer. The full service amount can not be higher than defined in the Announcement.**

Enhanced and supplementary life insurance covers already include the amounts of the basic cover; furthermore in the case of accidental death, only the service specified for accidental death will be paid out, i.e. the natural death insurance sum does not top this.

10.3. Upon separate request, the Bank provides holders of the following bank accounts and/or account packages with normal or enhanced life insurance cover from **April 1, 2011**:

- K&H Retail bank account
- K&H minimum plus account package
- K&H extended plus account package
- K&H comfort plus account package
- K&H premium account package**

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Type of insurance	Normal	Enhanced
Risk life insurance *	HUF 200 000	HUF 1 000 000
Accidental death	HUF 1 800 000	HUF 2 500 000
Accidental permanent and total disability	HUF 1 500 000	HUF 3 000 000

*Above the age of 70, no natural death services shall be provided; services are only available in the case of an accident (accidental death, accidental permanent and total disability).

** Extended life insurance shall be available only with K&H premium account package contracts signed on or before January 1, 2019. With K&H premium account package contracts signed on or after January 2, 2019, only standard or premium life insurance shall be available. The specific features of premium life insurance additional to those set out below are defined in the Announcement on the bank accounts, deposits, cash transactions, bankcards and investments of Premium Banking Clients.

If the bank account holder has any of the insurance contracts referred to in article 10.1 or 10.2 at the time of the application, then these previous contracts shall terminate when the insurance referred to in this article 10.3 takes effect.

Insured person: The entry age limit is from 18. Above the age of 70, no natural death services shall be provided; services are only available in the case of an accident.

The insurance coverage does not extend to the co-account holder. The risk cover starts with respect to the insured party in question shall commence with the application for supplementary life insurance cover. Risk cover lasts with respect to the insured party in question as long as the retail bank account linked to the above-listed products is not closed (final settlement) or the supplementary life insurance cover is not terminated/cancelled.

The services provided by the insurance company shall become due upon the occurrence of the following events:

- * the **death** of the insured party during the risk period – in such instances a **6-month waiting period** shall be applied **from the time of the application of the optional packages**;
- * the insured party is involved in an accident during the coverage period and becomes fully and permanently disabled or he/she dies within one year of the accident.

An itemized list detailing the cases of permanent and total disability is contained in the regulations concerning the insurance agreement. **The degree of the disability will be determined by the doctor contracted by the Insurer. The full service amount can not be higher than defined in the Announcement. In case of accidental death the Insurer pays both the accidental death sum assured and the risk life sum assured.**

10.4. In the case of the death of the insured party the title to the insurance policy shall be held by the Bank, acting as the beneficiary of the policy up to the amount of any outstanding debt on the bank account concerned; for any amounts beyond that, or if there is no outstanding bank account debt involved, the beneficiary of the insurance policy shall be the co-account holder. If there is no co-account holder the beneficiary (beneficiaries) specified in the causa mortis instructions provided by the account holder with respect to his bank account may claim the title to receiving the service. If there is no such person specified, the beneficiary of the insurance policy shall be the heir of the insured party. In the case of accidental permanent and total disability, the beneficiary is the insured party himself.

10.5. The occurrence of insurance events is to be reported to K&H Life Insurance through the Bank, with all documents necessary for the evaluation of the claim for damages duly provided. The list of documents needed for the claim process is to be found in Appendix 1. of the terms and conditions of the insurance contract.

Any data provided to the insurance company is to be treated as insurance secret; data may be disclosed to any third party based on the written authorisation of the insured party or his/her lawful representative only, after determining the exact scope of the data that may be disclosed. The confidentiality obligation does not apply (subject to the conditions stipulated under the insurance law) to the following authorities: the Hungarian Financial Supervisory Authority (PSZÁF); investigation authorities; the public prosecutor; the courts of law, independent court bailiffs; public notaries, the tax authority; the national security services; the Business Competition Office (GVH), the court of guardians, the health-care authorities; any body authorised to use secret-service tools; as well as the office in charge of bond registration.

The obligation to keep insurance secrets does not apply to the re-insurer; or in case of assignment of the insurance portfolio, to the insurance company taking over the portfolio; and in terms of the data required for an outsourced activity, to the outsourcing partner (service-provider). The provision of aggregated data and the transfer of non-personal data to the Ministry of Finance for purposes related to jurisdiction and to the preparation of impact analyses shall not constitute any prejudice to insurance secrets. Information shall not be withheld on the grounds of

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having to keep an insurance secret in case disclosure of the data is provided for in the relevant legislation: i.e. Paragraphs 153-161 and 165 of Act LX of 2003 on the disclosure of data of public interest and public data serving a general interest.

10.6. This is not fully detailed information, the detailed terms and conditions of insurance are specified in the relevant regulations, available at all Bank branches or is available on the www.kh.hu website. We would like to draw your attention to the fact that in accordance with the terms

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and conditions mentioned below, in certain instances the Bank does not bear any risk.

10.7. K&H Insurance was established in 1992; its registered offices are located at 1095 Budapest, Lechner Ödön fasor 9.

The Company's equity capital: HUF 4,780,000,000

The Company's owners:

KBC Insurance NV. 100%

Supervisory authority of the Insurance Company:

Magyar Nemzeti Bank

1013 Budapest, Krisztina krt. 39. , Tel: (36-1) 489-9102

Mailing address: 1535 Budapest BKKP, PO Box 777

11. Blocked bank accounts

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

12. Information from 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".

13. Information about SWIFT's data handling practices

Pursuant to Article 6(2) of Act LXIII of 1992 on the Protection of Personal Data and the Disclosure of Data of Public Interest, we would like to inform our clients that our Bank, similarly to all other European banks, performs all international financial transactions via the SWIFTNet FIN facility of SWIFT, headquartered in Belgium. The operating centre of SWIFT also stores details of European financial transactions in a databank based in the United States, duplicated for security reasons. This means that the details of European international financial transactions stored in the operating centre have to comply with the laws of the United States, i.e. US authorities could gain access to personal details stored in the operating centre for the purposes of fighting terrorism. This is also true for the international financial transactions of their banks' European clients. This right of the United States of America provides a different protection for personal data from the protection offered by the European Union. Our clients will nevertheless retain their rights under EU data protection legislation, and can exercise all rights in relation to such legislation. SWIFT also does everything in its powers to ensure that their services increasingly comply with the EU's data protection criteria. For further information, please visit www.bankszovetseg.hu.

14. The range of Accounts available under the Framework Agreement:

- K&H Retail HUF Bank Account
- K&H Retail FX Bank Account
- K&H youngster savings deposit account
- K&H 4000+ account package
- K&H Seasons Savings Account June, December
- K&H Seasons Savings Account March, September
- K&H planner savings account
- K&H debit bankcards
- K&H retail e-bank service
- K&H mobilbank service
- K&H retail mobilinfo

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

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

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

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

16. Statements of the bank made electronically

In the case of electronic documents covered by this Announcement and signed by the Bank using a qualified electronic seal, the persons acting on behalf of the Bank in connection with the signing of the declaration are:

Tamás Kovalovszki, Head of Daily Banking, Savings and Investments Directorate
László Németh, Head of Markets Accounts and Bankcard Product Management

Account products offered to different age groups

Resident and non-resident, under 14 years

- * K&H trambulin start account
- * K&H Retail HUF Bank Account - K&H youngster account package (for the 6-14 age group)
- * K&H youngster savings account - for all age groups
- * K&H Court of Guardians' Bank Account
- * For Term Deposits see details in Announcement for HUF Term Deposits (Appendix 4.) and FX Term Deposits (Appendix 5.)

Residents and non-residents, 14 – 18 years

- * K&H trambulin start account
- * K&H Retail HUF Bank Account - K&H youngster account package (for the 14-18 age group)
- * K&H youngster savings account - for all age groups
- * K&H Retail HUF Bank Account
- * K&H Court of Guardians' Bank Account
- * K&H Seasons Savings Accounts
- * K&H planner savings account
- * For Term Deposits see details in Announcement for HUF Term Deposits (Appendix 4.) and FX Term Deposits (Appendix 5.)

Residents and non-residents, over 18 years

- * K&H Retail HUF Bank Account
- * K&H Retail HUF Bank Account - K&H youngster account package (for the 18-26 age group)
- * K&H Private Banking HUF Bank Account
- * K&H Court of Guardians' Bank Account
- * K&H Seasons Savings Accounts
- * K&H planner savings account
- * K&H youngster savings account - for all age groups
- * K&H Retail FX Account
- * K&H Private Banking FX Bank Account
- * K&H safe deposit box account
- * For Term Deposits see details in Announcement for HUF Term Deposits (Appendix 4.) and FX Term Deposits (Appendix 5.)
- * K&H security deposit HUF account
- * K&H security deposit FX account

Information on the free cash withdrawal

Pursuant to Article 36/A of Act LXXXV of 2009 on Payment services (hereinafter: 'Pft.') and Decree No. 53/2013. (XI.29.) of the Minister for National Economy on the detailed rules of free cash withdrawals and the statement identifying the payment account to be used for the purposes of such cash withdrawals, the Bank provides the first two cash withdrawal transactions every month free of charge up to a combined limit of HUF 150,000, as follows:

1. Statutory discount

Related to the payment account identified in the relevant statement as the beneficiary account (hereinafter referred to as 'the Account'), the Bank will provide the first two HUF cash withdrawal transactions free of charge up to a combined amount of HUF 150,000 in any calendar month for

- HUF cash withdrawals made with a cashless payment instrument using an automated teller machine (ATM) located in Hungary, or
- HUF cash withdrawal transactions made at K&H Bank's any cash desk until **31 December, 2014** related to an Account that K&H Bank already managed on 21 November 2013 based on a valid and effective contract and was not associated with a bankcard on that day, provided that the consumer (private individual) making a declaration on the Account
- makes a statement, which our Bank accepts by the 20th day of the month preceding the month when the discount is to be used, declaring that he intends to use this discount, and
- is the holder of the Account, and
- has an address or place of stay in Hungary registered with our Bank, and
- is older than 16 years of age or will become 16 in the month when the discount is to be used.

The sequence of the preferential transactions executed on the Account is defined by the cash withdrawal dates and times.

In the case of cash withdrawal transactions charged to overdraft facilities, interest is payable on the utilised part and a commitment fee is payable for the unused amount of the facility, as set out in the Announcement on the terms and conditions applicable to K&H's HUF overdraft facilities.

2. Making the statement

Only one statement can be made for any single Account. One consumer (private individual) may make a statement to only one financial service provider – selected at his discretion – at any given time. Only the account holder may make the statement identifying the beneficiary account to be used for free cash withdrawal, or the statement cancelling that account status. In the case of accounts with multiple holders, any single account holder (but only one of them) may make the statement identifying the beneficiary account. Only the account holder who made the initial statement identifying the beneficiary account may cancel the beneficiary account status.

A new statement may only be if the previous statement is withdrawn by 30 November 2014. A new statement given by 1 December 2014 will automatically repeal the previous one, regardless of which financial institution it was given to.

Account holders may make their statements

- in writing, using K&H's form introduced for this purpose, on the Bank's premises used for the provision of payment services, or
- via the dedicated K&H e-banking interface, or
- using K&H's TeleCenter, following ePIN identification.

A person acting on behalf of an Account holder (i.e. a legal representative, or a Mandate Holder based on one-time authorisation) may make this statement only on the Bank's premises used for the provision of payment services in writing, by completing K&H's form.

Based on their statement made by the 20th day of the current month, clients will be eligible for the statutory free cash withdrawal transactions as of the 1st day of the following month. If the statement is withdrawn by the 20th day of the current month, the discount will not be available in the following month. If the statement is withdrawn after the 20th day of the current month, the discount will remain available in the following month and will be terminated as of the first day of the second month following the current month.

A national central registration system will be deployed by 31 December, 2014 to keep record on the statements. Pursuant to Article 62/B of the Pft., the Central Register will receive the personal identification data of the declarant, and the fact and date of making the statement, as indicated by the clients on the statement, and keep them in a retrievable form. For details regarding the purpose of the Central Register, the data processed thereby, the rules pertaining to the operation of the Central Register and the rights of the declarants please refer to the last section herein.

The Bank is entitled to retroactively charge, in a single amount, all fees and costs waived based on the relevant legal regulations if the Account Holder / Co-holder should provide false information in his statement.

3. Calculating the fee for withdrawn amounts exceeding HUF 150,000

If the cash withdrawn in the first or second transaction made in the current month exceeds the HUF 150,000 statutory limit, the cash withdrawal fee charged for the transaction shall be divided based on the amount withdrawn free of charge and the amount withdrawn for a fee, and the amount payable for the latter shall be charged.

Example:

<i>cash withdrawal transaction</i>	<i>amount withdrawn</i>	<i>amount exceeding HUF 150,000</i>	<i>transaction fee</i>	<i>fee charged</i>	<i>saving</i>
1.	HUF 90 000	-	HUF 1 098	0 Ft	HUF 1 098
2.	HUF 70 000	HUF 10 000	HUF 1 012	HUF 145 = HUF 1 012 x (HUF 10 000 / HUF 70 000)	HUF 867

(the charge used in the example is the fee payable for withdrawing cash using a third-party ATM and is specified as 0.43% + HUF 711 in the announcement titled 'Debit bankcard announcement for private individual customers' effective as of 6 January, 2014.)

4. Account/account package discounts

If the beneficiary Account of the Client eligible for free cash withdrawal is an account/account package for which the Bank provides preferential/free cash withdrawal transactions, the Bank will provide free cash withdrawal for the time such eligibility exists by

- extending the preferential/free cash withdrawal option available for the client's Account up to the statutory discount level, and
- extending the cash withdrawal option limited to K&H ATMs to cash withdrawals from any ATMs located in Hungary, but limiting the number of free ATM cash withdrawals to two as set forth in the relevant legal regulation.

If the first cash withdrawal transaction – with the discount modified as described above – on the Account reaches or exceeds the HUF 150,000 statutory limit, any subsequent cash withdrawal transactions will be subject to the original discounts applicable to the Account.

Concerning ATM cash withdrawal discounts, the above rules are illustrated with the following examples:

- If **no ATM cash withdrawal discount is associated with the Account**, discounts are granted for the statutory 2 ATM cash withdrawal transactions made in Hungary up to a combined amount of HUF 150,000.
- If a **discount for 1 K&H ATM cash withdrawal is associated with the Account**, the discount will be extended to include cash withdrawal from any domestic ATMs*. The second transaction – under the legal regulation – will be free of charge up to the HUF 150,000 limit also including the amount withdrawn in the first transaction.
- If the **Account is associated with a discount for 1 domestic ATM cash withdrawal**, the second transaction will be free of charge up to the HUF 150,000 limit including the amount withdrawn in the first transaction.
- If the **Account is associated with a discount for 2 or more domestic ATM cash withdrawals**, the discounts for the first 2 ATM cash withdrawals from the Account will be extended to include domestic ATM cash withdrawals*, provided that the amount of the first transaction does not exceed the HUF 150,000 limit. If the first transaction reaches the HUF 150,000 limit, the discount for the second and any additional ATM cash withdrawals will only apply – according to the original discount associated with the Account – to cash withdrawals from K&H ATMs.
- **The discount for 2 or more domestic ATM cash withdrawal transactions associated with the Account** will already meet the statutory requirement, so the cash withdrawal transactions will be free of charge according to the package discounts*.

* Taking into account the cash withdrawal limits specified in the 'Debit bankcard announcement for private individual customers'.

5. Handling of K&H Court of Guardians' Bank Account

The first two cash withdrawal at cash desk transactions on K&H Court of Guardians' Bank Account every month are free of charge up to a combined limit of HUF 150,000. The fee for withdrawn amounts exceeding HUF 150,000 / month is charged on the Account Holder's account on the second banking day of the month following the current month. The fee of the cash withdrawal at cash desk is equivalent to those given for K&H Retail HUF Bank Account.

The Bank provides the free cash withdrawal on K&H Court of Guardians' Bank Account without making the statement according to point c) of Article 36/A § (4) of Act LXXXV of 2009 on Payment services.

6. Central Register

For the purposes of this section the following terms have the following meaning:

statement: the statement – as defined in Articles 36/A (4) c) and 36/A (5) of the Pft. – made by the declarant

declarant: the consumer who made or withdrawn the statement, regardless of whether he acted through a mandate holder

statement data provider: the financial service provider keeping the payment account of the declarant pertaining to which the statement was made or withdrawn

The fact of making the statement and the data indicated in the statements are recorded in the central register of statements made in respect of payment accounts (hereinafter referred to as the 'Central Register').

The purpose of the Central Register guarantee the legitimate exercise of their right to free cash withdrawal by ensuring that it is possible to verify and establish that the declarant has made or withdrawn a statement, and, in the case of statements made out to various statement data providers at various times, which statement entitles him to use the free service under Article 36/A (1) of the Pft.

The Central Register is a restricted access database to be used solely for the reporting and managing data pertaining to the free service provided under Article 36/A (1) of the Pft., as listed below:

- personal identification data of the declarant: name, surname and last name at birth, mother's maiden name (surname and last name), place of birth, date of birth
- the calendar day on which the declarant made or withdrawn the statement
- the fact that the declarant made or withdrawn a statement
- details of the statement data provider: name, short name, number of operating licence issued by the Supervisory Authority, registered seat, and the name, position, workplace address, phone number and e-mail address of the contact person

The statement data provider shall notify the Central Register of

- any new statement or withdrawal received
- any change in the personal identification data of the declarant
- the termination of the payment account which the statement is related to,
- the death of the declarant

without delay after gaining cognisance thereof, but within five working days at the latest. The statement data provider will not transfer data to the Central Register regarding a new statement if the consumer made both the new and the formerly valid statements at the same statement data provider. When the statement is made or withdrawn, the statement data provider notifies the consumer of transferring the data on his statement to the Central Register in writing, or through the password-secured internet bank.

The Central Register processes the data automatically. The data transferred by the statement data providers regarding the same declarant are linked in the Central Register. If the declarant has not been entered in the Central Register yet, or only has a withdrawn statement in the Central Register, the financial undertaking managing the Central Register will send a confirmation to the statement data provider regarding the

**Announcement on the bank accounts, deposit accounts, term deposits
and cash transactions for private individual customers**

Effective as of 01.04.2020

Appendix 3

registration. If the Central Register contains a previously made and still valid statement of the declarant, the financial undertaking managing the Central Register will notify the data provider of the previously made statement of the withdrawal thereof, and the data provider having transferred the new statement of the registration thereof. The financial undertaking managing the Central Register shall discharge its duties without delay after receiving the data, but within two working days at the latest.

After receiving the notification from the Central Register regarding the expiry of the effect of the statement, the statement data provider shall – a without delay, but within five working days at the latest – inform the declarant in writing (or through its password-secured internet bank or using another durable medium, as agreed by the parties) as to when the eligibility of the declarant to the free service ceases to apply.

The Central Register manages the statement data until they are deleted. The Central Register will delete the statement data in the following cases:

- a) after gaining cognisance of the cessation of the payment account,
- b) at the request of the declarant after a withdrawal, if no new statement is made by the declarant,
- c) if the declarant dies,
- d) if the statement data provider cannot be identified

immediately, but within two working days at the latest, after taking note of the above. Statement data withdrawn without the request of the declarant to this effect will be automatically deleted by the Central Register after five years of the data of withdrawal, unless the declarant makes a new statement in the meantime.

The declarant has the right to request information of his statements entered into the Central Register. The declarant is entitled to obtain information of his own data without restriction and free of any charge. The declarant may request information of his data managed, may request the correction of the statement data, or the deletion thereof, if there are no legal grounds for processing such data in writing (by mail, fax or e-mail) from the following:

- from the financial undertaking managing the Central Register:

BISZ Központi Hitelinformációs Zártkörűen Működő Részvénytársaság

Mailing address: 1205 Budapest, Mártonffy utca 25-27.

Phone: (1) 421-2505

Fax: (1) 421-2525

Website: www.bisz.hu

The request shall contain the following:

- a) brief description of the subject of the request;
- b) surname and last name at birth of the declarant;
- c) place of birth, date of birth of the declarant;
- d) mother's maiden name (surname and last name) of the declarant's mother;
- e) permanent address of the declarant;
- f) phone number of the declarant;
- g) mailing address, fax number or e-mail address of the declarant;
- h) date and place of signing the statement;
- i) handwritten signature of the declarant.

The request shall be made in an authentic act having full probative value and signed before two witnesses. The following data are required for the identification of the witnesses:

- a) name of the witness;
- b) address of the permanent residence of the witness;
- c) number of the personal identification document of the witness;
- d) handwritten signature of the witness;

If the request for a report on the registered statements submitted by the declarant fulfils the above requirements, the Information Office of the Central Register shall process the request within 3 days of receipt and sends the report, using the method of service requested by the declarant, within 2 working days

- the statement data provider, personally or in writing (personally, or by way of a document delivered by a third party, by mail, fax or e-mail). The statement data provider shall forward the request for information to the financial undertaking managing the Central Register without delay, but maximum within five working days of receipt; the Central Register will send the requested data to the statement data provider in writing, in a format ensuring restricted access. After receipt, the statement data provider shall also forward the data to the applicant in writing, in a format ensuring restricted access without delay, but maximum within five working days.

The data processed by the Central Register may only be used for the purposes specified in Article 62/B§ (2) of the Pft. The financial undertaking keeping the Central Register

- may only transfer the statement data to the statement data provider which originally transmitted the requested statement data,
- may provide data for the Supervisory Authority for statistics in a manner definitively precluding the possibility of establishing a connection between the data and the data subject.

Fees and charges applicable to discontinued products still outstanding

Rubin sight CD, Smaragd sight CD, Zafir sight CD, Alabástrom registered CD and Márvány registered CD

Description	Rate	
Any transaction	Free of charge	
Orders linked to the account on request	Free of charge	
Deposit charge	0.4% min. HUF 200 p.a.	
Stoppage charge		
Par value of certificate of deposit (HUF)	Fee for stoppage request per CD (HUF)	Fee for unrealisable request per CD (HUF)
5,000	200	100
10,000	300	150
50,000	500	250
100,000	1,000	500
500,000	5,000	2,500
1,000,000	10,000	5,000

"Páratlan" deposit account

Description	Rate
Any transaction	Free of charge
Orders linked to the account on request	Free of charge

"Trezor" sight CD

Description	Rate
Any transaction	Free of charge
Orders linked to the account on request	Free of charge
Disclosing data of lost/destroyed Trezor sight CD	HUF 500 /CD

Discontinued products still outstanding:

Description	Sale discontinued as of
'Zafir' sight CD	12/19/2001
'Trezor' sight CD	12/19/2001
'Alabástrom' registered CD	04/02/2001
'Márvány' registered CD	04/02/2001
'Rubin' sight CD	04/02/2001
'Smaragd' sight CD	04/02/2001
'Aranyeső' deposits	12/02/2000
'Páratlan' deposit account	01/26/2000

Uniform Deposit Rate Index (EBKM)

Pursuant to Government Decree 82/2010. (III.25.), deposit products must be supplied with a "Uniform Deposit Rate Index", referred to with its Hungarian abbreviation as EBKM. The Bank calculates the EBKM index using the following formulas stipulated in the Decree:

If the term remaining until maturity is less than 365 days:

$$Deposit = \sum_{i=1}^n \frac{(k + bv)_i}{1 + r \times (t_i / 365)}$$

If the term remaining until maturity is at least 365 days:

$$Deposit = \sum_{i=1}^n \frac{(k + bv)_i}{(1 + r)^{(t_i / 365)}}$$

where

n: number of interest payments,

r: one hundredth of the EBKM index,

t_i: number of days outstanding as calculated from the date of placing the deposit to the ith payment,

(k+bv)_i: the sum of the interest paid at the ith payment plus the deposit amount.

Products insured by the National Deposit Insurance Fund (OBA)

1. 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 products registered at a given bank under the name of its clients and insured by OBA. 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 registered under their names and insured by OBA, current accounts and savings accounts and – of financial instruments – the bonds issued and managed by K&H Bank before 2 July 2015.

Currency of reimbursement: forint.

2. Products insured by the National Deposit Insurance Fund (OBA)

2.1 Account products

- * K&H term deposit and maturity account
- * K&H planner savings account
- * K&H court of guardians' FX bank account
- * K&H court of guardians' bank account
- * K&H interest plus bank account
- * K&H retail VIP Bank HUF bank account
- * K&H retail VIP Bank FX bank account
- * K&H minors' FX bank account
- * K&H retail HUF bank account
- * K&H retail FX bank account
- * K&H security deposit FX account
- * K&H security deposit HUF account
- * K&H Seasons Savings Accounts
- * K&H private banking FX accounts
- * K&H private banking HUF account
- * K&H long-term deposit accounts
- * K&H trambulin bank accounts
- * K&H Retail HUF Bank Account - K&H youngster account package
- * K&H youngster savings deposit account
- * K&H trambulin class account
- * K&H trambulin start account
- * K&H zero bank account
- * K&H 4000 + account package

2.2 Term deposits

- * K&H exchange-rate-indexed deposit
- * K&H foreign currency term deposit
- * K&H HUF term deposit
- * K&H mix savings
- ± K&H tower deposit
- * K&H start deposit for new money
- * K&H deposit for increased deposit insurance

2.3 Withdrawn but circulated products

- * Alabástrom registered CD
- * Aranyeső II. deposit
- * Aranyeső deposit
- * Time deposit
- * Márvány registered CD
- * K&H rising deposit

2.4. Debt securities issued before 2nd July 2015