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## announcement

on the bank accounts, deposits, cash transactions,  
bank cards and investments of  
**PREMIUM BANKING CLIENTS**

**EFFECTIVE AS OF 16 OCTOBER 2018**

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The effective date of certain products may be different from the date specified above. In that case the effective date for such product will be specified together with any other special rules applicable to the product.

### **CALCULATION METHOD APPLIED TO FEES AND CHARGES IN THE ANNOUNCEMENT:**

Fees and charges in the Announcement will be adjusted on 1<sup>st</sup> April each year, by applying a value equal to, or lower than, the aggregate consumer price index (inflation) calculated for the period elapsed from the most recent inflationary adjustment of fees and charges. For the purposes of the inflationary adjustment process, each fee item, as well as its percentage value and minimum and maximum values, are considered to be separate items. The most recent inflationary adjustment date for each item is contained in the Announcement.

The aggregate value of inflation is calculated by using official figures for inflation (annual consumer price index) as published by the Hungarian Central Statistical Office related to the previous calendar year.

When adjusting fees for inflation, the Bank will apply generally accepted rules of rounding and publish percentage values by specifying decimals to two decimal places. The difference between the value resulting from the calculation of adjustment for inflation and the value resulting from rounding will be taken into account in the course of the inflationary adjustment process in the following year as appropriate (either to be added or deducted). The Bank will modify the Announcement by displaying hard copies in Bank branches and publishing it electronically on its website two months before the effective date.

### **Reasons for this amendment:**

- Correction of wrong texting of the announcement published at 20 May 2018.



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## **1 General Conditions**

Clients may use the K&H premium banking services after signing a Premium Account & Service Package Agreement, provided that they are over 18 years of age. The products, services and preferential terms and conditions only available thereunder are specified in Section 2.

**A private individual can only be party to one valid Premium Account & Service Package at a time**, irrespective of whether or not they signed such an agreement as an Account Holder, Co-Account Holder or as part of the K&H Premium Family Service Package. Co-account holders must be over 18 years of age and they can only sign a K&H Premium Account & Service Package Agreement with the Account Holder's consent. They are not required to comply with the eligibility criteria but they are entitled to use the full range of products and services available in the K&H Account & Service Package as specified in Section 2.

### **1.1 Eligibility criteria**

#### **1.1.1 Eligibility criteria for the K&H Premium Account & Service Package**

The conclusion of a Premium Account & Service Package Agreement, i.e. becoming a premium banking client at K&H, is subject to compliance with the eligibility criteria set out below by the end of the Grace Period. The eligibility criteria for the K&H Premium Family Service are specified in Section 1.1.2.

#### **Eligibility criteria**

In the case of Premium Account & Service Package Agreements concluded **after 17 April 2017**:

- Assets Under Management totalling at least 5 million HUF with the Bank;  
or
- at least 300,000 HUF credited to the account.

In the case of Premium Account & Service Package Agreements concluded **between 1 January and 17 April 2017**:

- Assets Under Management totalling at least 5 million HUF with the Bank.

In the case of Premium Account & Service Package Agreements concluded **up until 31 December 2016**:

- Assets Under Management totalling at least 5 million HUF with the Bank,  
or
- Assets Under Management totalling at least 3 million HUF with the Bank if the Client is under 40 years of age.

#### **1.1.2 Eligibility criteria for the K&H Premium Family service**

Children or grandchildren (hereinafter: Premium Family Clients) of clients using the Premium Account and Service Package (hereinafter: Premium Clients) and children or grandchildren (hereinafter: Premium Family Clients) of clients with a Private Banking Framework Agreement in place (hereinafter: Private Banking Client) are entitled to conclude a Premium Account & Service Package Agreement and thereby to the premium services and terms & conditions offered to Premium Clients at any time without having to comply with the eligibility criteria set out in this Announcement (hereinafter: K&H Premium Family Service).

The provisions set out in Sections 2 and 3 of the Premium Service Package Agreement are not applicable to Premium Family Clients managed in the framework of the K&H Premium Family Service as long as a Premium Family Client meets the eligibility criteria for the preferential terms granted on the grounds of family relations. Maximum 5 Premium Family Clients per Premium Client or Private Banking Client at a time are entitled to use the K&H Premium Family Service.

The preferential premium conditions granted on the grounds of family relations no longer apply

- if the underlying Premium Client Premium Service Package Agreement or Private Banking Client Private Banking Contract are terminated for any reason;
- when a Premium Family Client reaches 30 years of age;
- after 12 months following the death of a Premium Client or Private Banking Client. If a Premium Family Client turns 30 years old during this 12-month period, then they shall remain eligible to the K&H Premium Family Service until the end of this period.

After the Premium Family Service is terminated, Premium Family Clients become subject to the conditions stipulated in Section and 3 of the Premium Service Package Agreement and will be required to comply with the terms of eligibility for the K&H Premium Account & Service Package.

The Bank may check the existence of the family relationship at any time. If the Premium Family Client fails to produce credible documentation acceptable as proof of the family relationship:

- eligibility for the preferential terms of the K&H Premium Services granted on grounds of the family relationship will be lost and the Client's Premium Account & Service Package Agreement will be terminated; and
- the terms and conditions regulated in the Announcement for K&H Retail Bank Accounts, bank accounts, deposit accounts, fixed deposits and cash transactions of natural persons will apply to the services contained in their bank account managed by the Bank as well as the related commissions and fees.

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In case there is evidence that a Premium Family Client or a Premium Client or a Private Banking Client deceived the Bank with regard to their family relationship, the Bank shall have the right to immediately terminate the Premium Family Client's Premium Account & Service Package Agreement and reclaim the preferences granted by the Bank.

In the Premium service contracts, accounts opened under the K&H Premium Family Service will be referred to as: "K&H prémium számlacsomag – MJCS körben".

## 1.2 Definitions

**Eligibility criteria:** the eligibility criteria for the Premium Account & Service Package set out in Section 1.1.1 of this Announcement.

**Discount criteria:** the criteria to be complied with in order to be eligible for the 50% or 100% discount available under the Premium Account & Service Package as per Section 2.1 of this Announcement.

**Assets Under Management:** 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 current value of the Assets Under Management will be calculated effective as of the last banking day of each month. The negative balance on any account will decrease the amount of the Assets Under Management. 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.

When checking the fulfilment of the above criteria, the Bank will not take into account any funds invested in savings, K&H investment funds, government bonds and K&H bonds kept by K&H securities account or savings life insurance products by a Co-Account Holder.

**Credit transfer:** the specified minimum amount must be transferred to the K&H Retail Bank Account linked to the K&H Premium Account Package in question each month, under any title, in no more than 3 domestic or foreign HUF or FX transactions.

**Card spending:** the combined spending on the bank cards linked to the K&H Premium Account Package (including co-cards) and the credit cards linked to the credit card account of the principal account holder of the K&H Premium Account Package (including co-cards) must reach the specified amount each month. Card transactions are taken into account for the day when they are completed, including transactions completed over the weekend.

**Grace Period:** the period starting on the day when the agreement is signed and ending on the last day of the next calendar month.

**Review period:** the period starting on the first banking day and ending on the last day of the month in question or, if the last day of the month is a non-banking day, then on the last banking day thereof. The next Review Period shall commence on the next banking day.

## 1.3 Compliance with preconditions of eligibility (Grace period)

The Account Holder must satisfy the Criteria for Receiving Services before the end of the Grace Period. No fees will be charged for the service in the month when the agreement is concluded. If the Criteria for Receiving Services are not fulfilled by the end of the Grace Period, then the service fee amount (with no discount applied to it) will be charged for the calendar month following the conclusion of the agreement and, in addition, the services and discounts connected to the K&H premium account package will cease to exist as of the day following the end-date of the Grace Period and, as stipulated in the agreement, the K&H premium account package will be turned into a K&H convenience plus account package.

If the Criteria for Receiving Services are satisfied before the end of the Grace Period then the discount fee subject to the rules set out in Section 3.1.1 will be charged for the service and the agreement will remain valid until such time when either party may initiate the termination thereof.

## 1.4 Review of preconditions (Review period)

Following the Grace Period the Bank shall review compliance with the Eligibility Criteria and the Discount criteria in each Review Period to calculate the fee payable for the Premium Account & Service Package for the month in question as per Section 3.1.1.

## 2 K&H premium banking services

K&H Bank offers the following services and discounts as part of the K&H Premium Banking Services for the premium account management fee:

### 2.1 Bank accounts in the K&H premium Account & Service Package

The Bank keeps K&H Retail Bank Accounts and K&H FX Retail Bank Accounts as part of the K&H Premium Account & Service Package. The preferential terms under the Package are available to maximum one HUF and two FX accounts at a time. Group insurance is also available as per Annex 1 to the Announcement on the Bank Accounts, Deposit Accounts, Term Deposits and Cash Transactions of Private Individual Customers for the premium specified in Section 3.1.3. of this Announcement.

## **2.2 Bank cards in the K&H premium Account & Service Package**

The Bank offers the following exclusive bank cards under the Premium Account & Service Package at the preferential terms specified in Section 3.1.4:

- K&H Visa Gold contactless debit card
- K&H World contactless MasterCard credit card

The eligibility criteria applicable to the debit and credit cards available under the Premium Account & Service Package, their use, the rules of card transaction settlement, the online security code service and other terms and conditions, such as the rules applicable to the amounts redeemable on credit card purchases, are set out in the General Terms and Conditions for Bank Card and Credit Card Services and the Announcement on Credit Cards for Natural Persons.

## **2.3 Safe deposit box services**

The Premium Account & Service Package includes the use of a safe deposit box subject to preferential terms and conditions; the fees applicable thereto are specified in Section 3.2.

## **2.4 Savings and investment products**

A wide range of savings and investment products are available as part of the K&H Premium service. The current interest rates are contained in Annex No. 4 of the Announcement on HUF interest rates for retail clients and in Annex No. 5 of the Announcement on the FX interest rates for retail clients. You may obtain information on investment funds in the Announcement on Investment services and securities operations.

## **2.5 K&H premium investment compass®**

The K&H Premium Investment Compass Book® is a service available for our Premium Account Holder clients in case the client has a validly completed suitability test (Investor Protection Questionnaire). In the light of the most recent market developments, it contains a tailor-made portfolio analysis and a specific proposal in line with the client's risk classification. With this service, we intend to give assistance in creating the ideal investment structure. The Premium Account Holder is entitled to ask for 1 K&H Premium Investment Compass Book® each year at the time most suitable for him/her. The premium banking advisor is personally available to discuss the proposals and the investment advice contained in the K&H Premium Investment Compass Book® and will provide additional verbal information when needed. The K&H Premium Investment Compass Book® is a service available for our Premium Account Holder clients who have at least HUF 2 million in savings and are categorised as at least defensive based on the Investor Protection Questionnaire.

## **2.6 Preferential loan terms for premium clients**

As a premium client, you can enjoy preferential pricing for the K&H home equity loans and you may also apply for a higher amount overdraft facility.

The premium conditions and rates are contained in the Announcements for 'K&H home loan with business conditions' and 'K&H home equity personal loan' and 'K&H housing loans with state subsidy'.

## **2.7 Preferential insurance terms for premium clients**

For our premium clients, K&H Insurance Zrt. provides a 5% premium discount for the K&H home insurance in case of the insurance is fixed in any K&H branches or concluded with a tied agent intercession recommended by the Bank.

In case of the K&H casco insurance is concluded through the above mentioned channels K&H Insurance Zrt. provides 5% premium discount until December 31, 2017. If the claim is reported to one of our premium banking advisors, our premium clients can enjoy urgent administration. Insurance benefits are provided by K&H Insurance Zrt.

## **2.8 Premium banking advisor**

As part of this service, a dedicated advisor will help you identify the solutions that best meet your financial habits, lifestyle and needs and will provide comprehensive advisory service about any financial products or services.

## **2.9 Premium remote banker service**

Our remote bankers are available via video phone during longer opening hours without any additional cost. The Remote Banker service can be reached at the following phone numbers: +36-1-468-8245, +36-1-468-8246, +36-1-468-8247, +36-1-468-8248 on every weekday between 8 a.m. and 8 p.m. by using the K&H My-ID and ePIN code required for this service.

The table below shows the products and services available as part of the Premium Remote Banker service. The table below also contains the proposed access channel for those products and services that are not available as part of the Premium Remote Banker service.

**Announcement on Bank Accounts, Deposits, Cashier Transactions, Bankcards and Investments offered to Premium Banking Clients**
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Savings, investment		Available as part of the remote banker service	Channel primarily recommended if the remote banker service is not available		
			TeleCenter	E-bank	Bank branch
Securities account, Pension pre-savings account, Long-term investment account	Opening / closing				✓
Savings, investment		Available as part of the remote banker service	Channel primarily recommended if the remote banker service is not available		
			TeleCenter	E-bank	Bank branch
1. Investment units	Purchase of investment unit	✓			
	Redemption of investment unit	✓			
	Swap transactions of investment units	✓			
	Withdrawal of investment unit orders	✓			
	Purchase order of regular investment unit	✓			
	Modification, withdrawal of regular investment unit purchase	✓			
	Subscription of closed-end investments	✓			
Savings, investment		Available as part of the remote banker service	Channel primarily recommended if the remote banker service is not available		
			TeleCenter	E-bank	Bank branch
2. Stock exchange products (equities and closed-end investment units)	Stock exchange limit order for sale	✓			
	Stock exchange limit order for purchase	✓			
	Withdrawal of stock exchange limit orders	✓			
3. Government papers	Purchase of interest bearing Treasury bill	✓			
	Sales of interest bearing Treasury bill	✓			
	Purchase of discounted Treasury bill	✓			
	Sales of discounted Treasury bill	✓			
	Purchase of Hungarian Government Bond	✓			
	Sales of Hungarian Government Bond	✓			
	Subscription of interest bearing Treasury bill	✓			
4. Deposits	Handling of retail fixed-term deposits	✓			
	Handling of retail fixed-term deposits with individual pricing	✓			
	Structured investments (standard and individual dual currency investment)	✓			
Retail account products		Available as part of the remote banker service	Channel primarily recommended if the remote banker service is not available		
			TeleCenter	E-bank	Bank branch
Goal savings account	Opening / closing				✓
Seasonal savings accounts	Opening / closing				✓
Long-term deposit account	Opening / closing				✓
Trambulin account	Opening / closing				✓
Bank accounts	Opening / closing				✓
Bank card	Bank card ordering				✓
	Bank card replacement		✓		
	Bank card activation		✓		
	Bank card stopping		✓		
Credit products		Available as part of the remote	Channel primarily recommended if the remote banker service is not available		
			TeleCenter	E-bank	Bank branch

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		banker service	TeleCenter	E-bank	Bank branch
Consumer loan	Credit card	✓	✓		
	Personal loan (without home equity)	✓	✓		
	Overdraft facility	✓	✓		
Mortgage loan	Real estate purchase loan				✓
	Personal loan usable for any purpose				✓
<b>Insurance products</b>		Available as part of the remote banker service	Channel primarily recommended if the remote banker service is not available		
			TeleCenter	E-bank	Bank branch
Conclusion of new life insurance	Regular premium savings				✓
	One-off premium savings				✓
	Regular premium risk				✓
Modification of existing life insurance contract	Ad-hoc premium payment and restructuring orders for unit-linked life insurance	✓			✓
	One-off premium savings				✓
	Regular premium savings				✓
Non-life insurance	Home insurance	✓			✓
	Travel/luggage insurance	✓	✓	✓	
	MTPL/CASCO				✓

### 2.10 Priority service, privacy for meetings, appointments

Each premium banking client is assigned a premium banking advisor by the Bank who can be contacted in person, by phone or by email. The Bank provides priority services to premium banking clients wishing to attend to their business by phone or in person; a private meeting room is available in a number of our branches for this purpose. Clients can also make appointments with premium banking advisors. The up-to-date list of our branches providing premium banking services can be found at [www.kh.hu](http://www.kh.hu).

### 2.11 K&H Premium Investors' Club

The K&H Premium Investor Club provides information to our premium banking clients at invitation only club-type events (held each time for certain groups of premium banking clients identified by the Bank) where they can learn about the current international and domestic macroeconomic environment and suitable investment solutions.

### 2.12 Discounts granted by partners

Our partners offer a number of services on preferential terms and conditions on purchases made with Visa Gold debit cards available under the Premium Account Package.

The up-to-date list of these partners can be found at [www.kh.hu](http://www.kh.hu).

### 2.13 Newsletters

A newsletter prepared exclusively for our premium banking clients presenting current market events, macroeconomic indicators and proposed portfolio components; this newsletter is sent with a weekly frequency via e-mail to clients having an e-mail address and registered with K&H Bank.

### 3 Calculation of the monthly fee of premium Account & Service Package; further preferential terms and conditions

#### 3.1 Fee of the K&H premium Account & Service Package

The premium account management fee is payable on the 8<sup>th</sup> day of the month following the subject month or, if the 8<sup>th</sup> day of the month following the subject month is a non-banking day, then on the next banking day. The account management fee is due for each charged for each commenced month.

Some of the preferential fees available under the K&H Premium Account Package are subject to the terms and conditions set out below. The account management fee charged for premium accounts with no life insurances will be refunded, in full or in part, subject to fulfilment of the conditions detailed below. Compliance with these conditions will be checked in each Review Period. If the required conditions are complied with, the refund on the premium account management fee without life insurance will be paid on the 8<sup>th</sup> day of the calendar month following the month in question (or, if it is not a banking day, on the following banking day).

##### 3.1.1 Calculation of the premium account and service fee; discounts (EBKM: 0.01%)

Clients are granted a 50% or 100% discount on the account management fee payable for the Premium Account & Service Package subject to the terms and conditions detailed below and applicable on the date of their agreement as follows:

**In the case of Premium Account & Service Package Agreements concluded after 17 April 2017:**

Monthly fee of Premium Account & Service Package					
monthly fee and conditions of 50% or 100% discount					
5 134 HUF	The Account Holder does not have - 5 million HUF assets under management <b>or</b> - credit transfers totalling 300 000 each month				
2 567 HUF	The Client has assets under management over 5 million HUF	<b>or</b>	The Client has credit transfers totalling 300 000 HUF <b>AND</b> card purchases totalling 100 000 HUF		
0 Ft	The Client has over 5 million HUF assets under management <b>AND</b> credit transfers totalling 500 000 HUF	<b>or</b>	The Client has over 5 million HUF assets under management <b>AND</b> card purchases totalling 100 000 HUF	<b>or</b>	The Client has over 15 million HUF assets under management

**In the case of Premium Account & Service Package Agreements concluded up until 17 April:**

Monthly fee of Premium Account & Service Package					
monthly fee and conditions of 50% or 100% discount					
5 134 HUF	The Account Holder does not have 5 million HUF assets under management <b>or</b> 3 million HUF assets under management if he is not yet 40 years of age				
2 567 HUF	The Client has 5 million HUF assets under management <b>or</b> 3 million HUF assets under management and is not yet 40 years of age				
0 HUF	The Client has 5 million HUF assets under management <b>or</b> 3 million HUF assets under management and is not yet 40 years of age <b>AND</b> credit transfers totalling 500 000 HUF	<b>or</b>	The Client has 5 million HUF assets under management <b>or</b> 3 million HUF assets under management and is not yet 40 years of age <b>AND</b> card purchases totalling 100 000 HUF	<b>or</b>	The Client has over 15 million HUF assets under management

##### 3.1.2 Monthly fee of K&H Premium Family service (EBKM: 0.01%)

In the case of the Premium Family Service criteria are not checked; the monthly fee of the service without insurance is 0 HUF.

### 3.1.3 Monthly premium of the insurance purchased under the K&H Premium Account & Service Package

In addition to the fees specified in Sections 3.1.1 and 3.1.2:

- life insurance: 390 HUF
- extended life insurance: 990 HUF

### 3.1.4 Preferential fees of services offered in the K&H premium Account & Service Package

Service	Fee
The annual fee applicable at any time to maximum 2 debit cards If more than two cards are linked to the account, then they are provided free of charge in the following order: K&H Visa Gold; any other embossed cards; any electronic debit card.	0 HUF
The annual fee applicable at any time to K&H World MasterCard Plus contactless credit card or any other credit card as per the Announcement for the main account holder	0 HUF
Cash withdrawal in HUF from K&H ATM with debit card	The first 5 transactions in the month in question: 0 HUF
Same-day / forward-dated (domestic) intrabank or interbank HUF payment orders – via e-bank / mobile bank	The first 30 transactions in the month in question: 0 HUF
Direct debits by service providers – via all channels (Domestic) intrabank and interbank standing orders in HUF – via all channels	
Account management fee for 2 K&H FX Retail Accounts	0 HUF
K&H retail mobilinfo, monthly fee	0 HUF
K&H e-bank with sms authentication, monthly fee	0 HUF
K&H e-bank with mobile token authentication, monthly fee	0 HUF
K&H e-portfolio, monthly fee	0 HUF
K&H mobilbank, monthly fee	0 HUF

In addition to the fees specified above a transaction levy will also be charged on all items, including services granted at preferential terms and conditions, as per the Announcement on the Bank Accounts, Deposit Accounts, Term Deposits and Cash Transactions of Private Individual Customers.

### 3.2 Preferential fees for safe deposit box services

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

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

**Safe deposit box size:**

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

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

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

**Liable custody / Administration of accounts in the absence of instructions cost reimbursement:** HUF 512+VAT/month  
The fee shall be payable each calendar month from the date of acceptance for liable custody.

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

#### **K&H safe deposit box account**

**Minimum opening amount:** as per General Terms and Conditions for safe deposit boxes (at least three months' safe rental fee)  
For sight interest rates applicable to bank accounts see Appendix 4.

## **4 Miscellaneous provisions**

The terms and conditions of the bank account, deposit and investment services described in this Announcement are valid for natural person clients of K&H Bank Zrt.

According to the definition of the Bank, FX resident and FX non-resident private persons qualify as natural persons. Should the individual agreement with the Client stipulate terms and conditions deviating from those herein, the provisions in the individual agreement ("Client Agreement") shall prevail (the Client Agreement shall not modify the VAT categorisation of the various services).

The governing principles and rules based on which the Bank performs its business activities are contained in the Business Regulations, and the Business Regulations pertaining to investment and auxiliary services and the relevant General Contracting Terms and Conditions (clients of K&H Bank can access these documents free of charge at the Bank's branches and on its website). The rules applicable to the insurance products available for the various products are set out in the announcement for the product in question.

The detailed terms and conditions of other relevant products and services not discussed herein (including relevant insurance packages to be purchased separately) and the fees and charges of these services and the payment terms thereof along with other terms and conditions are set out in the following documents:

- general contracting terms and conditions for bank account, deposit account and term deposit products for natural resident and non-resident persons
- general contracting terms and conditions for bank card and credit card services
- general contracting terms and conditions for banking services requiring electronic identification
- bank account management: Announcement on the Bank Accounts, Deposit Accounts, Term Deposits and Cash Transactions of Private Individual Customers
- debit cards: Announcement of Debit Cards for Natural Persons
- credit cards: Announcement of Credit Cards for Natural Persons.