



“announcement for corporate clients” - amendment

Publishing date: January 2, 2020

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 for corporate clients” (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 corporate announcement will change as of **2 March 2020** for the following reasons:

- Introduction of new services related to instant transfer orders and secondary account identifiers.
- From March 2, 2020, deposit early withdrawal and deposit withdrawal functions in Electra service will be temporarily unavailable due to technical reasons.
- The Announcement was amended due to clarification of certain provisions.

Provision(s) to be amended:

I. BANKING SERVICES

1. HUF & FCY BANK ACCOUNTS

1.2 DOMESTIC TRANSACTIONS IN HUF	
1.2.1 RECEIPTS	
• Cash in (HUF) credit HUF account	0.11%, min. HUF 211
• Cash in (HUF) credit FCY account	free of charge
• Credit of payments (intrabank, GIRO, VIBER)	free of charge
1.2.2 DEBITS	
• Cash withdrawal (HUF) debit HUF account	0.94, min. HUF 563
• Cash withdrawal (HUF) debit FCY account	0.72%, min. HUF 268
• Instant HUF transfer orders from a HUF account – electronic ad hoc orders	
• intrabank payment orders	0.36%, min. HUF 317 Campaign: 0.36%, min. HUF 305 till withdrawal
• outgoing payment orders via GIRO	0.41%, min. HUF 365 Campaign: 0.41%, min. HUF 343 till withdrawal
• book transfers between HUF and FCY account of the same Client	free of charge
• Starting one-off / forward dated HUF transfer from HUF or FX account	
• Intrabank payment orders	
– paper based	0.40%, min. HUF 570
– electronic	0.36%, min. HUF 317 Campaign: 0.36%, min. HUF 305 till withdrawal
– via K&H SME customer service**	0.38%, min. HUF 458
– execution of collections	0.40%, min. HUF 570
– execution of authority payment / warrant payment	0.40%, min. HUF 570
• Outgoing payment orders via GIRO	
– paper based	0.43%, min. HUF 607
– electronic	0.41%, min. HUF 365 Campaign: 0.41%, min. HUF 343 till withdrawal
– via K&H SME customer service**	0.42%, min. HUF 480
– execution of collections	0.43%, min. HUF 607

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– execution of authority payment / warrant payment	0.43%, min. HUF 607
– Urgent external HUF transfer from FCY account**	1.45%, min. EUR 19 Campaign: 1.45%, min. EUR 17 till withdrawal
• Book transfers between HUF and FCY account of the same Client	
– paper based	HUF 358 / item
– electronic	free of charge
– K&H SME customer service**	free of charge
• One-off / forward dated VIBER (paper based and electronic)	
– transfer	0.62%, min. HUF 16,860, max. HUF 179,130
– presented before value date	0.31%, min. HUF 6,320, max. HUF 63,220
– modification requested by Client	HUF 21,074
– payment instruction cancelled due to lack of fund	HUF 21,074
• Collection	
– initiation paper based	HUF 537 / item
– initiation electronic	0.1%, min. HUF 106 Campaign: free of charge till withdrawal
– registration fee of authorization letter	HUF 611 / item
• Authority payment	
– initiation paper based	HUF 537 / item
– initiation electronic	0.1%, min. HUF 106 Campaign: free of charge till withdrawal

* Changing account package - submitted by the client - will be accomplished by the Bank only on the first business day of the month after the submission.

** The Bank has not accepted FX, international HUF and domestic HUF payment orders with conversion via K&H SME customer service

3.3. OTHER SERVICES RELATED TO PAYMENT TURNOVER	
• Acceptance of paper based foreign currency payment for future execution (even next day's)	HUF 1,028 / item
• Fees charged for foreign currency transfers with erroneous IBAN/BIC ⁴	Fees charged by partner banks
• Not executed by the Bank yet	
– cancellation of transfer orders to be performed in the future (which can also be the next day) ⁵	free of charge
– cancellation of transfer orders to be performed on Day 0, based on a specific agreement ⁵	HUF 10,280 / item
• Intraday HUF transfer via GIRO for first recall ¹⁶	HUF 5,140

II. ACCOUNT PACKAGE SERVICES

1. ACCOUNT PACKAGES

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

	K&H START EXTRA ACCOUNT PACKAGE ¹⁹	K&H DYNAMIC EXTRA ACCOUNT PACKAGE	K&H ACTIVE EXTRA ACCOUNT PACKAGE
ACCOUNT PACKAGE FEE	HUF 845 / month Campaign: HUF 470 till withdrawal	HUF 5,260 / mont Campaign: HUF 3,585 till withdrawal	HUF 8,420 / month Campaign: HUF 6,745 till withdrawal
ACCOUNT PACKAGE FEE WITH LIFE INSURANCE (LI) ^{M1}	HUF 1,835 / month Campaign: HUF 1,460 till withdrawal	HUF 6,250 / mont Campaign: HUF 4,575 till withdrawal	HUF 9,410 / month Campaign: HUF 7,735 till withdrawal

THE CONTENTS OF PACKAGES

K&H HUF BANK ACCOUNT	free of charge	free of charge	free of charge
Monthly account maintenance fee			
STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT ^{M6}			
- paper based payment orders			
• interbank	0.25% min. HUF 525	0.25% min. HUF 520	0.25% min. HUF 520
• intrabank	0.16% min. HUF 210	0.16% min. HUF 210	0.16% min. HUF 210
- electronic payment orders ^{M2} including instant HUF transfer orders			
• interbank	The first 5 executed transactions are free of transfer fee / in the given monthly period ^{M6} , from the 6th transaction: 0.24% min. HUF 330	The first 10 executed transactions are free of transfer fee / in the given monthly period ^{M6} , from the 11th transaction: 0.20% min. HUF 295	The first 20 executed transactions are free of transfer fee / in the given monthly period ^{M6} , from the 21th transaction: 0.18% min. HUF 285
• intrabank	0.11% min. HUF 105	0.1% min. HUF 105 Campaign: free of transfer fee till withdrawal	0.1% min. HUF 105 Campaign: free of transfer fee till withdrawal
CASH IN (HUF) CREDIT HUF ACCUNT	0.1% min. HUF 320	0,1% min. HUF 310 Campaign: 0,06% min HUF 210 Ft till withdrawal	0,1% min. HUF 310 Campaign, 0,06% min HUF 210 till withdrawal
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.33% min. 540 Ft	0.32% min. HUF 530	0.31% min. HUF 530
CASH DEPOSIT CHARGE THROUGH K&H ATM	The first HUF transaction is free of charge / monthly period, further as defined in point I.8.1	The first HUF transaction is free of charge / monthly period, further as defined in point I.8.1	The first 2 HUF transaction is free of charge / monthly period, further as defined in point I.8.1

TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS

• Intrabank payment orders in FCY	as defined in Appendix 10
• Outgoing cross border payments in HUF and FCY	

BOOKING FEE ^{M3}

• Booking fee	as defined in point I.3.6
• Booking fee – FCY	
• Booking fee – Loan	
• Booking fee – Cash,	
• Booking fee – Cash withdrawal with a bankcard	
• Booking fee - purchase	

THE TYPE OF THE PREFERENTIAL BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD OR K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD OR K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD
The first-ordered type of preferential bankcard annual fee	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD free of charge, K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD 50% of as defined in point I.8.1		
Fee of cash withdrawal at K&H ATM (HUF) with the type of preferential bankcard	The first HUF transaction is free of charge / monthly period ^{M4} further 25% of as defined in point I.8.1 + booking fee	The first 2 HUF transaction is free of charge / monthly period ^{M4} further 25% of as defined in point I.8.1 + booking fee	The first 2 HUF transaction is free of charge / monthly period ^{M4} further 25% of as defined in point I.8.1 + booking fee
K&H CORPORATE MOBILINFO monthly fee	HUF 50	HUF 50	HUF 50
K&H CORPORATE E-BANK	as defined in point I.4.2 ^{M5}		
ELECTRA SERVICE monthly fee (for all users)	n/a	free of charge ^{M5}	free of charge ^{M5}

^{M1} You can request account package with "Insurance 4" (see Information sheet on insurance packages connected to service packages).

^{M2} via only K&H corporate e-bank, K&H Mobilbank and Electra.

^{M3} Booking fee is charged for the transactions referred in the Announcement I. 3.6., independently of the transaction fee. The booking fee also will be charged for transactions free of transaction fee

^{M4} The actual date of booking cash withdrawal transactions performed with bankcards shall be subject to the deadlines applied by the international card companies and any eventual other credit institutions participating in the settlement of accounts, which booking shall be typically performed within 4 (four) working days following the

execution of the transaction by the Client. In view of such circumstances being outside of the scope of its competence, the Bank undertakes no responsibility for booking a given transaction in the month when it was actually performed, or that booking a given transaction will actually be effected within the period identified above.

M5
M6

Ordering at least one electronic services is mandatory at K&H Dynamic extra account package and K&H Active extra account package
Only In the case of electronically initiated transfers that are exempt from the transfer fee or subject to a discounted transfer fee, the order of processing cannot be specified for transfer orders that are signed at the same time. In order to make the discounted transfers that are available in the package, those items must be signed earlier and separately from other transfer orders via the electronic channel for which you intend to receive the fee discount.

In the case of discounts depending on the number of transactions per month, discounts shall be granted on the execution of the transactions actually booked in the given one-month period.

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

2. NON SOLD SERVICE PACKAGES

2.1 K&H HEALTH+ AND K&H ACCOUNTANTS+ ACCOUNT PACKAGE

ACCOUNT PACKAGE FEE	HUF 1,322 / month
ACCOUNT PACKAGE FEE WITH LIFE INSURANCE (LI) ^{M1}	HUF 2,337 / month
THE CONTENTS OF PACKAGES	
K&H HUF BANK ACCOUNT Monthly account maintenance fee	free of charge
STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT	
- paper based payment orders	
• interbank	0.17% min. HUF 375
• intrabank	0.16% min. HUF 260
- electronic payment orders ^{M2} including instant HUF transfer orders	
• interbank	0.14% min. HUF 215
• intrabank	0.09% min. HUF 125
CASH IN (HUF) CREDIT HUF ACCOUNT	0.032% min. HUF 120
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.18% min. HUF 410
TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS	
• Intrabank payment orders in FCY	as defined in Appendix 10
• Outgoing cross border payments in HUF and FCY	
BOOKING FEE ^{M3}	
• Booking fee	as defined in point I.3.67
• Booking fee – FCY	
• Booking fee – Loan	
• Booking fee – Cash	
• Booking fee - purchase	
THE TYPE OF THE PREFERENTIAL BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD OR K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD
The first-ordered type of preferential bankcard annual fee	as defined in point I.8.1 Campaign: free of charge till withdrawal
K&H CORPORATE MOBILINFO monthly fee	as defined in point I.4.5 Campaign: free of charge till withdrawal
K&H CORPORATE E-BANK	as defined in point I.4.2
ELECTRA SERVICE monthly fee (for all users)	free of charge
INTEREST RATE (annual %)	sight ^{M4}

^{M1} You can request account package with “**Insurance 4**” (see Information sheet on insurance packages connected to service packages).

^{M2} via only K&H corporate e-bank, K&H Mobilbank and Electra

^{M3} Booking fee is charged for the transactions referred in the Announcement I. 3.6., independently of the transaction fee. The booking fee also will be charged for transactions free of transaction fee.

^{M4} as per HUF bank account interest rate on the K&H Announcement Appendix 1.

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

2.2 K&H BANKCARD ACQUIRING+ ACCOUNT PACKAGE

	E-BANK BASIC	E-BANK EXTRA WITH LIFE INSURANCE (LI) ^{M1}	BUSINESS TERMINAL WITH LIFE INSURANCE (LI) ^{M1}
ACCOUNT PACKAGE FEE K&H HUF BANK ACCOUNT ^{M2}	HUF 513 / month	HUF 1,538 / month	HUF 1,681 / month
BESIDE K&H HUF BANK ACCOUNT EUR BANK ACCOUNT AND/OR USD BANK ACCOUNT MAINTANCE FEE	free of charge		
THE CONTENTS OF PACKAGES			
HUF OR FCY CREDITS (WITH OR WITHOUT CONVERSION) HUF OR FCY ACCOUNT	free of charge		
STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF OR FX ACCOUNT			
- paper based payment orders			
• interbank	0.15% min. HUF 356		
• intrabank	free of transfer fee		
- electronic payment orders ^{M3} including instant HUF transfer orders			
• interbank	0.1% min HUF 356		
• intrabank	free of transfer fee		
CASH IN (HUF) CREDIT TO HUF ACCOUNT	0.065% min. HUF 118		
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.16% min. HUF 400		
TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS			
• Intrabank payment orders in FCY	as defined in Appendix 10		
• Outgoing cross border payments in HUF and FCY			
BOOKING FEE ^{M4}			
• Booking fee	as defined in point I.3.6		
• Booking fee – FCY			
• Booking fee – Loan			
• Booking fee – Cash			
• Booking fee - purchase			
THE TYPE OF THE PREFERENTIAL BANKCARD	-	K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD	
FOR K&H HUF BANK ACCOUNT the first-ordered type of preferential bankcard annual fee	-	as defined in point I.8.1 Campaign: free of charge till withdrawal ^{M5}	
K&H CORPORATE MOBILINFO monthly fee	as defined in point I.4.5 Campaign: free of charge till withdrawal		
K&H CORPORATE E-BANK	as defined in point I.4.2		
ELECTRA SERVICE monthly fee (for all users)	-	-	free of charge
INTEREST RATE (annual %)	As per the K&H Announcement		

^{M1} You can request account package with "**Insurance 4**" (see Information sheet on insurance packages connected to service packages).

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

^{M3} via only K&H corporate e-bank, K&H Mobilbank and Electra

^{M4} Booking fee is charged for the transactions referred in the Announcement I. 3.6., independently of the transaction fee. The booking fee also will be charged for transactions free of transaction fee.

^{M5} It is also normative for bankcards requested by clients before 12th October, 2015 as preferential bankcards for FX Accounts.

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

2.3 K&H START ACCOUNT PACKAGE

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

K&H START ACCOUNT PACKAGE ¹⁹	
ACCOUNT PACKAGE FEE	HUF 2,004 / month
ACCOUNT PACKAGE FEE WITH LIFE NSURANCE (LI) ^{M1}	HUF 2,414 / month
THE CONTENTS OF PACKAGES	
K&H HUF BANK ACCOUNT Monthly account maintenance fee	free of charge
STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT^{M5}	
- paper based payment orders	
• interbank	0.5% min. HUF 560
• intrabank	0.38% min. HUF 515
- electronic payment orders ^{M2} including instant HUF transfer orders	
• interbank	The first 5 executed transactions are free of charge / in the given monthly period ^{M5} , from the 6th transaction:
	0.49% min. HUF 355 Campaign: 0.49% min HUF 315 till withdrawal
• intrabank	free of charge
CASH IN (HUF) CREDIT HUF ACCOUNT	0.03% min. HUF 145
CASH DEPOSIT CHARGE THROUGH K&H ATM	as defined in point I.8.
THE TYPE OF THE PREFERENTIAL BANKCARD	
K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD	
The first-ordered type of preferential bankcard annual fee	free of charge
Fee of cash withdrawal at K&H ATM (HUF) with the type of preferential bankcard	The first HUF transaction is free of charge / monthly period ^{M3}
K&H CORPORATE MOBILINFO monthly fee	free of charge
K&H CORPORATE E-BANK	as defined in point I.4.2
ELECTRA monthly fee (for all users)	n/a
CORPORATE ACCOUNT AND/OR PACKAGE CHANGE TO K&H START EXTRA, K&H DINAMIC EXTRA, K&H ACTIVE EXTRA ACCOUNT PACKAGE ^{M4}	as defined in point I.1.1 Campaign: free of charge till withdrawal

^{M1} account package with "Insurance 2" (see Information sheet on insurance packages connected to service packages).

^{M2} via only K&H corporate e-bank, K&H Mobilbank and Electra.

^{M3} The actual date of booking cash withdrawal transactions performed with bankcards shall be subject to the deadlines applied by the international card companies and any eventual other credit institutions participating in the settlement of accounts, which booking shall be typically performed within 4 (four) working days following the execution of the transaction by the Client. In view of such circumstances being outside of the scope of its competence, the Bank undertakes no responsibility for booking a given transaction in the month when it was actually performed, or that booking a given transaction will actually be effected within the period identified above.

^{M4} Changing account package - submitted by the client - will be accomplished by the Bank only on the first business day of the month after the submission. **Campaign:** changing to K&H start Extra account package prompt during the month till withdrawal.

^{M5} Only In the case of electronically initiated transfers that are exempt from the transfer fee or subject to a discounted transfer fee, the order of processing cannot be specified for transfer orders that are signed at the same time. In order to make the discounted transfers that are available in the package, those items must be signed earlier and separately from other transfer orders via the electronic channel for which you intend to receive the fee discount.

In the case of discounts depending on the number of transactions per month, discounts shall be granted on the execution of transactions in the given one-month period.

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

2.4 K&H START+, K&H DYNAMIC+, AND K&H ACTIVE+ ACCOUNT PACKAGES

	K&H START+ ACCOUNT PACKAGE ^{M19}	K&H DYNAMIC+ ACCOUNT PACKAGE	K&H ACTIVE+ ACCOUNT PACKAGE
ACCOUNT PACKAGE FEE	HUF 456 / month	HUF 3,485 / month	HUF 6,560 / month
ACCOUNT PACKAGE FEE WITH LIFE INSURANCE (LI) ^{M1}	HUF 1,446 / month	HUF 4,475 / month	HUF 7,550 / month

THE CONTENTS OF PACKAGES

K&H HUF BANK ACCOUNT	free of charge	free of charge	free of charge
Monthly account maintenance fee			
STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT ^{M6}			
- paper based payment orders			
• interbank	0.25% min. HUF 510	0.24% min. HUF 530	0.23% min. HUF 505
• intrabank	0.15% min. HUF 205	0.15% min. HUF 205	0.15% min. HUF 205
- electronic payment orders ^{M2} including instant HUF transfer orders			
• interbank	The first 5 executed transactions are free of transfer fee / in the given monthly-period, from the 6th transaction: 0.24% min. HUF 305	The first 10 executed transactions are free of transfer fee / in the given monthly-period, from the 11th transaction: 0.18% min. HUF 270	The first 20 executed transactions are free of transfer fee / in the given monthly-period, from the 21th transaction: 0.16% min. HUF 260
• intrabank	0.1% min. HUF 100	0.1% min. HUF 100 Campaign: free of transfer fee till withdrawal	0.1% min. HUF 100 Campaign: free of transfer fee till withdrawal
CASH IN (HUF) CREDIT HUF ACCOUNT	0.1% min. HUF 310	0.03% min. HUF 145	0.03% min. HUF 145
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.32% min. 525 Ft	0.31% min. HUF 505	0.30% min. HUF 480
CASH DEPOSIT CHARGE THROUGH K&H ATM	0.25% min. HUF 510	0.24% min. HUF 530	0.23% min. HUF 505
TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS			
• Intrabank payment orders in FCY	as defined in Appendix 10		
• Outgoing cross border payments in HUF and FCY			
BOOKING FEE ^{M3}			
• Booking fee	as defined in point I.3.6		
• Booking fee – FCY			
• Booking fee – Loan			
• Booking fee – Cash			
• Booking fee - purchase			
THE TYPE OF THE PREFERENTIAL BANKCARD	K&H ENTREPRENEURS MAESTRO AND K&H ENTREPRENEURS MAESTRO CONTACTLESS BANKCARD	K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD	K&H MASTERCARD BUSINESS AND K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD
The first-ordered type of preferential bankcard annual fee	as defined in point I.8.1 Campaign: free of charge till withdrawal		
Fee of cash withdrawal at K&H ATM (HUF) with the type of preferential bankcard	The first HUF transaction is free of charge / monthly period ^{M4}	The first 2 HUF transaction is free of charge / monthly period ^{M4}	The first 2 HUF transaction is free of charge / monthly period ^{M4}
K&H CORPORATE MOBILINFO monthly fee	as defined in point I.4.5 Campaign: free of charge till withdrawal		
K&H CORPORATE E-BANK monthly fee	as defined in point I.4.2 ^{M5}		
ELECTRA SERVICE monthly fee (for all users)	n/a	free of charge ^{M5}	free of charge ^{M5}
Corporate account and/or package change: to K&H START EXTRA, K&H START DINAMIC, K&H START ACTIVE ACCOUNT PACKAGE	as defined in point I.1.1 Campaign: free of charge till withdrawal	as defined in point I.1.1 Campaign: free of charge till withdrawal	as defined in point I.1.1 Campaign: free of charge till withdrawal

^{M1} You can request account package with "Insurance 4" (see Information sheet on insurance packages connected to service packages).

^{M2} via only K&H corporate e-bank, K&H Mobilbank and Electra.

^{M3} Booking fee is charged for the transactions referred in the Announcement I. 3.6., independently of the transaction fee. The booking fee also will be charged for transactions free of transaction fee

^{M4} The actual date of booking cash withdrawal transactions performed with bankcards shall be subject to the deadlines applied by the international card companies and any eventual other credit institutions participating in the settlement of accounts, which booking shall be typically performed within 4 (four) working days following the execution of the transaction by the Client. In view of such circumstances being outside of the scope of its competence, the Bank undertakes no responsibility for booking a given transaction in the month when it was actually performed, or that booking a given transaction will actually be effected within the period identified above.

^{M5} Ordering at least one electronic services is mandatory at K&H Dynamic + account package and K&H Active + account package

^{M6} Only in the case of electronically initiated transfers that are exempt from the transfer fee or subject to a discounted transfer fee, the order of processing cannot be specified for transfer orders that are signed at the same time. In order to make the discounted transfers that are available in the package, those items must be signed earlier and separately from other transfer orders via the electronic channel for which you intend to receive the fee discount.

In the case of discounts depending on the number of transactions per month, discounts shall be granted on the execution of the transactions actually booked in the given one-month period.

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

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

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

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

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

4.1 K&H K&H START EXTAR, K&H DYNAMIC EXTAR, AND K&H ACTIVE EXTAR ACCOUNT PACKAGES

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

4.2 NON SOLD SERVICE PACKAGES

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

4.2.1 K&H HEALTH+ AND K&H ACCOUNTANTS'+ ACCOUNT PACKAGE

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

4.2.2 K&H START ACCOUNT PACKAGE

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

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

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

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

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

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

4.2.4 K&H K&H START+, K&H DYNAMIC+, AND K&H ACTIVE+ ACCOUNT PACKAGES

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

III. SERVICES

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

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

I. The service is available for use with:

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

II. Basic service:

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

III. Supplementary services:

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

IV. Availability of the service:

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

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

Recommended minimum configuration:	<ul style="list-style-type: none">• Minimum configuration as recommended in the case of the systems listed under Operating Systems• ADSL, broadband Internet connection• Printer (optional)
Operating systems:	Windows Vista, Windows 7, Windows 8, Windows 10

Operating systems in case of web Electra access:

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

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

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

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

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

VI. Authentication devices:

Electra service can be used with USB token or with ViCA (Virtual Chipcard Application) authentication. In case of installed Electra client program order packages can be signed with either USB token or ViCA authentication, whereas in case of web Electra access, order packages can be signed with ViCA authentication only.

VII. Available services¹:

1. Accounts and transactions

- Account information
 - Account balance
 - Daily executed transactions
 - Account history
 - Account statements
 - Notification letters
 - Current news
 - Standing order queries
 - Transaction search
- Payment orders
 - Input of new payment orders²
 - Modification
- Term deposits
 - Fixing of new term deposits
 - ~~Early withdrawal~~
 - ~~Withdrawal~~

2. Bankcards

- Limit modification

3. Card activation

4. Exchange rate information

5 Handling of master data

- Handling of templates
- Partner data management
- Verification table

6. Managing orders

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

7. Settings

- Language

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

I. The service is available for use with:

- K&H corporate HUF or FX bank accounts

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

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

III. Services available for clients having disposal right

		Services (operations that can be performed)
Financial operation	Payment	<ul style="list-style-type: none">• Accounts (account balance, account history, statements),• reporting¹, cancellation and annual verification of a secondary account identifier• HUF payment / HUF transfer (immediately, value date, instant regular payment, group transfer),• FX payment / FX transfer (standard/urgent settlement),• authorisation for direct debit• yellow postal cheque payment,<ul style="list-style-type: none">– account statements, notifications menu (OC21 – 24)– batch notifications menu (OC31 - OC39)• Prepaid mobile recharge (Telenor, T-mobile, Vodafone)
	Deposit	<ul style="list-style-type: none">• Deposits (deposit list, fix new term deposit, modification, instant early withdrawal)
	Bulk payment	<ul style="list-style-type: none">• Batch payments• postal payment order
	Bankcard	<ul style="list-style-type: none">• Bankcards (card activation, new card order, modify limit, replace PIN code, internet security code)
Non-financial operation	Administrator	<ul style="list-style-type: none">• K&H e-post• Manage authentication tools• other (data export, print)

¹ In the case of a private entrepreneur, the secondary account identifier may only be reported by the Account Holder

IV. The service is available from:

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

- with mobil-token
- **User name and password + SMS identification**

Access by SMS identification may be registered / modified within K&H e-bank services.

The service with SMS authentication is available through the following mobile telecom companies:

- Magyar Telekom Nyrt. (T-mobile, Blue Mobile)
- Telenor Magyarország Zrt.
- Vodafone Magyarország Zrt.
- TESCO MBL Zrt. (Tescomobile)

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

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

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

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

Operating systems:

Windows systems: Windows 7, Windows 8, Windows 10

Browsers:

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

VI. Available services¹:

1. transactions^{2, 3, 4}

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

2. cards, accounts

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

3. savings

- deposit, savings
 - deposit list
 - fix term deposit
- investments⁵
 - balance, sale
 - sell investment units
 - switch investment units
 - sell at stock exchange
 - sell government bonds
 - buy investment units
 - standing order to purchase investment units
 - buy at stock exchange
 - buy government bonds

4. documents

5. insurance

6. settings

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

7. messages

8. contracting by electronic way on the basis of a personal offer

9. credit application and electronic contracting based on personal offer, with access to related electronic documentation

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

I. The service is available for use with:

K&H corporate e-bank services

II. The scope of the service:

		Services (operations that can be performed)
Financial operation	Payment	<ul style="list-style-type: none"> Domestic HUF payment without conversion, including instant HUF transfer orders Mobile balance top-up (Telenor, T-mobile, Vodafone) Foreign currency transfer between own accounts Postal cheque payment and postal cash payment order (white/yellow postal payment order) manage standing orders Status information, management of future dated payments, sign previously registered orders Accounts (account balance, account history, statements) reporting³, cancellation and annual verification of a secondary account identifier for instant HUF transfers mailbox: read or send messages directly from the mobilbank
	Bankcard	<ul style="list-style-type: none"> Bankcards (view cards, modify limit)
	Mobile wallet	<ul style="list-style-type: none"> Digitalisation of physical bank card 1 Security settings: authorise/ban fast payment, modify wallet PIN code 1 Payment with a digital bank card on physical POS terminals using a mobile phone 2 Transaction history: listing of the transactions initiated with the mobile phone Selection of the default bank card (for fast payment) Deletion of digital bank card Topping up the payment function

¹ This function is only available when connected to the Internet.

² In offline mode (when no Internet connection is available) at least 10 and up to 15 purchase transactions can be performed consecutively with any one digital bank card. The mobile wallet sends notification when the number of remaining offline payment transactions drops below three. Once the offline payment transition limit has been exhausted, you have to connect to the Internet in order to top it up; until then, you may not make purchases with the digital card.

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

Public functions:

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

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

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

IV. III. The service is available from:

- 2.7.0 mobilbank version: min iOS 8.0 or Android 4.2
- Older version of the application, than 2.7.0: min iOS 7.0 or Android 4.2
- Login: User name and password

V. III. The service is available from (Effective from: July 29, 2019):

- the service is available using the all-time latest application version published on AppStore or GooglePlay application stores
- iPhone 4S and subsequent iPhone devices with iOS 9 or higher;
- Android smartphones with Android 4.2 version or higher

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

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

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

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

VII. Activation:

- once the mobilbank application is downloaded it can be activated using one of the following credentials: username and password, or K&H eID and ePIN, or can be activated via K&H corporate e-bank in the "settings/manage authentication tools".
- 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.

VIII. Limit management

Read at K&H corporate e-bank service description

IX. ~~VII~~ K&H multibank

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

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

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

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

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

8. K&H CORPORATE MOBILINFO SERVICES

On-demand balance information

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

Automatic message sending

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

Electronic bankcard use***	<ul style="list-style-type: none"> Immediately after authorisation.
Notification on uncovered items	<ul style="list-style-type: none"> Notification on uncovered items, as long as the client has also requested notification on debit and/or collection orders

Automatic bank messaging not selectable by the client:

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

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

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

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

IV. REGULATIONS CONCERNING GENERAL TRANSACTIONS, ACCOUNTS

- The Bank regards MT101 transfer **other** orders as orders submitted electronically.
- The Bank sends an automatic electronic message to the Electronic Bank Message Module (EBÜK) system of the Hungarian **Tax and Authority (NAV) Customs and Finance Guard (VP)** of (outgoing GIRO) HUF transfers to **the Customs and Finance Guard (VP)**, **including instant HUF transfers**, the number of the resolution (continuous 14-character code) and the VPID customs identification number (continuous 12-character code) is specified in discretionary order in the remark section of the transfer. The message is sent by the Bank free of charge. **These transfer orders cannot be recalled.**

Correct specification of the resolution number and the VPID: e.g. resolution no.: 2110049A006072 VPID: HU0000012345 or 2110049A006072 HU0000012345 or HU0000012345, 2110049A006072

Incorrect specification: e.g. resolution no.: 2110049 A 006072 VPID: HU 0000012345 or 2110049A006072HU0000012345
HUF transfers to the Hungarian Customs and Finance Guard (VP) can not be cancelled.

- Fees, costs and commissions are charged immediately or periodically. They are debited immediately as they occur or batched for a certain period. Exchange rates used for any conversion to the currency of the account: the Bank's foreign currency mid-rate 1 effective on the day of debiting; in case of cash transactions, the Bank's current mid-rate; in case of documentary transactions, the buy or sell rate, depending on the direction of the transaction. **The charge for instant HUF transfers is payable promptly in the case of instant HUF transfers executed until 6.00 p.m. on a banking day, and on the next banking day in the case of transfers executed after 6.00 p.m. or on bank holidays, for the fee effective on the day when the charge is debited.**
- The Bank will apply the official FX exchange rates quoted by the NBH whenever it is required by the relevant law or any stipulation of the relevant authority. In case the official exchange rate does not have to be applied, the Bank will use the exchange rate generated within its own competence. The Bank quotes three kinds of exchange rate: currency and FX exchange rate I until 8 o'clock and FX exchange rate II after 14:00. **The Bank after 2 p.m. quote and apply a new cash conversion rate and foreign exchange rate I.** Exchange rates are defined on every business day of the Bank based on the current interbank market rates published on the 'Reuters Matching System'.

V. COMMENTS

16. **You may submit a recall order for transfer orders performed as GIRO instant and GIRO multiple intraday clearing transactions, as well as for intra-bank transfer orders, within the time limits specified in the effective clearing standards. You may submit a recall order for intraday transfers effected via GIRO regarding to deadlines which are defined in standards of clearing published by the GIRO.** You may submit an unlimited number of recall orders concerning a given transfer order. The referenced fee will be charged for the first recall, and the fee specified for "Investigating HUF payments (at the request of the Client) payments not older than 90 days (debit and/or credit)" will be charged for any subsequent recalls. The Bank will effect recall orders by taking into account the provisions of the General Contracting Terms and Conditions for Payment and Deposit Services for Corporate Clients with special regard to Sections 2 and 4.5.4., and standards of clearing published by the GIRO.

Appendix 2

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

Submitting an order:

- Instant HUF transfer orders are accepted and executed 24 hours a day on every day of the year. Transfer orders may be submitted using the Electra, K&H e-bank for businesses or K&H Mobilbank services.**

- **Other payment orders:** For the purpose of the following, 'T Day' is always to be considered as a 'business day of the Bank'. If the order is submitted on a holiday, it will be executed on the next business day of the Bank.

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

Orders may be submitted using the services of Electra, Corporate e-Bank, Mobilbank or SWIFT. ~~Electronic orders not detailed here or in the Announcement for corporate clients holding term deposits may be submitted every day from 0-24 hours and will be performed immediately. MT101 orders are subject to the provisions of electronic submission.~~

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

~~Settlements in the GIRO domestic payments settlement system will be carried out in two ways: via (i) intraday settlements at multiple points in time during the day, or (ii) overnight settlement.~~

The GIRO domestic payment clearing system performs clearing

1. **The Bank executes instant HUF credit transfers in the GIRO instant payments system and guarantees that the amount to be credited is delivered to the beneficiary's payments service provider within 5, but not more than 20, seconds. An instant HUF credit transfer is defined as a one-off HUF transfer order with same-day value date launched from a HUF payment account via corporate e-bank, the mobile bank or the Electra system, where the total amount does not exceed HUF 10 million and the order does not involve batch payment.**

Pursuant to the relevant legal regulations on payments, batch HUF transfer orders are executed according to the intraday regular payment schedule, even if the client has requested an instant money transfer. Batch payment orders given with the secondary account identifier are rejected by the Bank.

2. K&H Bank will use the GIRO Multiple Intraday Settlements Process for effecting the following outgoing orders:
 - **same-day electronic ad hoc domestic HUF transfer orders exceeding HUF 10 million in value, from a HUF account,**
 - **electronic deferred domestic HUF transfer orders from HUF account,**
 - **electronic batched domestic HUF transfer orders**
 - ~~same-day or forward one-off domestic HUF transfer orders launched from a HUF account and submitted electronically~~
 - urgent or same-day or forward one-off domestic HUF transfer orders launched from a FCY account and submitted electronically;
 - same-day or forward one-off domestic HUF transfer orders launched from a HUF account and submitted via the K&H Company Line;
 - paper-based same-day or forward one-off domestic HUF transfer orders launched from a HUF account and submitted at a branch (including orders submitted via a Telefax message);
 - paper-based same-day or forward one-off domestic HUF transfer orders launched from a FCY account and submitted at a branch (including orders submitted via a Telefax message);
 - direct debit orders;
 - standing orders.

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

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

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

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

Debit orders will be effected only when sufficient cover is available in the account. ~~Funds may be paid in HUF accounts to provide cover for intra-Bank HUF payment orders and HUF payment orders by way of GIRO overnight settlement until 6 p.m. on the day of debiting the account, or until the deadline of submission if the HUF transfer is effected via the GIRO Multiple Intraday Settlements Process. After the deadline for submission, the Bank only acknowledges receipt of any HUF payment order (as specified in Section 1.1 of this Appendix 2), i.e. it only stores and keeps them without processing them, until the opening of the next banking day, i.e. 5.45 a.m.~~

- **In the case of an instant HUF transfer, the necessary funds must be available at the time when the order is received, otherwise the Bank rejects the order. The Bank ensures that instant HUF transfer orders are received 24 hours a day on every day of the year.**
- **In case of other orders:**
 - **In the case of HUF payment orders executed intra-bank or via GIRO overnight clearing, the required funds may be made available on the HUF accounts until 6.00 p.m. on the day of the debit, while in the case of a HUF transfer order executed via GIRO intraday multiple clearing, by the submission deadline.**
 - **After the submission deadline – with the exception of instant transfer orders – the Bank only time-stamps the HUF payment orders (specified in Section 1.1 of this Annex 2, and processes them and verifies the availability of funds upon opening on the next banking day (i.e. from 05.45 in the morning).**

- In case of foreign currency transfer orders, sufficient cover must be provided, at the time of submitting an order, for the transaction and its fee (in an amount as specified in the Announcement). In case of a foreign currency or HUF transfer with conversion, the available balance required for the transaction and the related fee is checked upon the start of processing, at the foreign currency mid-rate I of day T. If the available account balance is insufficient, the transaction order is rejected even when the balance would be sufficient at the foreign currency rate II.

Appendix 2

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

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

Type of orders and submission deadlines (hour, minute)	During the business hours of the bank branch	K&H Corporate e-bank K&H Mobilbank	Electra	K&H SME customer service	SWIFT	Received / Debited to the Client's account	Credited to the Beneficiary's account
	hand over personally		24 hours every day				
Instant HUF transfers							
Instant HUF transfer (book transfers, intra-bank and interbank transfers in the GIRO instant clearing system)	-	24 hours a day on every day of the year		-	-	5 seconds from receipt	
Other orders							
Intrabank book transfers	16:00	18:00	18:00	17:00	18:00	T day	
Intrabank transfers	16:00	18:00	16:30	17:00	18:00	T day	
Intrabank collection order, authority payment, warrant payment²	-	-	-	-	-	T day	
one-off transfer via the GIRO Multiple Intraday Settlement Process	13:00	16:30	16:30	16:00	16:30	T day	
standing orders via the GIRO Multiple Intraday Settlement Process	On the due date as per the frequency specified in the standing order					É day	
transfer via the VIBER¹ system of domestic payments	from Monday to Thursday: 15:30 on Friday: 14:30	16:30	16:30	from Monday to Thursday: 15:30 on Friday: 14:30	16:30	T day (within 2 hours of the received)	
collection order, authority payment, warrant payment via the GIRO Overnight Settlement Process²	-	-	-	-	-	T day	T+1 day
postal payment order³	-	electronic (not CD): 10:00	electronic (not CD): 10:00	-	-	T day	
direct credit (intrabank and via the GIRO Multiple Intraday Settlement Process)⁴	-	16:30	16:30	-	-	T day	
direct debit	-	17:00	17:00	-	-	T day	

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

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

² In case of partial repayments, the minimum instalment is HUF 1000. In case of any FCY collection with conversion, the Bank will use the mid FX rate I. of T day for checking whether sufficient cover is available for the transaction and its fees. In case of authority payments and in other cases specified by laws, when a conversion between foreign currencies is required for orders to be effected in foreign currency, the conversion will be effected immediately by using the FX rate I. effective at the time of processing.

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

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

1.2. Amounts credited - transfers

Type of amounts credited	Credited to the Bank's account	Credited to the Beneficiary's account
Intrabank		
– <i>instant HUF transfer (max HUF 10 million)</i>	-	<i>24 hours a day on every day of the year, within 5 seconds of receipt</i>
– <i>other orders</i>	-	<i>T day, immediately after debiting the payer's account</i>
Instant GIRO HUF transfer (max HUF 10 million)	<i>The amount is credited to the Bank's account at MNB- and GIRO notifies the Bank thereof in a message – 24 hours a day on every day of the year</i>	<i>24 hours a day on every day of the year, immediately after processing the GIRO message</i>
Transfers via the GIRO Overnight Settlement Process	The account of K&H Bank with the National Bank of Hungary is credited and K&H Bank is notified of that fact by GIRO – T Day	T day , immediately after processing the GIRO notification
Transfers via the GIRO Multiple Intraday Settlements Process (in 10 settlement cycles during the business hours of K&H Bank)		
Transfer via the VIBER system of domestic payments	Credited to the Bank's account held with the NBH, which notifies the Bank of this - T day	T Day , within 2 hours of the receipt of the notification of the NBH

1.3. Depositing cash, cash withdrawal

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

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

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

2.1. Amounts debited – intrabank book transfers and transfers

Type of orders and submission deadlines (hour, minute)	hand over personally during the business hours of the bank branch	Electronic	Received / Debited to the Client's account	Credited to the Beneficiary's account */ Credited to the nostro account of the Beneficiary's bank at the earliest **	Exchange rate
		24 hours every day			
Intrabank book transfers and transfers to securities client account	10:00	16:00		T day *	FX I
without conversion	during the business hours of the bank branch	17:00		T day *	-
Interbank domestic HUF transfer, to a non-K&H account (within/outside EEA)	-	14:00	T day	T+1 day **	FX II
	10:00	-	T day	T+2 day **	FX II
Urgent transfer ¹	-	14:00		T day ¹ **	FX I

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

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

2.2. Amounts credited – transfer

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

¹ Orders submitted after the deadline +1 day

2.3. Depositing cash, cash withdrawal

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

Appendix 10

Special terms and conditions concerning bank account contracts concluded under a special agreement and in respect of customers and products that may be considered exempt from the payment of transaction levy pursuant to Act CXVI of 2012 on the financial transaction levy

In respect of bank account contracts concluded under a special agreement subject to a booking fee, and also in respect of customers considered, upon agreement, as exempted from the payment of transaction duty pursuant to Act CXVI of 2012 on the financial transaction duty, in the case of the following fee items - with the exception of special conditions and account packages - our Bank applies the following rates:

1. DOMESTIC TRANSACTIONS IN HUF

1.1 Debits

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

2. Transactions in foreign Currencies for HUF and FCY accounts

2.1 Debits

- Cash withdrawal (FCY)
 - debit HUF account 0.05%
 - debit FCY account in same currency 0.95%
 - debit FCY account in different currency 0.05%
- Intra bank payment orders in FCY (debit HUF or FCY account)
 - paper based 0.19%, min. EUR 17
 - electronic orders 0.14%, min. EUR 13
 - collections, warrant payment 0.19%, min. EUR 17

- Outgoing cross border payments in HUF, FCY and SEPA payments*
 - paper based (with SHA or BEN cost allocation)
 - to EEA member states in EUR 0.22% min. EUR 1,45 ***
 - to outside EEA in any currency and to EEA in all currencies other than EUR 0.21% min. EUR 19
 - electronic orders (with SHA or BEN cost allocation)
 - to EEA member states in EUR 0.16% min. EUR 0.74 ***
 - to outside EEA in any currency and to EEA in all currencies other than EUR 0.16% min. EUR 15
 - urgent transfer in HUF or FCY (with SHA or BEN cost allocation)
 - to EEA member states in EUR 1.25% min. EUR 16
 - to outside EEA in any currency and to EEA in all currencies other than EUR 1.32% min. EUR 17
 - paper based or electronic payment orders submitted with OUR cost allocation
 - the fee regarding the submission channel + EUR 22
 - collections, warrant payment 1.25%, min. EUR 16
 - to EEA member states in EUR 1.25% min. 16 EUR
 - to outside EEA in any currency and to EEA in all currencies other than EUR 1.32% min. EUR 17

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

** The Bank has not accepted FX, international HUF and domestic HUF payment orders with conversion via K&H SME customer service

*** In order to comply with the amended Regulation (EC) No. 924/2009/EU, the fee has been adjusted to the fee charged for domestic HUF payments.

3. Other services related to cash turnover and account management

- Postal payment cheque (outgoing) electronic orders 0.11% bank commission + postal commission

4. Documentary deals

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

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

Items specified in the Announcement can be modified (*in April*) at the most by the cumulated inflation rate calculated on the basis of the period passed since the last modification of the price of the item. ***For those fees which were not modified in the current year April by the inflation effect, the Bank has the right to initiate modification during the year in different time.*** The fees specified in amount, in percentage, minimum values, maximum values are all deemed to be separate items and can be modified separately. The Announcement contains the date of the last correction of all items.

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

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

Budapest, January 2, 2020

K&H Bank Zrt.