

Effective from: 9 January, 2023

## ANNOUNCEMENT

on the terms and conditions of Széchenyi Card Program Loans available at K&H Bank Zrt

### 1. Conditions of Széchenyi Card Program MAX+ Loans

Product name	Széchenyi Liquidity Loan MAX+
Transaction interest rate	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	15.5% p.a.
• Interest subsidy	10.5% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	5.0% p.a.
Handling charge, calculated in the same manner as interest	
• Gross handling charge (a fixed rate that remains unchanged throughout the term)	0.5 p.a.
• Handling charge subsidy	0.5% p.a.
• Net handling charge (a fixed rate that remains unchanged throughout the term)	0.0% p.a.
Interest and handling charge payable	each calendar month
Fee for Garantiqa Hitelgarancia Zrt's absolute guarantee	
a, in the case of de minimis subsidy (as a percentage of the guaranteed amount)	
• Gross guarantee fee	1.6% p.a., minimum HUF 5,000
• Guarantee fee subsidy	1.0% p.a.
• Net guarantee fee	0.6% p.a.
b, in the case of Garantiqa Crisis Guarantee Program (according to section 2.2. of the TCF)	
• Gross guarantee fee (as a percentage of the guaranteed amount)	1.875% p.a.
• Gross guarantee fee (as a percentage of the loan amount)	1.5% p.a.
• Guarantee fee subsidy (as a percentage of the loan amount)	1.0% p.a.
• Net guarantee fee (as a percentage of the loan amount)	0.5% p.a.
Other fees and commissions associated with Garantiqa Hitelgarancia Zrt's absolute guarantee <sup>1</sup>	as stated in the prevailing Announcement of Garantiqa Hitelgarancia Zrt.
Contract conclusion fee (as a percentage of the credit limit)	one-off 1.5%, maximum HUF 1,500,000
Special fee <sup>2</sup>	1.0% p.a.
Contract amendment fee	as set out in Section I/7.1 of the Bank's Corporate Announcement

<sup>1</sup> Beyond the absolute guarantee fee, fees associated with an absolute guarantee by Garantiqa Hitelgarancia Zrt. are not eligible for subsidy.

<sup>2</sup> In the event of non-fulfillment of prescribed annual invoice turnover, it is payable based on the difference between the invoice turnover specified in the contract and the invoice turnover fulfilled. The special fee is due annually, after the examined period, on the last banking day of the month which includes the anniversary day of the entry into force of the credit agreement, and regarding the last examined period on the day the credit agreement is terminated.

Early repayment charge	3.0% Administration Charge (calculated based on the early/final repayment amount, and paid at the same time when the early/final repayment is made)
Rate of default interest charged in the event of late payment of principal	as set out in Section I/7.5.1.a of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of loan interest	as set out in Section I/7.5.1.b of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of other fees due or charges calculated in the manner of interest	as set out in Chapter IV of the Bank's Corporate Announcement

Product name	Széchenyi Investment Loan MAX+
Transaction interest rate	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	15.5% p.a.
• Interest subsidy	10.5% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	5.0% p.a.
Handling charge, calculated in the same manner as interest	
• Gross handling charge (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
• Handling charge subsidy	0.5% p.a.
• Net handling charge (a fixed rate that remains unchanged throughout the term)	0.0% p.a.
Interest and handling charge payable	each calendar month or calendar quarter
Fee for Garantiqa Hitelgarancia Zrt's absolute guarantee	
a, in the case of de minimis subsidy (as a percentage of the guaranteed amount)	
• Gross guarantee fee	1.3% p.a., minimum HUF 5,000
• Guarantee fee subsidy	1.0% p.a.
• Net guarantee fee	0.3% p.a.
b, in the case of Garantiqa Crisis Investment 2 Guarantee Program	
• Gross guarantee fee (as a percentage of the guaranteed amount)	1.6% p.a.
• Gross guarantee fee (as a percentage of the loan amount)	1.28% p.a.
• Guarantee fee subsidy (as a percentage of the loan amount)	1.0% p.a.
• Net guarantee fee (as a percentage of the loan amount)	0.28% p.a.
Other fees and commissions associated with Garantiqa Hitelgarancia Zrt's absolute guarantee <sup>3</sup>	as stated in the prevailing Announcement of Garantiqa Hitelgarancia Zrt.
Contract conclusion fee (as a percentage of the credit limit)	one-off 2.0%, maximum HUF 2,000,000
Disbursement fee	HUF 15,000 / disbursement
Special fee <sup>4</sup>	1.0% p.a.

<sup>3</sup> Beyond the absolute guarantee fee, fees associated with an absolute guarantee by Garantiqa Hitelgarancia Zrt. are not eligible for subsidy.

<sup>4</sup> In the event of non-fulfillment of prescribed annual invoice turnover, it is payable based on the difference between the invoice turnover specified in the contract and the invoice turnover fulfilled. The special fee is due annually, after the examined period, on the last banking day of the month which includes the anniversary day of the entry into force of the credit agreement, and regarding the last examined period on the day the credit agreement is terminated.

Contract amendment fee	as set out in Section I/7.1 of the Bank's Corporate Announcement
Early repayment charge	3.0% Administration Charge (calculated based on the early/final repayment amount, and paid at the same time when the early/final repayment is made)
Rate of default interest charged in the event of late payment of principal	as set out in Section I/7.5.1.a of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of loan interest	as set out in Section I/7.5.1.b of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of other fees due or charges calculated in the manner of interest	as set out in Chapter IV of the Bank's Corporate Announcement

Product name	Agricultural Széchenyi Investment Loan MAX+
Transaction interest rate	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	15.5% p.a.
• Interest subsidy	10.5% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	5.0% p.a.
Handling charge, calculated in the same manner as interest	
• Gross handling charge (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
• Handling charge subsidy	0.5% p.a.
• Net handling charge (a fixed rate that remains unchanged throughout the term)	0.0% p.a.
Interest and handling charge payable	each calendar month or calendar quarter
Fee for Rural Credit Guarantee Foundation's (AVHGA) absolute guarantee (as a percentage of loan amount)	
a, In the case of de minimis subsidy	
• Gross guarantee fee	1.06% p.a.
• Guarantee fee subsidy	1.0% p.a.
• Net guarantee fee	0.06% p.a.
b, In the case of loan transactions guaranteed by AVHGA under market terms and conditions	
• Gross guarantee fee	- for priority agricultural transactions: 1.06% p.a. - for non-priority agricultural transactions 1.35% p.a.
• Guarantee fee subsidy	1,0% p.a.
• Net guarantee fee	- for priority agricultural transactions: 0.06% p.a. - for non-priority agricultural transactions 0.35% p.a.
Other fees payable to AVHGA (over the guarantee fee)	as stated in the effective AVHGA Announcement
Contract conclusion fee (as a percentage of the credit limit)	one-off 2.0%, maximum HUF 2,000,000
Disbursement fee	HUF 15,000 / disbursement
Special fee <sup>5</sup>	1.0% p.a.
Contract amendment fee	as set out in Section I/7.1 of the Bank's Corporate Announcement

<sup>5</sup> In the event of non-fulfillment of the prescribed annual invoice turnover, this fee is payable based on the difference between the invoice turnover specified in the contract and the invoice turnover fulfilled. The special fee is due annually, after the examined period, on the last banking day of the month which includes the anniversary day of the entry into force of the credit agreement, and regarding the last examined period on the day the credit agreement is terminated.

Early repayment charge	3.0% Administration Charge (calculated based on the early/final repayment amount, and paid at the same time when the early/final repayment is made)
Rate of default interest charged in the event of late payment of principal	as set out in Section I/7.5.1.a of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of loan interest	as set out in Section I/7.5.1.b of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of other fees due or charges calculated in the manner of interest	as set out in Chapter IV of the Bank's Corporate Announcement

<b>Product name</b>	<b>Széchenyi Card MAX+</b>	
Transaction interest rate		
<ul style="list-style-type: none"> <li>Gross interest rate (a fixed rate that remains unchanged throughout the term)</li> </ul>	15.5% p.a.	
<ul style="list-style-type: none"> <li>Interest subsidy</li> </ul>	10.5% p.a.	
<ul style="list-style-type: none"> <li>Net interest rate (a fixed rate that remains unchanged throughout the term)</li> </ul>	5.0% p.a.	
Handling charge, calculated in the same manner as interest		
<ul style="list-style-type: none"> <li>Gross handling charge (a fixed rate that remains unchanged throughout the term)</li> </ul>	0.5% p.a.	
<ul style="list-style-type: none"> <li>Handling charge subsidy</li> </ul>	0.5% p.a.	
<ul style="list-style-type: none"> <li>Net handling charge (a fixed rate that remains unchanged throughout the term)</li> </ul>	0.0% p.a.	
Commitment fee	1.0% p.a.	
Interest, handling charge and commitment fee payment	each calendar quarter	
Assessment fee <sup>6</sup> (includes the fee for the provision of the first bank card tied to the Széchenyi Card Restart MAX+ Overdraft facility)	<b>credit line</b>	<b>assessment fee (gross)</b>
	1-2 mln HUF	30 000 HUF
	3-4 mln HUF	50 000 HUF
	5-6 mln HUF	70 000 HUF
	7-10 mln HUF	90 000 HUF
	11-15 mln HUF	120 000 HUF
	16-20 mln HUF	140 000 HUF
	21-25 mln HUF	160 000 HUF
	26-50 mln HUF	180 000 HUF
	51-75 mln HUF	230 000 HUF
	76-100 mln HUF	280 000 HUF
	101-200 mln HUF	300 000 HUF
201-250 mln HUF	320 000 HUF	
Annual fee for issuing a co-card <sup>6</sup>	4 000 HUF	
First eight fixed digits of card number	5477 3129	
Additional conditions for the Bank card	In accordance with the chapters of the Bank's Corporate Announcement on HUF bank accounts and account packages as well as bank card services, the additional terms for the bank card are identical to those applicable to contactless K&H Mastercard business cards.	

<sup>6</sup> The "assessment fee" or (in case of a co-card) the "card issuance fee" is due on the day when the credit is made available, and then on the 365th day after that date (the review date). The physical bank card is valid for 2 years. The bank card is not automatically renewed and expires at the end of the 2nd year.

<b>Fee for Garantiqa Hitelgarancia Zrt's absolute guarantee</b>	
<b>a, in the case of de minimis subsidy (as a percentage of the guaranteed amount)</b>	
• Gross guarantee fee	1.4% p.a.
• Guarantee fee subsidy	1.0% p.a.
• Net guarantee fee	0,4% p.a.
<b>b, in the case of Garantiqa Crisis Guarantee Program (according to section 2.2. of the TCF)</b>	
• Gross guarantee fee (as a percentage of the guaranteed amount)	tenor 1 year: 1.5626% p.a. tenor 2-3 year: 1,875% p.a.
• Gross guarantee fee (as a percentage of the loan amount)	tenor 1 year: 1.25% p.a. tenor 2-3 year: 1,5% p.a.
• Guarantee fee subsidy (as a percentage of the loan amount)	1.0% p.a.
• Net guarantee fee (as a percentage of the loan amount)	tenor 1 year: 0.25% p.a. tenor 2-3 year: 0.5% p.a.
Other fees and commissions associated with Garantiqa Hitelgarancia Zrt's absolute guarantee <sup>7</sup>	as stated in the prevailing Announcement of Garantiqa Hitelgarancia Zrt.
Special fee <sup>8</sup>	1.0% p.a.
Contract amendment fee	as set out in Section I/7.1 of the Bank's Corporate Announcement
Rate of default interest charged in the event of late payment of principal	as set out in Section I/7.5.1.a of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of loan interest	as set out in Section I/7.5.1.b of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of other fees due or charges calculated in the manner of interest	as set out in Chapter IV of the Bank's Corporate Announcement
Business bank accounts and account packages connected to the overdraft facilities, and their fees	According to the relevant chapters of the Bank's Corporate Announcement on HUF bank accounts and account packages

## 2. Conditions of Széchenyi Card Program MAX Loans (application: until 30 November 2022)

<b>Product name</b>	<b>Széchenyi Liquidity Loan MAX</b>
<b>Transaction interest rate for contracts concluded on or after 02.12.2022</b>	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	14.5% p.a.
• Interest subsidy	11.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	3.5% p.a.
<b>Transaction interest rate for contracts concluded before 02.12.2022</b>	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	12.0% p.a.
• Interest subsidy	8.5% p.a.

<sup>7</sup> Beyond the absolute guarantee fee, fees associated with an absolute guarantee by Garantiqa Hitelgarancia Zrt. are not eligible for subsidy.

<sup>8</sup> In the event of non-fulfillment of prescribed annual invoice turnover, it is payable based on the difference between the invoice turnover specified in the contract and the invoice turnover fulfilled. The special fee is due annually, after the examined period, on the last banking day of the month which includes the anniversary day of the entry into force of the credit agreement, and regarding the last examined period on the day the credit agreement is terminated.

• Net interest rate (a fixed rate that remains unchanged throughout the term)	3.5% p.a.
Handling charge, calculated in the same manner as interest	
• Gross handling charge (a fixed rate that remains unchanged throughout the term)	2.5 p.a.
• Handling charge subsidy	0.5% p.a.
• Net handling charge (a fixed rate that remains unchanged throughout the term)	2.0% p.a.
Interest and handling charge payable	each calendar month
Fee for Garantiqa Hitelgarancia Zrt's absolute guarantee (as a percentage of the guaranteed loan amount)	
• Gross guarantee fee	1.6% p.a., minimum HUF 5,000
• Guarantee fee subsidy	1.0% p.a.
• Net guarantee fee	0.6% p.a.
Other fees and commissions associated with Garantiqa Hitelgarancia Zrt's absolute guarantee <sup>9</sup>	as stated in the prevailing Announcement of Garantiqa Hitelgarancia Zrt.
Contract conclusion fee (as a percentage of the credit limit)	one-off 1.5%, maximum HUF 1,500,000
Special fee <sup>10</sup>	1.0% p.a.
Contract amendment fee	as set out in Section I/7.1 of the Bank's Corporate Announcement
Early repayment charge	3.0% Administration Charge (calculated based on the early/final repayment amount, and paid at the same time when the early/final repayment is made)
Rate of default interest charged in the event of late payment of principal	as set out in Section I/7.5.1.a of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of loan interest	as set out in Section I/7.5.1.b of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of other fees due or charges calculated in the manner of interest	as set out in Chapter IV of the Bank's Corporate Announcement

Product name	Széchenyi Investment Loan MAX
Transaction interest rate for contracts concluded on or after 02.12.2022	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	13.5% p.a.
• Interest subsidy	12.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	1.5% p.a.
Transaction interest rate for contracts concluded before 02.12.2022	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	12.5% p.a.
• Interest subsidy	11.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	1.5% p.a.

<sup>9</sup> Beyond the absolute guarantee fee, fees associated with an absolute guarantee by Garantiqa Hitelgarancia Zrt. are not eligible for subsidy.

<sup>10</sup> In the event of non-fulfillment of prescribed annual invoice turnover, it is payable based on the difference between the invoice turnover specified in the contract and the invoice turnover fulfilled. The special fee is due annually, after the examined period, on the last banking day of the month which includes the anniversary day of the entry into force of the credit agreement, and regarding the last examined period on the day the credit agreement is terminated.

Transaction interest rate for contracts concluded on or after 02.12.2022 in case of loans aimed at improving energy efficiency and technology change	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	13.5% p.a.
• Interest subsidy	13.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Transaction interest rate for contracts concluded before 02.12.2022 in case of loans aimed at improving energy efficiency and technology change	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	12.5% p.a.
• Interest subsidy	12.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Handling charge, calculated in the same manner as interest	
• Gross handling charge (a fixed rate that remains unchanged throughout the term)	2.5% p.a.
• Handling charge subsidy	0.5% p.a.
• Net handling charge (a fixed rate that remains unchanged throughout the term)	2.0% p.a.
Interest and handling charge payable	each calendar month or calendar quarter
Fee for Garantiqa Hitelgarancia Zrt's absolute guarantee as a percentage of the guaranteed loan amount (under de minimis subsidy)	
• Gross guarantee fee	1.3% p.a., minimum HUF 5,000
• Guarantee fee subsidy	1.0% p.a.
• Net guarantee fee	0.3% p.a.
Other fees and commissions associated with Garantiqa Hitelgarancia Zrt's absolute guarantee <sup>11</sup>	as stated in the prevailing Announcement of Garantiqa Hitelgarancia Zrt.
Contract conclusion fee (as a percentage of the credit limit)	one-off 2.0%, maximum HUF 2,000,000
Disbursement fee	HUF 15,000 / disbursement
Special fee <sup>12</sup>	1.0% p.a.
Contract amendment fee	as set out in Section I/7.1 of the Bank's Corporate Announcement
Early repayment charge	3.0% Administration Charge (calculated based on the early/final repayment amount, and paid at the same time when the early/final repayment is made)
Rate of default interest charged in the event of late payment of principal	as set out in Section I/7.5.1.a of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of loan interest	as set out in Section I/7.5.1.b of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of other fees due or charges calculated in the manner of interest	as set out in Chapter IV of the Bank's Corporate Announcement

<sup>11</sup> Beyond the absolute guarantee fee, fees associated with an absolute guarantee by Garantiqa Hitelgarancia Zrt. are not eligible for subsidy.

<sup>12</sup> In the event of non-fulfillment of prescribed annual invoice turnover, it is payable based on the difference between the invoice turnover specified in the contract and the invoice turnover fulfilled. The special fee is due annually, after the examined period, on the last banking day of the month which includes the anniversary day of the entry into force of the credit agreement, and regarding the last examined period on the day the credit agreement is terminated.

<b>Product name</b>	<b>Agricultural Széchenyi Investment Loan MAX</b>
Transaction interest rate for contracts concluded on or after 02.12.2022	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	13.5% p.a.
• Interest subsidy	12.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	1.5% p.a.
Transaction interest rate for contracts concluded before 02.12.2022	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	12.5% p.a.
• Interest subsidy	11.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	1.5% p.a.
Transaction interest rate for contracts concluded on or after 02.12.2022 in case of loans aimed at improving energy efficiency and technology change	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	13.5% p.a.
• Interest subsidy	13.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Transaction interest rate for contracts concluded before 02.12.2022 in case of loans aimed at improving energy efficiency and technology change	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	12.5% p.a.
• Interest subsidy	12.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Handling charge, calculated in the same manner as interest	
• Gross handling charge (a fixed rate that remains unchanged throughout the term)	2.5% p.a.
• Handling charge subsidy	0.5% p.a.
• Net handling charge (a fixed rate that remains unchanged throughout the term)	2.0% p.a.
Interest and handling charge payable	each calendar month or calendar quarter
Fee for Rural Credit Guarantee Foundation's (AVHGA) absolute guarantee (as a percentage of loan amount)	
a, In the case of de minimis subsidy	
• Gross guarantee fee	1.06% p.a.
• Guarantee fee subsidy	1.0% p.a.
• Net guarantee fee	0.06% p.a.
b, In the case of loan transactions guaranteed by AVHGA under market terms and conditions	
• Gross guarantee fee	- for priority agricultural transactions: 1.06% p.a. - for non-priority agricultural transactions 1.35% p.a.
• Guarantee fee subsidy	1,0% p.a.
• Net guarantee fee	- for priority agricultural transactions: 0.06% p.a. - for non-priority agricultural transactions 0.35% p.a.
Other fees payable to AVHGA (over the guarantee fee)	as stated in the effective AVHGA Announcement
Contract conclusion fee (as a percentage of the credit limit)	one-off 2.0%, maximum HUF 2,000,000



Disbursement fee	HUF 15,000 / disbursement
Special fee <sup>13</sup>	1.0% p.a.
Contract amendment fee	as set out in Section I/7.1 of the Bank's Corporate Announcement
Early repayment charge	3.0% Administration Charge (calculated based on the early/final repayment amount, and paid at the same time when the early/final repayment is made)
Rate of default interest charged in the event of late payment of principal	as set out in Section I/7.5.1.a of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of loan interest	as set out in Section I/7.5.1.b of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of other fees due or charges calculated in the manner of interest	as set out in Chapter IV of the Bank's Corporate Announcement

<b>Product name</b>	<b>Széchenyi Card MAX</b>	
Transaction interest rate for contracts concluded on or after 02.12.2022		
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	14.5% p.a.	
• Interest subsidy	11.0% p.a.	
• Net interest rate (a fixed rate that remains unchanged throughout the term)	3.5% p.a.	
Transaction interest rate for contracts concluded before 02.12.2022		
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	12.0% p.a.	
• Interest subsidy	8.5% p.a.	
• Net interest rate (a fixed rate that remains unchanged throughout the term)	3.5% p.a.	
Handling charge, calculated in the same manner as interest		
• Gross handling charge (a fixed rate that remains unchanged throughout the term)	2.5% p.a.	
• Handling charge subsidy	0.5% p.a.	
• Net handling charge (a fixed rate that remains unchanged throughout the term)	2.0% p.a.	
Commitment fee	1.0% p.a.	
Interest, handling charge and commitment fee payment	each calendar quarter	
Assessment fee <sup>14</sup> (includes the fee for the provision of the first bank card tied to the Széchenyi Card Restart MAX Overdraft facility)	<b>credit line</b>	<b>assessment fee (gross)</b>
	1-2 mln HUF	30 000 HUF
	3-4 mln HUF	50 000 HUF
	5-6 mln HUF	70 000 HUF
	7-10 mln HUF	90 000 HUF
	11-15 mln HUF	120 000 HUF
	16-20 mln HUF	140 000 HUF

<sup>13</sup> In the event of non-fulfillment of the prescribed annual invoice turnover, this fee is payable based on the difference between the invoice turnover specified in the contract and the invoice turnover fulfilled. The special fee is due annually, after the examined period, on the last banking day of the month which includes the anniversary day of the entry into force of the credit agreement, and regarding the last examined period on the day the credit agreement is terminated.

<sup>14</sup> The "assessment fee" or (in case of a co-card) the "card issuance fee" is due on the day when the credit is made available, and then on the 365th day after that date (the review date). The physical bank card is valid for 2 years. The bank card is not automatically renewed and expires at the end of the 2nd year.

	21-25 mln HUF	160 000 HUF
	26-50 mln HUF	180 000 HUF
	51-75 mln HUF	230 000 HUF
	76-100 mln HUF	280 000 HUF
	101-200 mln HUF	300 000 HUF
	201-250 mln HUF	320 000 HUF
Annual fee for issuing a co-card <sup>15</sup>	4 000 HUF	
First eight fixed digits of card number	5477 3129	
Additional conditions for the Bank card	In accordance with the chapters of the Bank's Corporate Announcement on HUF bank accounts and account packages as well as bank card services, the additional terms for the bank card are identical to those applicable to contactless K&H Mastercard business cards.	
Fee for Garantiqa Hitelgarancia Zrt's absolute guarantee (as a percentage of the guaranteed loan amount)		
• Gross guarantee fee	1.4% p.a.	
• Guarantee fee subsidy	1.0% p.a.	
• Net guarantee fee	0,4% p.a.	
Other fees and commissions associated with Garantiqa Hitelgarancia Zrt's absolute guarantee <sup>16</sup>	as stated in the prevailing Announcement of Garantiqa Hitelgarancia Zrt.	
Special fee <sup>17</sup>	1.0% p.a.	
Contract amendment fee	as set out in Section I/7.1 of the Bank's Corporate Announcement	
Rate of default interest charged in the event of late payment of principal	as set out in Section I/7.5.1.a of the Bank's Corporate Announcement	
Rate of interest charged in the event of late payment of loan interest	as set out in Section I/7.5.1.b of the Bank's Corporate Announcement	
Rate of interest charged in the event of late payment of other fees due or charges calculated in the manner of interest	as set out in Chapter IV of the Bank's Corporate Announcement	
Business bank accounts and account packages connected to the overdraft facilities, and their fees	According to the relevant chapters of the Bank's Corporate Announcement on HUF bank accounts and account packages	

<b>Product name</b>	<b>Széchenyi Leasing MAX</b>
Transaction interest rate for contracts concluded on or after 02.12.2022	
Gross interest rate (a fixed rate that remains unchanged throughout the term)	13.5% p.a.
Interest subsidy	10.0% p.a.
Net interest rate (a fixed rate that remains unchanged throughout the term)	3.5% p.a.
Transaction interest rate for contracts concluded before 02.12.2022	

<sup>15</sup> The "assessment fee" or (in case of a co-card) the "card issuance fee" is due on the day when the credit is made available, and then on the 365th day after that date (the review date). The physical bank card is valid for 2 years. The bank card is not automatically renewed and expires at the end of the 2nd year.

<sup>16</sup> Beyond the absolute guarantee fee, fees associated with an absolute guarantee by Garantiqa Hitelgarancia Zrt. are not eligible for subsidy.

<sup>17</sup> In the event of non-fulfillment of prescribed annual invoice turnover, it is payable based on the difference between the invoice turnover specified in the contract and the invoice turnover fulfilled. The special fee is due annually, after the examined period, on the last banking day of the month which includes the anniversary day of the entry into force of the credit agreement, and regarding the last examined period on the day the credit agreement is terminated.

Gross interest rate (a fixed rate that remains unchanged throughout the term)	12.5% p.a.
Interest subsidy	9.0% p.a.
Net interest rate (a fixed rate that remains unchanged throughout the term)	3.5% p.a.
Handling charge, calculated in the same manner as interest	
Gross handling charge (a fixed rate that remains unchanged throughout the term)	2.5% p.a.
Handling charge subsidy	0.5% p.a.
Net handling charge (a fixed rate that remains unchanged throughout the term)	2.0% p.a.
Interest and handling charge payable	each calendar month
Contract conclusion fee (as a percentage of the credit limit)	one-off 2.5 %, maximum HUF 2.500.000
Contract amendment fee	as set out in Section I/7.8 of the Bank's Corporate Announcement
Prepayment fee	equal to the amount of Broken Funding Fee as set out in Section I/7.8 of the Bank's Corporate Announcement
Loan Collateral Registration Fee	as set out in Section I/7.8 of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of leasing fees due	as set out in Section I/7.8 of the Bank's Corporate Announcement

### 3. Conditions of Széchenyi Card Program GO! Loans (not sold from 30 June 2022)

PRODUCT NAME	Széchenyi Investment Loan GO!
Transaction interest rate for contracts concluded before 06.12.2021	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	7.5% p.a.
• Interest subsidy	7.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Transaction interest rate for contracts concluded on or after 06.12.2021, and for credit applications submitted to the Registration Office by 31.12.2021 if the contract based on them was concluded by not later than 31.03.2022 with the conditions applicable at the time of the credit application or not later than 30.04.2022 with the other conditions applicable as of 01.01.2022	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	8.0% p.a.
• Interest subsidy	7.5% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Transaction interest rate for contracts concluded based on credit applications submitted to the Registration Office on or after 01.01.2022	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	9.0% p.a.
• Interest subsidy	8.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	1.0% p.a.
Handling charge, calculated in the same manner as interest (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Handling charge subsidy	0.5% p.a.
Interest and handling charge payable	each calendar month or calendar quarter
Fee for Garantiqa Hitelgarancia Zrt.'s absolute guarantee	
a.) In the case of de minimis subsidy (as a percentage of the guaranteed loan amount)	
Guarantee fee	1.3% p.a., minimum HUF 5,000
Guarantee fee subsidy	1.0% p.a.
b.) In the case of loan transactions with transitional subsidy under the Garantiqa Crisis Guarantee Scheme (as a percentage of the loan amount)	
Guarantee fee	<ul style="list-style-type: none"> <li>• if the term is maximum 2 to 3 years • 1.5% p.a.</li> <li>• if the term is maximum 4 to 6 years • 2.0% p.a.</li> </ul>
Guarantee fee subsidy	1.0% p.a.
c.) In the case of loan transactions with transitional subsidy under the Garantiqa Investment Loan Guarantee Scheme (as a percentage of the loan amount)	
Guarantee fee	<ul style="list-style-type: none"> <li>• under a cooperation agreement up to a loan amount of HUF 100 million • 0.88% p.a.</li> <li>• under an ad-hoc transaction up to a loan amount of HUF 100 million • 0.96% p.a.</li> <li>• above a loan amount of HUF 100 million • 1.52% p.a.</li> </ul>

Guarantee fee subsidy <ul style="list-style-type: none"> <li>• up to a loan amount of HUF 100 million</li> <li>• above a loan amount of HUF 100 million</li> </ul>	<ul style="list-style-type: none"> <li>• 0.6% p.a.</li> <li>• 1.44% p.a.</li> </ul>
Other fees and commissions associated with Garantiqa Hitelgarancia Zrt's absolute guarantee <sup>18</sup>	as stated in the prevailing Announcement of Garantiqa Hitelgarancia Zrt.
Contract conclusion fee (as a percentage of the credit limit)	one-off 1.5%, maximum HUF 1,500,000
Disbursement fee	HUF 15,000 / disbursement
Contract amendment fee	as set out in Section I/7.1 of the Bank's Corporate Announcement
Early repayment charge	3.0% Administration Charge (calculated based on the early/final repayment amount, and paid at the same time when the early/final repayment is made)
Rate of default interest charged in the event of late payment of principal	as set out in Section I/7.5.1.a of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of loan interest	as set out in Section I/7.5.1.b of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of other fees due or charges calculated in the manner of interest	as set out in Chapter IV of the Bank's Corporate Announcement

<b>PRODUCT NAME</b>	<b>Széchenyi Liquidity Loan GO!</b>
Transaction interest rate for contracts concluded before 06.12.2021	
<ul style="list-style-type: none"> <li>• Gross interest rate (a fixed rate that remains unchanged throughout the term)</li> </ul>	4.7% p.a.
<ul style="list-style-type: none"> <li>• Interest subsidy</li> </ul>	4.5% p.a.
<ul style="list-style-type: none"> <li>• Net interest rate (a fixed rate that remains unchanged throughout the term)</li> </ul>	0.2% p.a.
Transaction interest rate for contracts concluded on or after 06.12.2021, and for credit applications submitted to the Registration Office by 31.12.2021 if the contract based on them was concluded by not later than 31.03.2022 with the conditions applicable at the time of the credit application or not later than 30.04.2022 with the other conditions applicable as of 01.01.2022	
<ul style="list-style-type: none"> <li>• Gross interest rate (a fixed rate that remains unchanged throughout the term)</li> </ul>	5.2% p.a.
<ul style="list-style-type: none"> <li>• Interest subsidy</li> </ul>	5.0% p.a.
<ul style="list-style-type: none"> <li>• Net interest rate (a fixed rate that remains unchanged throughout the term)</li> </ul>	0.2% p.a.
Transaction interest rate for contracts concluded based on credit applications submitted to the Registration Office on or after 01.01.2022	
<ul style="list-style-type: none"> <li>• Gross interest rate (a fixed rate that remains unchanged throughout the term)</li> </ul>	7.5% p.a.
<ul style="list-style-type: none"> <li>• Interest subsidy</li> </ul>	5.0% p.a.
<ul style="list-style-type: none"> <li>• Net interest rate (a fixed rate that remains unchanged throughout the term)</li> </ul>	2.5% p.a.
Handling charge, calculated in the same manner as interest (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Handling charge subsidy	0.5% p.a.

<sup>18</sup> Beyond the absolute guarantee fee, fees associated with an absolute guarantee by Garantiqa Hitelgarancia Zrt. are not eligible for subsidy.

Interest and handling charge payable	each calendar month
Fee for Garantiqa Hitelgarancia Zrt's absolute guarantee (as a percentage of the loan amount)	
• Guarantee fee	1.5% p.a.
• Guarantee fee subsidy	1.0% p.a.
Other fees and commissions associated with Garantiqa Hitelgarancia Zrt's absolute guarantee <sup>19</sup>	as stated in the prevailing Announcement of Garantiqa Hitelgarancia Zrt.
Contract conclusion fee (as a percentage of the credit limit)	one-off 1.0%, maximum HUF 1,000,000
Contract amendment fee	as set out in Section I/7.1 of the Bank's Corporate Announcement
Early repayment charge	3.0% Administration Charge (calculated based on the early/final repayment amount, and paid at the same time when the early/final repayment is made)
Rate of default interest charged in the event of late payment of principal	as set out in Section I/7.5.1.a of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of loan interest	as set out in Section I/7.5.1.b of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of other fees due or charges calculated in the manner of interest	as set out in Chapter IV of the Bank's Corporate Announcement

<b>PRODUCT NAME</b>	<b>Széchenyi Leasing GO!</b>
Transaction interest rate for contracts concluded before 06.12.2021	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	7.5% p.a.
• Interest subsidy	7.0% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Transaction interest rate for contracts concluded on or after 06.12.2021, and for credit applications submitted to the Registration Office by 31.12.2021 if the contract based on them was concluded by not later than 31.03.2022 with the conditions applicable at the time of the credit application or not later than 30.04.2022 with the other conditions applicable as of 01.01.2022	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	8.0% p.a.
• Interest subsidy	7.5% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Transaction interest rate for contracts concluded based on credit applications submitted to the Registration Office on or after 01.01.2022	
• Gross interest rate (a fixed rate that remains unchanged throughout the term)	9.0% p.a.
• Interest subsidy	6.5% p.a.
• Net interest rate (a fixed rate that remains unchanged throughout the term)	2.5% p.a.
Handling charge, calculated in the same manner as interest (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Handling charge subsidy	0.5% p.a.

<sup>19</sup> Beyond the absolute guarantee fee, fees associated with an absolute guarantee by Garantiqa Hitelgarancia Zrt. are not eligible for subsidy.

Interest and handling charge payable	each calendar month or calendar quarter
Contract conclusion fee (as a percentage of the credit limit)	one-off fee of 1.5%, maximum HUF 1,500,000
Disbursement fee	HUF 0 / disbursement
Contract amendment fee	as set out in Section I/7.8. of the Bank's Corporate Announcement
Early repayment charge	the same rate as that of the Broken Funding Fee set out in Section I/7.8. of the Bank's Corporate Announcement
Loan Collateral Registration Fee	as set out in Section I/7.8. of the Bank's Corporate Announcement

<b>PRODUCT NAME</b>	<b>Agricultural Széchenyi Investment Loan GO!</b>
For credit applications submitted to the Registration Office on or after 01.01.2022	
<ul style="list-style-type: none"> <li>Gross interest rate (a fixed rate that remains unchanged throughout the term)</li> </ul>	9.0% p.a.
<ul style="list-style-type: none"> <li>Interest subsidy</li> </ul>	8.0% p.a.
<ul style="list-style-type: none"> <li>Net interest rate (a fixed rate that remains unchanged throughout the term)</li> </ul>	1.0% p.a.
Handling charge, calculated in the same manner as interest (a fixed rate that remains unchanged throughout the term)	0.5% p.a.
Handling charge subsidy	0.5% p.a.
Interest and handling charge payable	each calendar month or calendar quarter
Fee for Rural Credit Guarantee Foundation's (AVHGA) absolute guarantee	
a.) In the case of loan transactions under the AVHGA Crisis Agricultural Guarantee Scheme (as a percentage of the loan amount)	
Guarantee fee <ul style="list-style-type: none"> <li>for terms up to 3 years</li> <li>for terms exceeding 3 years</li> </ul>	<ul style="list-style-type: none"> <li>1.5% p.a.</li> <li>2.0% p.a.</li> </ul>
Guarantee fee subsidy	1.0% p.a.
b.) In the case of loan transactions guaranteed by AVHGA under market terms and conditions (as a percentage of the loan amount)	
Guarantee fee <ul style="list-style-type: none"> <li>for priority agricultural transactions</li> <li>for non-priority agricultural transactions</li> </ul>	<ul style="list-style-type: none"> <li>1.14% p.a.</li> <li>2.01% p.a.</li> </ul>
Guarantee fee subsidy	1.0% p.a.
Other fees payable to AVHGA (over the guarantee fee)	as stated in the effective AVHGA Announcement
Contract conclusion fee (as a percentage of the credit limit)	one-off fee of 1.5%, maximum HUF 1,500,000
Disbursement fee	HUF 15,000 / disbursement
Contract amendment fee	as set out in Section I/7.1 of the Bank's Corporate Announcement
Early repayment charge	3.0% Administration Charge (calculated based on the early/final repayment amount, and paid at the same time when the early/final repayment is made)
Rate of default interest charged in the event of late payment of principal	as set out in Section I/7.5.1.a of the Bank's Corporate Announcement

Rate of interest charged in the event of late payment of loan interest	as set out in Section I/7.5.1.b of the Bank's Corporate Announcement
Rate of interest charged in the event of late payment of other fees due or due charges calculated in the manner of interest	as set out in Chapter IV of the Bank's Corporate Announcement