



“announcement  
on the bank accounts, deposits, and cash transactions, of  
**PRIVATE INDIVIDUAL CUSTOMERS**”

**amendment**

**Publishing date: 30 APRIL, 2022**

K&H Bank Zrt. hereby informs its clients that, due to the reason(s) and as of the date(s) specified below, it is amending its announcement titled “announcement on the bank accounts, deposits, cash transactions, bank cards and investments of PRIVATE INDIVIDUAL CUSTOMERS” (hereinafter: **Announcement**) as detailed herein. The provisions of the Announcement not affected by this amendment shall remain in effect as they are.

**Reason(s) for this amendment:**

- the Bank extends promotions for K&H e-bank, K&H mobilinfo and other items until 31 December 2022,
- new device requirements to use K&H mobilbank application

**Effective date: 1 JULY, 2022**

**Provision(s) to be amended:**

**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
<b>HUF transactions</b>	
Cash deposit at cash desk <sup>1</sup>	Free of charge
Cash withdrawal at cash desk <sup>1</sup>	1.01% + HUF 770 min. HUF 1,021
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk <sup>1</sup>	HUF 14,919 <sup>7</sup>
Cash deposit in post office to bank account	0.11 + 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 <sup>8</sup>	0.44%, min. HUF 90 max. HUF 5,124
– outgoing payment orders via GIRO <sup>8</sup>	0.63% min. HUF 76 max. HUF 5,182
– book transfers between HUF and FCY account of the same Client <sup>8</sup>	Free of charge
One-off / forward dated payment order intrabank	
– presented at branch <sup>2</sup>	0.86% + HUF 483 max. HUF 7,217
– e-bank and mobilbank <sup>2</sup>	0.44%, min. HUF 90 max. HUF 5,124
• to securities client account	Free of charge
One-off / forward dated payment order interbank (domestic)	
– presented at branch <sup>2</sup>	0.86% + HUF 585 max. HUF 12,028
– e-bank and mobilbank <sup>2</sup>	0.63% min. HUF 76 max. HUF 5,182
Collection, authority payment, warrant payment intrabank	0.91% + HUF 431 max. HUF 7,217
Collection, authority payment, warrant payment interbank (domestic)	0.86% + HUF 579 max. HUF 12,028

Standing order intrabank	
– presented at branch <sup>2</sup>	HUF 162
– via TeleCenter <sup>2, 5</sup>	HUF 133
– e-bank <sup>2</sup>	HUF 30
• to securities client account	Free of charge
Standing order interbank (domestic)	
– presented at branch <sup>2</sup>	HUF 167
– via TeleCenter <sup>2, 5</sup>	HUF 140
– e-bank <sup>2</sup>	HUF 59
Registration fee of standing order – presented at branch	HUF 790
One-off / forward dated / regular internal transfers between own accounts <sup>2</sup> - each channels <sup>2</sup>	Free of charge
Direct debiting by service providers <sup>2</sup>	HUF 117
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 790
VIBER transfer interbank (domestic)	
– presented at branch <sup>3</sup>	0.58% min. HUF 11,759 max. HUF 118,288
Modification of VIBER transfer requested by customer	HUF 24,058
VIBER transaction deleted due to insufficient funds	HUF 24,058
International HUF payment order (foreign) <sup>6</sup> (with SHA, BEN cost allocation)	
– presented at branch <sup>2</sup>	0.24% min. EUR 7.5 max. EUR 360.68
– e-bank <sup>2,3</sup>	0.12% min. EUR 4.85 max. EUR 360.68
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated <sup>2,3,4</sup>	0.12% min. EUR 2.2 max. EUR 360.68
• to non-EU members states when BIC (SWIFT) code is indicated <sup>2,3,4</sup>	
International HUF payment order (foreign) – bearing correspondent banking costs <sup>6</sup> (OUR cost allocation)	
– presented at branch <sup>2</sup>	0.47% min. EUR 36,92
– e-bank <sup>2,3</sup>	0.18% min. EUR 25.73
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated <sup>2,3,4</sup>	0.18% min. EUR 19.73
• to non-EU members states when BIC (SWIFT) code is indicated <sup>2,3,4</sup>	

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

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

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

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

<sup>5</sup> From 14 July 2021, standing order can no longer be submitted to Telecenter. The fee will be charged for standing order submitted to Telecenter beforehand.

<sup>6</sup> FX payment order cost bearing rules and possibilities are listed in Appendix 1.

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

<sup>7</sup> 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.

<sup>8</sup> 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.

Description	Rates/charges
<b>FCY / FX transactions</b>	
Depositing FCY at cash desk <sup>1</sup>	Free of charge
Withdrawing FCY at cash desk	1.01% + HUF 770 min. HUF 1,021
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk <sup>1</sup>	HUF 14,919 <sup>9</sup>

Crediting FX transfer intrabank (in EEA currency and in non-EEA currency)	Free of charge
Crediting FX and SEPA <sup>10</sup> 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 <sup>2</sup>	0.41% min. EUR 4.51 max. EUR 120.22
– e-bank <sup>2</sup>	0.24% min. EUR 2.26 max. EUR 120.22
SEPA and other transfers to EEA member states in EUR <sup>13</sup>	
– presented at branch <sup>2</sup>	0.86% + 1.59 EUR, max 32.72 EUR
– e-bank <sup>2</sup>	0.63%, min EUR 0.21, max EUR 14.09
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 <sup>2</sup>	0.54% min. EUR 13.95 max. EUR 360.68
– e-bank <sup>2</sup>	0.17%, min. EUR 8.81 max. EUR 360.68
<ul style="list-style-type: none"> <li>• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated<sup>2,6</sup></li> <li>• to non-EU members states when BIC (SWIFT) code is indicated<sup>2,6</sup></li> </ul>	0.13% min. EUR 5.23 max. EUR 360.68
Interbank FX payment order (domestic and foreign) - bearing correspondent banking costs <sup>8</sup> (OUR cost allocation)	
– presented at branch <sup>2</sup>	0.47% min. EUR 36.92
– e-bank <sup>2</sup>	0.18% min. EUR 25.73
<ul style="list-style-type: none"> <li>• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated<sup>2,6</sup></li> <li>• to non-EU members states when BIC (SWIFT) code is indicated<sup>2,6</sup></li> </ul>	0.18% min. EUR 19.73
FX and SEPA <sup>10</sup> payment order interbank (domestic and foreign) - urgent conversion <sup>7,8</sup> (with SHA, BEN cost allocation)	
– presented at branch	1,73%, min. EUR 6,92
Internal conversion transfer order to own account	
– presented at branch <sup>2</sup>	0.24% min. EUR 1.18 max. EUR 118,21
– e-bank <sup>2</sup>	Free of charge
<b>K&amp;H retail mobilinfo</b>	
Monthly fee <sup>3,5</sup>	HUF 388/month
Message fee <sup>4</sup>	HUF 39 /SMS message
<b>K&amp;H e-bank service</b>	
Monthly fee <sup>3,5</sup>	HUF 65/month/user Campaign: free of charge until <b>December 31, 2022.</b>
SMS fee for identification	Free of charge
<b>K&amp;H mobilbank</b>	
Monthly fee <sup>12</sup>	HUF 131/month/user Campaign: free of charge until <b>December 31, 2022.</b>

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

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

<sup>3</sup> Charged once regardless of the number of accounts the service is used for.

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

<sup>5</sup> Due monthly for each calendar month or any fraction thereof.

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

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

<sup>8</sup> FX payment order cost bearing rules and possibilities are listed in Appendix 1.

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

<sup>10</sup> The SEPA credit transfer conditions are specified in Appendix 1.

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

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

<sup>13</sup> The Bank determined the fees and charges for cross-border EUR and SEPA payments based on the fee on domestic HUF payments and the K&H FX I mid-rate as a reference rate applicable on 15 April 2020. These fee and charges shall be applicable from 1 July 2020 in order to ensure compliance with the amended 924/2009/EC Regulation.

Description	Rates/charges
<b>Other account management fees and charges</b>	
Account management fee <sup>1</sup>	HUF 585/month
Account management fee <sup>1</sup> - with life insurance - with extended life insurance	HUF 975/month HUF 1,575/month
Change of account management package - in case of changing to a cheaper package	HUF 1 083
Termination of bank account contract <sup>5, 10</sup>	HUF 7,205/account
Fee of account termination for inactive account <sup>7</sup>	One monthly account management fee, but max. HUF 1,002/month
Monthly account statement <sup>3</sup>	
• paper based	In accordance with fees and charges quoted by the Hungarian Postal Service
- in Hungary	non-priority, standard letter up to 50g. Campaign: free of charge until <b>December 31, 2022.</b>
- in Europe <sup>6</sup> - outside Europe <sup>6</sup>	non-priority, standard letter up to 20g - in Europe - outside Europe Campaign: free of charge until <b>December 31, 2022.</b>
• 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 719/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 634/ statement
Account turnover report	HUF 127/page
K&H éazonosító (eID) and ePIN code	Free of charge
Fee for opening co-partnership on account	HUF 719
Registration / deletion of permanent signatory	HUF 430/person
Provision, modification or cancellation of causa mortis	HUF 1,907/occasion
Modifying / deleting other instructions	HUF 254/occasion
Account or amount blocking / modification of blocking / cancellation of blocking at customer's request	HUF 634/occasion
Fee for certificate of collateral	0.11% min. HUF 1,270
Issue of other certificates – about items not older than 3 years	HUF 719
Issue of other certificates – about items older than 3 years	HUF 2,985
Issue of certificates	
- Fee for certification of effected HUF transfer <sup>12</sup>	HUF 719
- Fee for certification of effected FX transfer	HUF 2,985
SWIFT copy	HUF 382/message
Sending an automatic electronic message to the Hungarian Customs and Finance Guard (VP) of (outgoing GIRO) HUF transfers <sup>4</sup>	Free of charge
Registration fee of authorization letter – presented at branch	HUF 719
Queue handling <sup>9</sup>	HUF 39/item/day
Notification fee <sup>8</sup>	HUF 254/item
Intraday transfer via GIRO for first recall	HUF 6,992/item

First recall of HUF transfers executed in GIRO instant settlement or GIRO intraday multiple settlement, and intrabank HUF transfers	
Registration of secondary account identifier <sup>15</sup>	HUF 2,171 Campaign: free of charge until <b>December 31, 2022.</b>
Tracking of payments (by item)	
HUF transfer	
- payments within 90 days <sup>13</sup>	HUF 7.926
- archived payments over 90 days	HUF 15,804
• FCY transfer <sup>14</sup>	EUR 59.50 + fees charged by partner banks
Cancellation of payment order before effecting	
- presented at branch	HUF 6,335/occasion
- presented e-bank and mobilbank	HUF 3,167/occasion
Fees charged for foreign currency transfers with erroneous IBAN/BIC <sup>2</sup>	Fees charged by partner banks
<b>Preferential conditions</b>	
First annual fee of the main card of K&H Mastercard contactless bankcard linked to the account	Free of charge

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

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

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

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

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

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

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

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

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

<sup>10</sup> 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 Youngster 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.

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

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

<sup>13</sup> 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.

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

<sup>15</sup> No additional fee charged for cancellation and validity extension.



### 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 investigated<sup>13</sup> 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
<b>Condition I.</b>			
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 wage <sup>1</sup>	HUF 150,000	HUF 300,000
<b>Condition II.</b>			
Savings amount of the Account Holder reaches the amount specified in the condition on the last banking day of the previous calendar month. <sup>2</sup> 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
<b>Package fee<sup>3</sup> / month</b>			

## Public

without fulfilment of the conditions			
- without life insurance	HUF 866	HUF 1,208	HUF 2,016
- with life insurance	HUF 1,256	HUF 1,598	HUF 2,406
- with extended life insurance	HUF 1,856	HUF 2,198	HUF 3,006
fulfilment of condition I. or II.			
- without life insurance	HUF 433	HUF 604	HUF 1,008
- with life insurance	HUF 823	HUF 994	HUF 1,398
- with extended life insurance	HUF 1,423	HUF 1,594	HUF 1,998
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

Description	K&H minimum plus account package	K&H extended plus account package	K&H comfort plus account package
<b>K&amp;H retail mobilinfo</b>			
Monthly fee <sup>7,8</sup>	HUF 0	HUF 0	HUF 0
<b>K&amp;H mobilbank</b>			
Monthly fee <sup>7,8</sup>	HUF 131/month/user Campaign: free of charge until <b>December 31, 2022.</b>	HUF 131/month/user Campaign: free of charge until <b>December 31, 2022.</b>	HUF 0
<b>K&amp;H e-bank with sms authentication</b>			
Monthly fee <sup>7,8</sup>	HUF 0	HUF 0	HUF 0
<b>K&amp;H e-bank with mobil-token authentication</b>			
Monthly fee <sup>12</sup>	HUF 0	HUF 0	HUF 0
<b>Debit card and credit card discounts</b>			
First annual fee of 1 debit card linked to the bank account <sup>4</sup>	In the case of K&H Mastercard contactless bankcard HUF 0	In the case of K&H Mastercard contactless bankcard HUF 0	In the case of K&H Mastercard contactless bankcard HUF 0
First annual fee of 1 credit card ordered in the account package <sup>5</sup>		In the case of K&H Mastercard credit card HUF 0	In the case of K&H World Mastercard credit card or K&H Mastercard credit card HUF 0
HUF cash withdrawal at K&H Bank ATMs with a debit card under preferential conditions <sup>6, 10</sup>	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
<b>Preferential conditions for HUF transactions<sup>10</sup></b>			
Intra-bank or inter-bank (domestic) HUF instant <sup>14</sup> / same day / forward dated transfer order – via e-bank and mobilbank <sup>9</sup>	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 <sup>9</sup>	First 2 transactions each month HUF 0	First 3 transactions each month HUF 0	First 5 transactions each month HUF 0

<b>Transaction cost</b>	as defined in point 1.1.1.1.1 <b>Transaction cost</b>
<i>Related services, and further fees, commissions as well as due dates are equivalent to those given for K&amp;H Retail HUF Bank Accounts.</i>	

<sup>1</sup> HUF 133,000 according to the gross figure in Government Decree No. 703/2021. (XII. 15.).

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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 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.

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

<sup>7</sup> Charged once regardless of the number of accounts the services used.

<sup>8</sup> Due monthly for each calendar month or any fraction thereof.

<sup>9</sup> The fee in effect on the day of execution will be charged.

<sup>10</sup> The Bank will also charge the transaction cost on transactions with preferential conditions.

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

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

<sup>13</sup> 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.

<sup>14</sup> 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.

#### **1.1.1.2.1 K&H Smart Comfort Plus Account Package – online**

The conclusion of a K&H Smart Comfort Plus Account Package – Online Bank Account Package Agreement

The K&H smart comfort plus online bank account package agreement is signed by the parties in the K&H account opening application, using the electronic identifiers provided simultaneously with the signing of the Framework Agreement concluded in the context of the electronic contracting procedure implemented as part of the identification by the Bank, in accordance with the provisions of the General Terms and Conditions for Electronic Contracts.

The Account Holder is entitled to withdraw from the electronically concluded K&H Smart Comfort Plus Account Package - online agreement within 14 days of concluding the same with a unilateral statement addressed to the Bank. The Account Holder may submit his / her withdrawal via the channel available for concluding the agreement electronically or in person at any bank branch. The agreement is terminated on the 2nd business day following the receipt of the statement of withdrawal by the Bank. In view of the withdrawal, the Bank does not charge a fee, however, the Parties are obliged to settle accounts with each other in connection with the agreement. In case of withdrawal from the Framework Agreement, the bank account package agreement concluded on the basis thereof will also be terminated. Withdrawal from the K&H Smart Comfort Plus Account Package - Online Bank Account Package Agreement does not affect the scope of the Framework Agreement.



### Special provisions for the Smart Comfort Plus Account Package - Online Account Package

- **Related bank card**

Simultaneously with the conclusion of the Smart Comfort Plus Account Package Online Agreement, a retail debit bank card agreement will be concluded between the Bank and the Account Holder, based on which the Bank will provide the Account Holder with a retail debit bank card as follows:

card type	quantity	daily limits (cash withdrawal, purchase, virtual transaction)
K&H Mastercard debit bank card	1	According to the Announcement on Retail Debit Bank Cards

The debit bank card belonging to the Smart Comfort Plus Online Account Package will be issued in digital form immediately after signing the agreement, the physical (plastic) bank card will be mailed to the Customer's notification address indicated in the Framework Agreement or, in the absence of a notification address, to their home address. The bank card is hereinafter governed by the General Terms and Conditions of the Bankcard and Credit Card Services and the provisions of the Announcement on Retail Debit Bankcards.

- **Package fee discount.**

In the case of the Smart Comfort Plus Online Account Package, the package fee due in the calendar month of the conclusion of the agreement and in the following three months will be waived by the Bank.

Only those Account Holders are entitled to the package fee discount who did not have a payment account with the Bank during the calendar year preceding the conclusion of the Smart Comfort Plus Online Account Package Agreement, or if the termination of such an account was initiated by the Bank. If after concluding the agreement it is established that the Account Holder is not entitled to the discount due to the above rules, the Bank is entitled to enforce the package fee against the Account Holder subsequently, and at the same time the Bank will apply the conditions set out in section 1.1.1.2.1 applicable to the K&H Smart Comfort Plus Online Bank Account Package herein.

- **Modify the Smart Comfort Plus Account Package Online**

On the third business day of the fourth calendar month following the conclusion of the agreement, based on the Account Holder's smart comfort plus account package usage habits, the Bank makes a proposal to the Account Holder to replace the online account package of the smart plus convenience account package with another account package regulated in this Announcement. In order for the Bank to be able to make a proposal with regard to changing to the account package most suited to the Account Holder's account usage habits, the Account Holder - by signing the smart plus convenience account package online account package agreement - acknowledges that the Bank monitors their account usage habits, processes and controls the related data for the purpose of preparing such proposal and ad hoc information messages related to the agreement. The Bank shall make its proposal for the modification of the account package available in the Account Holder's mobile bank and the Account Holder may also initiate the change of the account package with the electronic identifiers used during the conclusion of the agreement.

If the Smart Comfort Plus Account Package Online Agreement is not amended by the 15th day of the 4th calendar month following the month of its conclusion, the Account Holder acknowledges that the Bank will modify their account package unilaterally to the K&H Smart Minimum Plus Account Package on this day or, if it is not a banking day, on the first banking day thereafter.

Notwithstanding the above, the Account Holder is also entitled to initiate the modification of the account package at a bank branch or by using K&H TeleCenter. If the Smart Plus Account Package Online Account Package Agreement is amended before the expiration of the period covered by the discounts, the discounts will not be available under the new account package for the remaining period, and the terms and conditions in accordance with the applicable Announcement shall be applied to the account package after the modification.

- **Special conditions subject to the method of customer due diligence**

If, prior to the conclusion of the agreement, the Account Holder was not identified in person or within the framework of direct customer identification regulated in the general part of the Bank's General Terms and Conditions, and the Account Holder's identification data were not retrieved and verified electronically (NFC) from their official identity card during the identification process, the Account Holder, as well as the Account Holder's agent, proxy or representative are entitled to use the Smart Comfort Plus Online Bank Account Package subject to the (transaction) restrictions set out in Annex 9 to this Announcement.

If the Account Holder is identified with a personal appearance at a bank branch or during a direct customer due diligence (Identified Video Call), the above restrictions on the account will be lifted immediately.

- **Other provisions**

The Bank shall provide the Customer with a Hungarian-language electronic account statement for the bank account maintained in the Smart Comfort Plus Bank Account Package Online or for the account package created by modifying it on a monthly basis. Once a month, the Customer can request a paper-based account statement free of charge in person at any of the Bank's branches.

Unless otherwise agreed with the Bank, the fees charged to the Account Holder in connection with the use of the K&H e-bank on the basis of this Announcement will be settled on the bank account maintained in the Smart Comfort Plus Online Account Package or in the account package created by modifying it.

In all other respects, the conditions regulated in section 1.1.1.2 'Smart Plus Account Packages' of this Announcement and applicable to the Smart Comfort Plus Account Package will apply to the Smart Comfort Plus Online Account Package.

### 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 January, 2021 only the K&H Mastercard 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.

<b>K&amp;H basic account</b>	
<b>Package fee</b>	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 2022, this amounts is HUF 2,511
<b>Services included in the package fee</b> (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 <b>or</b> <sup>1</sup> 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 Mastercard basic bankcard or K&H Mastercard contactless bankcard: HUF 0
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
<b>Additional services available on top of the package services</b>	
Monthly fee of the K&H retail mobilinfo	HUF 388/month
Message fee of the K&H retail mobilinfo message	HUF 39/SMS
Monthly fee of the K&H mobilbank	HUF 131/month/user, Campaign: free of charge until <b>December 31, 2022</b> .
Monthly fee of the K&H e-bank using an identification device, text message-based identification, or mobile-token identification	HUF 320/month/user

<sup>1</sup> 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 canceling 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 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.

### 1.1.2 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
<b><i>In FCY/ FX identical to or differing from the account currency</i></b>	
Cash deposit at cash desk <sup>1</sup>	Free of charge
Cash withdrawal at cash desk	1.30% min. HUF 1,270
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk <sup>3</sup>	HUF 14,919 <sup>12</sup>
Crediting FX transfer intrabank (in EEA currency, in non-EEA currency)	Free of charge
Crediting FX and SEPA <sup>13</sup> 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 <sup>2</sup>	0.41% min. EUR 4.51 max. EUR 120.22
– e-bank <sup>2</sup>	0.24% min. EUR 2.26 max. EUR 120.22
• to securities client account <sup>5</sup>	Free of charge
FX and SEPA <sup>13</sup> payment order interbank (domestic and foreign) <sup>10</sup> (with SHA, BEN cost allocation)	
– presented at branch <sup>2</sup>	0.54% min. EUR 13.95 max. EUR 360.68
– e-bank <sup>2</sup>	
• outside the EEA or in a currency other than EUR <sup>2,4</sup>	0.17% min. EUR 8.81 max. EUR 360.68
• to a non-EEA country with the BIC (SWIFT) code provided <sup>2,4</sup>	0.13% min. EUR 5.23 max. EUR 360.68
• within the EEA in EUR provided	0.17% min. EUR 8.81, max. EUR 360.68
Interbank FX payment order (domestic and foreign) - bearing correspondent banking costs <sup>10</sup> (OUR cost allocation)	
– presented at branch <sup>2</sup>	0.47% min. EUR 36.92
– e-bank <sup>2</sup>	0.18% min. EUR 25.73
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated <sup>2,4</sup>	
• to non-EU members states when BIC (SWIFT) code is indicated <sup>2,4</sup>	0.18% min. EUR 19.73
FX and SEPA <sup>13</sup> payment order interbank (domestic and foreign) – urgent conversion <sup>9, 10</sup> (with SHA, BEN cost allocation)	
– presented at branch	1.73% min. EUR 6.92
Conversion transfer between own FX accounts – each channels	
	Free of charge
<b><i>HUF transactions</i></b>	
HUF deposit at cash desk <sup>3</sup>	Free of charge
HUF withdrawal at cash desk <sup>3</sup>	1.30% min. HUF 1,270
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk <sup>3</sup>	HUF 14,919 <sup>12</sup>
Crediting HUF transfer	Free of charge
HUF payment order / transfer order intrabank	
– presented at branch <sup>2</sup>	0.41%, min. EUR 4.51, max. EUR 120.22
– e-bank <sup>2</sup>	0.23%, min. EUR 2.26, max. EUR 120.22
Forward dated HUF payment order interbank (domestic)	
– presented at branch <sup>2</sup>	0,54% min. EUR 13,95, max. EUR 360.68
– e-bank <sup>2</sup>	0.17%, min. EUR 8.81, max. EUR 360.68

Collection, authority payment, warrant payment intrabank	0.41%, min. EUR 4.60, max. EUR 120.22
Collection, authority payment, warrant payment interbank (domestic)	0.54% min. EUR 13.95, max. EUR 360.68
<b>Urgent HUF payment order interbank (domestic)</b>	
– presented at branch	1.73%, min. EUR 6.92
– e-bank	1.73%, min. EUR 4.5
<b>International HUF payment order (foreign) <sup>10</sup> (with SHA, BEN cost allocation)</b>	
– presented at branch <sup>2</sup>	0.24%, min. EUR 7.5, max. EUR 360.68
– e-bank <sup>2</sup>	0.12%, min. EUR 4.85, max. EUR 360.68
<ul style="list-style-type: none"> <li>• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated<sup>2,4</sup></li> <li>• to non-EU members states when BIC (SWIFT) code is indicated<sup>2,4</sup></li> </ul>	0.12%, min. EUR 2.20, max. EUR 360.68
<b>International HUF payment order (foreign), bearing correspondent banking costs <sup>10</sup> (OUR cost allocation)</b>	
– presented at branch <sup>2</sup>	0.47%, min. EUR 36.92
– e-bank <sup>2</sup>	0.18%, min. EUR 25.73
<ul style="list-style-type: none"> <li>• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated<sup>2,4</sup></li> <li>• to non-EU members states when BIC (SWIFT) code is indicated<sup>2,4</sup></li> </ul>	0.18%, min. EUR 19.73
<b>K&amp;H retail mobilinfo</b>	
Monthly fee <sup>6</sup>	HUF 388/month
Message fee <sup>7</sup>	HUF 39/SMS message
<b>K&amp;H e-bank – with SMS authentication</b>	
Monthly fee <sup>6</sup>	HUF 320/month/user
<b>K&amp;H e-bank – with mobil-token authentication</b>	
Monthly fee <sup>14</sup>	HUF 65/month/user, Campaign: free of charge until <b>December 31, 2022</b> .
<b>K&amp;H mobilbank</b>	
Monthly fee <sup>15</sup>	HUF 131/month/user, Campaign: free of charge until <b>December 31, 2022</b> .
<b>Other fees related to account management</b>	
Account management fee <sup>8</sup>	EUR 1.41/month
<i>Other fees and charges are identical with “e-bank”, and “other account management related fees and charges” applicable to the K&amp;H Retail Bank Account.</i>	

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

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

<sup>3</sup> 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.

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

<sup>5</sup> Only valid for payments identical to the account currency.

<sup>6</sup> 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.

<sup>7</sup> This fee is charged for every electronic message (SMS) sent by the Bank, aggregated for all the accounts in one amount during month-end closing. 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.

<sup>8</sup> 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.

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

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

<sup>12</sup> 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.

<sup>13</sup> The SEPA credit transfer conditions are specified in Appendix 1.

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

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

### 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 <sup>1,2</sup>	
a.) The Main Account holder <sup>3</sup> of the K&H seasons savings account June, December has a retail bank account <sup>4</sup> 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 <b>Campaign:</b> HUF 0 until <b>December 31, 2022</b> .
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&amp;H Retail HUF Bank Accounts / K&amp;H Retail FX Bank Account.</i>	

<sup>1</sup> Due for each calendar month or any fraction thereof.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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 <sup>1,2</sup>	
a.) The Main Account holder <sup>3</sup> of the K&H seasons savings account March, September has a retail bank account <sup>4</sup> 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 <b>Campaign:</b> HUF 0 until <b>December 31, 2022</b> .
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&amp;H Retail HUF Bank Accounts / K&amp;H Retail FX Bank Account.</i>	

<sup>1</sup> Due for each calendar month or any fraction thereof.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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 account<sup>4</sup>

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

Description	Rates/charges
Account management fee <sup>1</sup>	
a.) The Main Account holder <sup>2</sup> of the K&H planner savings account has a retail bank account <sup>3</sup> 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 <b>Campaign:</b> HUF 0 until <b>December 31, 2022.</b>
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&amp;H Retail HUF Bank Accounts / K&amp;H Retail FX Bank Account.</i>	

<sup>1</sup> 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.

<sup>2</sup> 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.

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

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

## 2 Other bank services

### 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 50g <b>Campaign:</b> free of charge until <b>December 31, 2022.</b>
- in Europe <sup>6</sup> - outside Europe <sup>6</sup>	non-priority, standard letter up to 20g - in Europe - outside Europe <b>Campaign:</b> free of charge until <b>December 31, 2022.</b>
Photocopy	HUF 70/page
Sending facsimile	
- in Hungary	HUF 430/page
- in Europe	HUF 719/page
- outside Europe	HUF 1,436/page
Order issued on behalf of customer	HUF 2,160
Interbank correspondence due to inaccurate order	HUF 7,205
Administration fee <sup>7</sup>	HUF 719/occasion
Settlement fee – in case customer breaks GTC	HUF 2,150 + postage

<sup>1</sup> The denomination exchange fee shall also be charged for cashing a partial amount.

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

<sup>3</sup> Deducted when accepting foreign exchange coins, and banknotes withdrawn from circulation.

<sup>4</sup> The denomination exchange service is provided to clients holding a bank account with or using any other banking product or service by K&H Bank, except upon the partial exchange of a foreign currency amount.

<sup>5</sup> 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.

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

<sup>7</sup> 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).-

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

### 3 Services

#### 3.4 K&H mobilbank service

##### The service extends to:

<i>K&amp;H mobilbank</i>
<ul style="list-style-type: none"> <li>K&amp;H retail HUF and FX bank accounts and all bankcards available therewith</li> <li>K&amp;H Seasons Savings Accounts</li> <li>K&amp;H planner savings account</li> <li>K&amp;H securities and client account</li> <li>K&amp;H credit cards</li> <li>K&amp;H youngster bank accounts (above 14 years of age) and all bankcards available therewith</li> <li>K&amp;H youngster savings deposit accounts (above 14 years of age)</li> </ul>

##### About the service:

<i>K&amp;H mobilbank</i>
<ul style="list-style-type: none"> <li>• The service is available with K&amp;H e-bank access no further request is needed.</li> </ul>
<ul style="list-style-type: none"> <li>• The service can be accessed by using the most recent version of the mobilbank application available in App Store and Google Play.</li> </ul>
<ul style="list-style-type: none"> <li>• 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.</li> </ul>

##### Installation and activation of the service:

<i>K&amp;H mobilbank</i>
<ul style="list-style-type: none"> <li>• Download and install the application from the App Store or the Google Play digital distribution platform.</li> </ul>
<ul style="list-style-type: none"> <li>• Activate the service by entering your username and password, or your K&amp;H eID and ePIN code in the app downloaded and installed on your mobile phone, or via your ebank account, under 'settings/login/mobil-token management'.</li> </ul>

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

operating systems:	<p><del>iPhone 5S and subsequent iPhone devices with iOS 11 or higher;</del>  <del>Android smartphones with Android 5 version or higher</del></p> <ul style="list-style-type: none"> <li>- Android smartphones with Android 5.0 version or higher</li> <li>- 2.16.9 or higher application versions: iPhone 5S and subsequent iPhone devices with iOS 13 or higher;</li> <li>- 2.16.8 or lower application versions: iPhone 5S and subsequent iPhone devices with iOS 11 or higher</li> </ul>
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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 Google Pay functions in K&H mobilbank:

<ul style="list-style-type: none"> <li>• operating system of the mobile phone: minimum Android 5.</li> <li>• other functionalities required: support for NFC (Near Field Communication)</li> </ul>
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##### Available services:

Public functions	Authenticated functions
<ul style="list-style-type: none"> <li>• branch and ATM search</li> <li>• contact</li> <li>• settings</li> <li>• customer feedback</li> </ul>	<b>account information</b> <ul style="list-style-type: none"> <li>• accounts</li> <li>• account history</li> <li>• account settings: account naming / account identifiers, reporting, cancellation and annual verification of a secondary account identifier for instant HUF transfers</li> <li>• change to a new account package</li> </ul>



Public functions	Authenticated functions
	<p data-bbox="630 159 1010 190">← <del>add a new external account</del></p> <p data-bbox="592 197 738 228"><b>transaction</b></p> <ul data-bbox="630 230 1430 573" style="list-style-type: none"> <li>• domestic HUF payment orders without conversion, instant HUF transfer orders<sup>1</sup></li> <li>• postal cheque payment<sup>1</sup> and postal cash payment order (white/yellow postal payment order)</li> <li>• foreign currency transfer between own accounts</li> <li>• manage standing orders</li> <li>• buy orders of regular investment units</li> <li>• mobile balance top-up</li> <li>• manage financial and administrative transactions</li> <li>• manage partners</li> <li>• authorize online transactions</li> </ul> <p data-bbox="592 577 659 609"><b>cards</b></p> <ul data-bbox="630 611 1461 1122" style="list-style-type: none"> <li>• bankcard and credit card information</li> <li>• card activation</li> <li>• card cancellation and replacement</li> <li>• suspend cards and release card suspension</li> <li>• 3D Secure code service modification</li> <li>• online PIN delivery</li> <li>• set a phone number for confirmation text messages</li> <li>• card limit modification</li> <li>• credit card repayment</li> <li>• digitization of physical bank card in Google Pay or iOS mobile device, or other electronic mobile wallet<sup>2</sup></li> <li>• payment with a digital bank card on physical POS terminals using a mobile phone: Application version 2.16.2 is required for using this function.</li> <li>• selection of the default bankcard (for fast payment)</li> <li>• cancellation of digital bankcard</li> </ul> <p data-bbox="592 1126 659 1158"><b>loans</b></p> <ul data-bbox="630 1160 1358 1218" style="list-style-type: none"> <li>• cash loan request (only available in Hungarian language)</li> <li>• loan overview</li> </ul> <p data-bbox="592 1223 858 1254"><b>savings, investments</b></p> <ul data-bbox="630 1256 1374 1464" style="list-style-type: none"> <li>• savings overview</li> <li>• investments overview</li> <li>• regular buy orders of the following products: K&amp;H „regular” válogatott defensive investment unit K&amp;H „regular” válogatott dynamic investment unit K&amp;H „regular” sustainable development dynamic balanced investment unit</li> </ul> <p data-bbox="592 1469 715 1500"><b>insurance</b></p> <ul data-bbox="630 1503 1445 1592" style="list-style-type: none"> <li>• take out 'K&amp;H biztostárs' travel insurance, K&amp;H home insurance, K&amp;H motor third party liability insurance (only available in Hungarian language)</li> </ul> <p data-bbox="592 1597 659 1628"><b>K&amp;H+</b></p> <ul data-bbox="630 1630 1198 1688" style="list-style-type: none"> <li>• buy tickets/season tickets for local transport</li> <li>• view active loans</li> </ul> <p data-bbox="592 1693 691 1724"><b>contact</b></p> <ul data-bbox="630 1727 1417 1879" style="list-style-type: none"> <li>• K&amp;H quick call: you can contact us through an authenticated channel via quick call. The use of this function generates data usages. Available from 2.8.0 version.</li> <li>• branch and ATM finder</li> <li>• contact</li> </ul> <p data-bbox="592 1883 691 1915"><b>settings</b></p> <ul data-bbox="630 1917 1382 2007" style="list-style-type: none"> <li>• general settings: activate the app, delete token, view demo operation, evaluate the app, view new functions, change language</li> </ul>

Public functions	Authenticated functions
	<ul style="list-style-type: none"><li>• favourites</li><li>• application information</li></ul>
	<b>messages</b> with the mailbox function you can read or send messages directly from the mobilbank

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

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

Budapest, 30 April, 2022.

K&H Bank Zrt.