

“announcement for corporate clients” - amendment

Publishing date: February 2, 2024

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 April 2024** for the following reasons:

In accordance with the provisions set out in Section 3.3.1 of the GCTC of Payment and deposit services provided for corporate clients, and the relevant sections of the applicable framework agreement, the Bank amends this Announcement as follows:

- in view of and in accordance with the changes made to the OBA annual fee, a binding regulatory measure applicable or relevant to the Bank’s activities and operating conditions, the Bank changes the account maintenance fees of the K&H start extra, K&H dynamic extra, K&H active extra account packages, K&H HUF current account and K&H corporate FX account.
- in view of and in accordance with the change in the consumer price index (17.6%), the Bank unilaterally amends the terms and conditions set out in the Announcement, including transaction fees, with the exception set out below with regard to the fees of documentary transactions.

In accordance with the provisions set out in Section XIX.1 of the General Contracting Terms and Conditions for Bank Card and Credit Card Services, the Bank amends this Announcement as follows:

- the Bank unilaterally amend the conditions of bankcard services set out in the Announcement, including transaction fees, in the light of changes in the consumer price index, but not exceeding 9%
- clarify the rules for card account top-up.

Provision(s) to be amended:

I. BANKING SERVICES

1. HUF & FCY BANK ACCOUNTS

1.1 BANK ACCOUNT MANAGEMENT	
<ul style="list-style-type: none"> Account opening 	free of charge
<ul style="list-style-type: none"> HUF bank account monthly account maintenance fee (each month started) ¹⁹ 	HUF 10,761 / account / month ²⁰²³
<ul style="list-style-type: none"> FCY account monthly account maintenance fee (each month started) ¹⁹ Currencies: USD, EUR, CHF, GBP, SEK, DKK, CAD, AUD, JPY, NOK, CZK, PLN, RON, TRY, RUB, CNY. 	EUR 32 / account / month ²⁰²³
<ul style="list-style-type: none"> Corporate account and/or package change (in case of changing to a package with cheaper account package or account fee) * 	HUF 15,928 /occasion ²⁰²³
1.2 DOMESTIC TRANSACTIONS IN HUF	
1.2.1 RECEIPTS	
<ul style="list-style-type: none"> Cash in (HUF) credit HUF account 	0.16%. min. HUF 319 ²⁰²³
<ul style="list-style-type: none"> Cash in (HUF) credit FCY account 	free of charge
<ul style="list-style-type: none"> Credit of payments (intrabank, GIRO, VIBER) 	free of charge
1.2.2 DEBITS	
<ul style="list-style-type: none"> Cash withdrawal (HUF) debit HUF account 	1.42%. min. HUF 851 ²⁰²³
<ul style="list-style-type: none"> Cash withdrawal (HUF) debit FCY account 	1.09%. min. HUF 405 ²⁰²³
<ul style="list-style-type: none"> Instant HUF transfer orders from a HUF account – electronic ad hoc orders 	
<ul style="list-style-type: none"> intrabank payment orders 	0.54%. min. 480 Campaign: HUF 0.54%. min. HUF 461 till withdrawal ²⁰²³

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<ul style="list-style-type: none"> outgoing payment orders via GIRO 	0.61%. min. HUF 551 Campaign: 0.61%. min. HUF 519 till withdrawal ²⁰²³
<ul style="list-style-type: none"> book transfers between HUF and FCY account of the same Client 	free of charge
<ul style="list-style-type: none"> Starting one-off / forward dated HUF transfer from HUF or FX account 	
Instant HUF transfer orders based on a payment request	
<ul style="list-style-type: none"> intra bank payment orders 	0.54%, min. HUF 480 Campaign: 0.54%, min. HUF 461 till withdrawal ²⁰²³
<ul style="list-style-type: none"> outgoing payment orders via GIRO 	0.61%, min. HUF 551 Campaign: 0.61%, min. HUF 519 till withdrawal ²⁰²³
<ul style="list-style-type: none"> book transfers between the accounts of the same client 	free of charge ²⁰²³
<ul style="list-style-type: none"> Intra bank payment orders 	
<ul style="list-style-type: none"> <ul style="list-style-type: none"> paper based 	0.60%. min. 862 ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> electronic 	0.54%. min. HUF 480 Campaign: 0.54%. min. HUF 461 till withdrawal ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> execution of collections 	0.60%. min. HUF 862 ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> execution of authority payment / warrant payment 	0.60%. min. HUF 862 ²⁰²³
<ul style="list-style-type: none"> Outgoing payment orders via GIRO 	
<ul style="list-style-type: none"> <ul style="list-style-type: none"> paper based 	0.65%. min. HUF 917 ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> electronic 	0.61%. min. HUF 551 Campaign: 0.61%. min. HUF 519 till withdrawal ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> execution of collections 	0.65%. min. HUF 917 ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> execution of authority payment / warrant payment 	0.65%. min. HUF 917 ²⁰²³
<ul style="list-style-type: none"> Urgent external HUF transfer from FCY account** 	2.19%. min. EUR 30 Campaign: 2.19%. min. EUR 26 till withdrawal ²⁰²³
<ul style="list-style-type: none"> Book transfers between HUF and FCY account of the same Client 	
<ul style="list-style-type: none"> <ul style="list-style-type: none"> paper based 	HUF 541 / item ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> electronic 	free of charge
<ul style="list-style-type: none"> One-off / forward dated VIBER (paper based and electronic) 	
<ul style="list-style-type: none"> <ul style="list-style-type: none"> transfer 	0.94 min. HUF 25,485 max. HUF 270,773 ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> presented before value date 	0.47%. min. HUF 9,554 max. HUF 95,563 ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> modification requested by Client 	HUF 31,855 ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> payment instruction cancelled due to lack of fund 	HUF 31,855 ²⁰²³
<ul style="list-style-type: none"> Collection 	
<ul style="list-style-type: none"> <ul style="list-style-type: none"> initiation paper based 	HUF 811 / item ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> initiation electronic 	0.15%. min. HUF 161 Campaign: free of charge till withdrawal ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> registration fee of authorization letter 	HUF 923 / item ²⁰²³
<ul style="list-style-type: none"> Authority payment 	
<ul style="list-style-type: none"> <ul style="list-style-type: none"> initiation paper based 	HUF 811 / item ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> initiation electronic 	0.15%. min. HUF 161 Campaign: free of charge till withdrawal ²⁰²³

* 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.

1.2.3	DOMESTIC TRANSACTIONS IN HUF ONLY FOR HUF ACCOUNT	
<ul style="list-style-type: none"> Standing order 		
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Intra bank payment orders ¹ 		HUF 646 / item ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Outgoing payment orders ¹ 		HUF 726 / item ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Registration fee of paper based standing order 		HUF 923 / item ²⁰²³
<ul style="list-style-type: none"> Multiple payment orders (intra bank and external payments) 		
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Direct debits 		
<ul style="list-style-type: none"> <ul style="list-style-type: none"> <ul style="list-style-type: none"> initiation 		0.05% + HUF 48 / item ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> <ul style="list-style-type: none"> credit 		free of charge
<ul style="list-style-type: none"> <ul style="list-style-type: none"> <ul style="list-style-type: none"> execution 		HUF 327 / item ²⁰²³
<ul style="list-style-type: none"> <ul style="list-style-type: none"> <ul style="list-style-type: none"> modification to direct debit authorization (paper based) at branch 		HUF 923 / item ²⁰²³

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– Batch payments	0.60%. min. HUF 153 / item ²⁰²³
1.3 TRANSACTIONS IN FOREIGN CURRENCIES FOR HUF AND FCY ACCOUNTS	
1.3.1 RECEIPTS	
• Cash in (FCY) credit HUF account	0.07% ²⁰²³
• Cash in (FCY)	
– credit FCY account in same currency	0.80% ²⁰²³
– account in different currency	0.07% ²⁰²³
• Credit of FCY and SEPA payments on HUF or FCY account	
– book transfers from the FCY account of the same Client	0,08 % Campaign: free of charge till withdrawal ²⁰²³
– Crediting intrabank, national, incoming FCY transfers	0.16%. min. EUR 19 max. EUR 159 ²⁰²³
– Credit transfers from outside EEA in any currency and from EEA member states in all currencies other than EUR	0.16%. min. EUR 19 max. EUR 159 ²⁰²³
– Credit cross-border EUR transfers from EEA member states	free of charge**
1.3.2 DEBITS	
• Cash withdrawal (FCY) debit HUF account	1.03% ²⁰²³
• Cash withdrawal (FCY)	
– debit FCY account in same currency	2.07% ²⁰²³
– debit FCY account in different currency	1.03% ²⁰²³
• Intra bank payment orders in FCY (debit HUF or FCY account)	
– paper based	0.56%. min. EUR 31 Campaign: 0.55%. min. EUR 27 till withdrawal ²⁰²³
– electronic orders	0.51%. min. EUR 25 Campaign: 0.51%. min. EUR 21 till withdrawal ²⁰²³
– collections, warrant payment	0.56%. min. EUR 31 Campaign: 0.55%. min. EUR 27 till withdrawal ²⁰²³
• Outgoing cross border payments in HUF, FCY and SEPA payments*	
– paper based (with SHA or BEN cost allocation)	
• to EEA member states in EUR	0.65% min. EUR 2.40 ^{**2023}
• to outside EEA in any currency and to EEA in all currencies other than EUR	0.59%. min. EUR 34 Campaign: 0.59%. min. EUR 31 till withdrawal ²⁰²³
– electronic orders (with SHA or BEN cost allocation)	
• to EEA member states in EUR	0.61%. min. EUR 1.44 Campaign: 0.61%. min. EUR 1.36 till withdrawal ^{**2023}
• to outside EEA in any currency and to EEA in all currencies other than EUR	0.54%. min. EUR 28 Campaign: 0.53%. min. EUR 25 till withdrawal ²⁰²³
– urgent transfer in HUF or FCY with or without conversion (with SHA or BEN cost allocation)	
• to EEA member states in EUR	2.19%. min. EUR 30 Campaign: 2.19%. min. EUR 26 till withdrawal ²⁰²³
• to outside EEA in any currency and to EEA in all currencies other than EUR	2.31%. min. EUR 31 Campaign: 2.31%. min. EUR 27 till withdrawal ²⁰²³
– paper based or electronic payment orders submitted with OUR cost allocation	the fee regarding the submission channel + EUR 34 ²⁰²³
– collections, warrant payment	
• to EEA member states in EUR	2.19%. min. EUR 30 Campaign: 2.19%. min. EUR 26 till withdrawal ²⁰²³
• to outside EEA in any currency and to EEA in all currencies other than EUR	2.31%. min. EUR 31 Campaign: 2.31%. min. EUR 27 till withdrawal ²⁰²³
• Book transfers	
– between HUF and FCY account of the same Client (paper based)	HUF 541 / item ²⁰²³
– between HUF and FCY account of the same Client (electronic)	free of charge

• Conversion fee	0.0%
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* The SEPA credit transfer conditions are specified in the "Regulations concerning general transactions, accounts" section.

** 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.

2. SPECIAL BANK ACCOUNTS

Terms and conditions not shown below are identical to those stipulated in sections 1., 3. and 4. of the Announcement

2.1 K&H NOMINAL CAP EQUITY DEPOSIT HUF AND FCY ACCOUNT	
• Monthly account maintenance fee	free of charge
• Cash in	free of charge
• Book transfers	free of charge
2.2 K&H STATUTORY DEPOSIT	
• Monthly account maintenance fee	free of charge
2.3 K&H SEPARATED ACCOUNT (E.G. SOCIAL SECURITY, SUBSIDY, AGENT'S ACCOUNT)	
• Monthly account maintenance fee (HUF account)	HUF 2,151 / month ²⁰²³
• Monthly account maintenance fee (FCY account)	EUR 8 / month ²⁰²³
2.4 K&H LEGAL DEPOSIT ACCOUNT (ATTORNEY, NOTARY, BAILIFF DEPOSIT) *	
• Monthly account maintenance fee (HUF account)	HUF 2,151 / month ²⁰²³
• Monthly account maintenance fee (FCY account)	EUR 8 / month ²⁰²³
2.5 K&H DEPOSIT HUF AND FCY ACCOUNT – CASH DEPOSIT	
• Monthly account maintenance fee	free of charge
• One off handling fee of cash deposit (charged at the day of placement after the placed amount)	1.51% ²⁰²³
2.6 K&H DEPOSIT HUF AND FCY ACCOUNT – COLLATERAL, SECURITY DEPOSIT	
• Monthly account maintenance fee	free of charge
2.7 SECURITY DEPOSITS FOR THE BENEFIT OF THIRD PARTIES (E.G. KAVOSZ ROAD-TOLL LOAN PROGRAMME)	
• Security-deposit accounts' one-time administration fee (payable upon signing the relevant agreement, as a % of the amount of the security deposit)	1.51% ²⁰²³
• Cost of transfers from security-deposit accounts**	HUF 796 / item ²⁰²³
2.8 K&H BUSINESS SAVINGS ACCOUNT	
One K&H Business Savings Account may be opened for each account holder, provided that the account holder has at least one K&H HUF bank account or one K&H FCY account.	
• HUF bank account monthly account maintenance fee (each month started)	HUF 477 / account Campaign: free of charge till withdrawal²⁰²³
• Minimum initial amount and minimum balance:	HUF 1,000,000
Transactions which can be made on the account:	
• Credit of payments between HUF and FCY account of the same Client	free of charge
• Book transfers between HUF and FCY account of the same Client	
– paper based	HUF 541 / item ²⁰²³
– electronic	free of charge
• Standing order HUF	
– Intrabank <i>book transfers between accounts of the same Client</i>	HUF 646 / item ²⁰²³
• Deposit fixing, withdrawal of deposit	free of charge
Other transactions are not allowed on the account.	
No supplementary banking services such as direct debiting by service providers, retail bankcards, overdraft facilities, Electra (Corporate internet banking) can be used with the bank account. K&H corporate mobilinfo, K&H mobilbank, K&H corporate e-bank and K&H e-post are attached to the account	
Interest terms and conditions via Appendix 1.	

* Terms and conditions of orders available for this account are identical to those stipulated in section Appendix 10. Other terms and conditions (not shown in Appendix 10.) are identical to those stipulated in sections I. of the Announcement.

** Only applicable in case of legal relationships established after 20th November 2015 between the Client and the Bank.

3. OTHER SERVICES RELATED TO CASH TURNOVER AND ACCOUNT MANAGEMENT

3.1 OTHER FEES RELATED TO CASH TURNOVER	
• Cash withdrawal orders	HUF 796 / a book of orders ²⁰²³
• Fee of prompt withdrawal over the counter in excess of cash withdrawal fee ²	1.07%, min. HUF 10.640 ²⁰²³
• Failure to perform previously notified cash withdrawal in HUF *	0.15%, min. HUF. 9,954 ²⁰²³
• Failure to perform previously notified cash withdrawal in FCY *	0.79%, min. HUF 9.954 ²⁰²³

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<ul style="list-style-type: none"> Order bulk cash withdrawal orders in encrypted form (separate agreement with the Bank is needed) 	HUF 12,878 / month ²⁰²³
<ul style="list-style-type: none"> Cash delivered in bags** <ul style="list-style-type: none"> HUF banknotes HUF coins FX banknotes 	<p>0.24%, + HUF 1,275 / bag²⁰²³</p> <p>4.03%, + HUF 796 / bag²⁰²³</p> <p>0.54%, + HUF 3,983 / bag²⁰²³</p>
<ul style="list-style-type: none"> Use of Automated Drop-box (fee of cash delivered in bags will be charged by the Bank) 	HUF 605 / occasion Campaign: free of charge till withdrawal ²⁰²³
<ul style="list-style-type: none"> Bulk cash in bag deposit (through Automated Drop-box) <ul style="list-style-type: none"> HUF banknotes HUF coins FX banknotes and coins 	<p>0.23% + HUF 1,240 / bag Campaign: 0.16% + HUF 302 / bag till withdrawal²⁰²³</p> <p>3.93% + HUF 775 / bag Campaign: 1.67% + HUF 606 / bag till withdrawal²⁰²³</p> <p>0.53% + HUF 3,874 / bag Campaign: 0.53%+ HUF 606 / bag till withdrawal²⁰²³</p>
<ul style="list-style-type: none"> administration fee of identifying device (card)*** daily bag limit overrun bag content limit overrun 	<p>HUF 982 / device</p> <p>HUF 1,512 / bag Campaign: free of charge till withdrawal²⁰²³</p> <p>HUF 1,512 / bag Campaign: free of charge till withdrawal²⁰²³</p>
<ul style="list-style-type: none"> Bulk cash delivery to central vault (KKFÉ) using CVIT provider**** <ul style="list-style-type: none"> HUF banknotes HUF coins FX banknotes and coins 	<p>0.11%²⁰²³</p> <p>1.05%²⁰²³</p> <p>0.28%²⁰²³</p>
<ul style="list-style-type: none"> Detailed report on same-day deposits***** <ul style="list-style-type: none"> regular (per deposit) ad-hoc 	<p>HUF 3,023 / month Campaign: free of charge till withdrawal²⁰²³</p> <p>HUF 756 / day²⁰²³</p>
<ul style="list-style-type: none"> Large volume cash deposit <ul style="list-style-type: none"> HUF banknotes HUF coins FX banknotes 	<p>0.35%, + HUF 2,708 / occasion²⁰²³</p> <p>4.83%, + HUF 796 / occasion²⁰²³</p> <p>0.59%, + HUF 3,983/ occasion²⁰²³</p>
<ul style="list-style-type: none"> Denomination change / replacement ***** <ul style="list-style-type: none"> FX banknotes and coins (at partial amount exchange as well) HUF banknotes (in same domination) ***** HUF coins (in same domination) ***** Fee charged for replacement of HUF notes and coins withdrawn from circulation 	<p>1.61%, min. HUF 796²⁰²³</p> <p>3% of the nominal value of payable bank notes 10% of the nominal value of payable coins 10% of the nominal value</p> <p>Free of charge</p>
<ul style="list-style-type: none"> Exchange EUR coins (denomination be 1 or 2) through account (discount shall) 	37,78% ²⁰²³
<ul style="list-style-type: none"> Acceptance of damaged HUF banknotes <ul style="list-style-type: none"> the banknote is larger than 50% of the original the banknote is equal or smaller than 50% of the original 	<p>free of charge</p> <p>The Bank revokes without recompense</p>
<ul style="list-style-type: none"> FX banknotes under withdrawal from circulation (discount shall) Foreign currency exchange 	<p>37,78%²⁰²³</p> <p>free of charge</p>
3.2 POSTAL PAYMENTS*****	
<ul style="list-style-type: none"> Postal cash payment order (incoming payment, paper based analytics) Postal cash payment order (incoming payment, electronic analytics) Postal payment cheque (outgoing) electronic orders 	<p>0.24% bank commission + postal commission²⁰²³</p> <p>0.14% bank commission + postal commission²⁰²³</p> <p>0.53% bank commission + postal commission²⁰²³</p>

Postal commission: <https://www.posta.hu/ugyfelszolgalat/hirdetmenyek>

* Calculated for the notified and unpaid amount

** Indicative fee for cash delivered in bags to the Central Vault made before 30 April

*** Charged for the 4th and subsequent identifying devices (cards) and for card replacement

**** For contracts made on or after 1 May 2019

***** Bulk cash depositing through Automated Drop-box and delivery to Central Vault (KKFÉ) using a CVIT provider

***** In addition to genuine HUF banknotes fit for circulation, the Bank will exchange - for HUF banknotes or HUF coins and legal tender of unfit HUF banknotes and coins of any other denomination - damaged, incomplete and contaminated HUF banknotes and coins that are difficult to recognize, unless it cannot be established upon their acceptance whether they represent some value. In that latter case, the Bank will accept such HUF banknotes and coins for subsequent settlement.

***** The Post Office will charge the commission (item fee) depending on the information requested by the Client. It is the account manager branch that can provide further information about the postal commissions. Cash withdrawal at post office, Cash in at post office via pass book and Cash withdrawal at post office via pass book services are not provided from 1st of January, 2013. Postal payment cheque (outgoing) paper based orders" services are not provided from 2nd November 2016, as from that date the Bank does not accept paper based orders to initiate (outgoing) postal payment cheque.

***** The denomination exchange service is exclusively provided to Customers keeping a bank account or having any other banking product or service at the Bank except upon the partial exchange of a foreign currency amount.

3.3 OTHER SERVICES RELATED TO PAYMENT TURNOVER	
<ul style="list-style-type: none"> Acceptance of paper based foreign currency payment for future execution (even next day's) 	HUF 1,553 / item ²⁰²³
<ul style="list-style-type: none"> Fees charged for foreign currency transfers with erroneous IBAN/BIC ⁴ 	Fees charged by partner banks
<ul style="list-style-type: none"> Not executed by the Bank yet 	
<ul style="list-style-type: none"> – cancellation of transfer orders to be performed in the future (which can also be the next day) ⁵ 	free of charge
<ul style="list-style-type: none"> – cancellation of transfer orders to be performed on Day 0, based on a specific agreement ⁵ 	HUF 15,540 / item ²⁰²³
<ul style="list-style-type: none"> HUF transfer for first recall ¹⁶ 	HUF 7,770 ²⁰²³
<ul style="list-style-type: none"> Reception of payment orders over cut-off time (via Corporate Client Service) ⁶ 	HUF 15,540 / item ²⁰²³
<ul style="list-style-type: none"> Queue handling* 	HUF 56 / day / item ²⁰²³
<ul style="list-style-type: none"> Acceptance of MT 101 	free of charge ²⁰²³
<ul style="list-style-type: none"> Payment order prepared by the Bank at the request of Client 	HUF 2,390 / item ²⁰²³
<ul style="list-style-type: none"> Interbank correspondence due to inaccurate order 	HUF 1,809 / letter ²⁰²³
<ul style="list-style-type: none"> Bill of exchange handling fee, only in case of collection (once) 	HUF 23,892 / bill ²⁰²³
<ul style="list-style-type: none"> Investigation of HUF payments (at the request of Client) 	
<ul style="list-style-type: none"> – payment (debit and/or credit) not older than 90 days ¹⁷ 	HUF 9,046 / item ²⁰²³
<ul style="list-style-type: none"> – Investigation archived payment data older than 90 days 	HUF 18,087 / item ²⁰²³
<ul style="list-style-type: none"> Investigation of foreign currency payments (at the request of Client) 	EUR 121 / item ²⁰²³
<ul style="list-style-type: none"> payment (debit and/or credit) ¹⁸ 	
<ul style="list-style-type: none"> Domestic cash pool service (once) 	HUF 90,191 ²⁰²³
<ul style="list-style-type: none"> Domestic cash pool service monthly fee 	HUF 10,759 / month / account ²⁰²³
<ul style="list-style-type: none"> On-line company register extract fee 	HUF 5,526 ²⁰²³
<ul style="list-style-type: none"> Administration fee ⁷ 	HUF 796 / occasion ²⁰²³
<ul style="list-style-type: none"> notification fee ⁸ 	HUF 319 / item ²⁰²³
<ul style="list-style-type: none"> Electronic message to the Hungarian Customs and Finance Guard (VP) of HUF transfers to VP 	free of charge
<ul style="list-style-type: none"> Registration of secondary account identifier*** 	HUF 2,924 / identifier ²⁰²³ Campaign: free of charge till withdrawal
3.4 ACCOUNT STATEMENT, BANK INFORMATION, CONFIRMATION	
<ul style="list-style-type: none"> Account statement on paper 	postal cost ⁹
<ul style="list-style-type: none"> Electronic account statement 	free of charge
<ul style="list-style-type: none"> Account statement (SWIFT MT940) 	EUR 71 / month / account ²⁰²³
<ul style="list-style-type: none"> Account statement (SWIFT MT941 / MT942) 	EUR 71 / month / account ²⁰²³
<ul style="list-style-type: none"> Copy of SWIFT message 	EUR 13 / item ²⁰²³
<ul style="list-style-type: none"> Printed account statement customer's request ** 	
<ul style="list-style-type: none"> – not older than 14 days 	HUF 853 / account / statement ²⁰²³
<ul style="list-style-type: none"> – older than 14 days 	HUF 3,680 / account / statement ²⁰²³
<ul style="list-style-type: none"> Bank information (however the Bank shall transfer the possibly occurring foreign information / bank costs) 	
<ul style="list-style-type: none"> – using the template of the Bank 	HUF 11,644 ²⁰²³
<ul style="list-style-type: none"> – using special text 	HUF 23,326 ²⁰²³
<ul style="list-style-type: none"> Confirmation of exchange rate 	
<ul style="list-style-type: none"> – daily on individual request 	HUF 908 / letter ²⁰²³
<ul style="list-style-type: none"> – for longer period as one week on individual request 	HUF 4,524 / letter ²⁰²³
<ul style="list-style-type: none"> – daily confirmation of exchange rate based on agreement, flowing 	HUF 9,046 / month ²⁰²³
<p>* It is charged for collection and payment items queued due to the insufficiency of funds, on the date when the item is removed from the queue, based on the number of days spent in the queue.</p>	
<p>** The term "account statement" shall include all statements, deposit notifications, turnover reports, and postal credit notices.</p>	
<p>*** No additional fee charged for cancellation and validity extension</p>	
<ul style="list-style-type: none"> Confirmation 	
<ul style="list-style-type: none"> – for audit purposes 	HUF 23,134 / one original document ²⁰²³
<ul style="list-style-type: none"> – on execution of HUF orders (same day for 90 days) ¹⁵ 	HUF 2,644 / item ²⁰²³
<ul style="list-style-type: none"> – on execution of FCY orders 	EUR 11 / item ²⁰²³
<ul style="list-style-type: none"> – in a separate letter ¹⁰ 	HUF 5,526 / document ²⁰²³
<ul style="list-style-type: none"> – from archived data older than 90 days 	HUF 11 037 / document ²⁰²³
<ul style="list-style-type: none"> – Urgent * 	HUF 9,046 / item ²⁰²³
<ul style="list-style-type: none"> – Confirmation of disponents (except Electra disposal rights) 	HUF 2,651 / document ²⁰²³
<ul style="list-style-type: none"> – Confirmation about disposal rights – setting via the system 	free of charge
<ul style="list-style-type: none"> Pledge transactions 	0.16%, min. HUF 2,717 ²⁰²³
<ul style="list-style-type: none"> Confirmation of own recourses 	0.91%, min. HUF 1,809 ²⁰²³

3.5 TELEPHONE CUSTOMER SERVICES	
<ul style="list-style-type: none"> Information via telephone on the Corporate Client Service, and K&H SME customer service 	free of charge
<ul style="list-style-type: none"> Technical support for electronic banking services (Electra, K&H Corporate e-bank, K&H Mobilbank) 	free of charge
3.6 BOOKING FEE**	
Based on individual agreement and in case of certain account packages , a booking fee is charged for the following transactions:	
Booking fee <ul style="list-style-type: none"> HUF transfer from HUF or FX account intrabank or outgoing payment orders*** Batch payments (items)*** Direct debits execution Postal payment cheque (outgoing) orders External cash pool transactions Import collection settlement Import Letter of Credit handling and examination of documents postal commission 	0.3% max. HUF 10,000 / item
Booking fee - FCY <ul style="list-style-type: none"> Intrabank or outgoing payment orders in FCY from HUF or FX account 	0.3% max. HUF 10,000 / item
Booking fee – loan <ul style="list-style-type: none"> Repayment (loan, interest rate) 	0.3% max. HUF 10,000 / item
Booking fee – cash <ul style="list-style-type: none"> Cash withdrawal from HUF or FX account Cash withdrawal with a bankcard (from an ATM, bank branch, post office) within and outside Hungary 	0.6% max. HUF 720,000 / item
Booking fee – purchase **** <ul style="list-style-type: none"> Purchase card transaction has been made in the previous year Purchase contactless bankcard transaction has been made in the previous year 	HUF 800 / card / year HUF 500 / card / year

* Urgent confirmation means that the confirmation is issued within 1 hour from the request.

** Booking fee (except: *Booking fee - purchase*) is charged the day after the Bank debits the underlying transaction and it is debited in a lump sum, on the last day of each month or – if it is not a business day of the Bank – on the following business day of the Bank. Booking fees charged on the last working day of the month are transferred to the next month collecting period and they are not included in the booking fee charged in the current month. If the contract is terminated by the Bank, the booking fee is charged – during the notice period – on the banking day that follows the debiting of the transaction. Effective from: August 1, 2016

*** The transfer to SZÉP limited payment account of the employee (as a SZÉP cardholder) is free of bookkeeping fee for the employer from 1st of December 2018.

**** Booking fee – purchase is charged to the payment account of card on the last working day of January only after that card with which a POS/VPOS transaction has been made in the previous year. In terms of the booking fee, a bankcard issued for the same settlement account within the same calendar year due to expiry, or in replacement of a stolen or lost bank card, is considered to be the same bankcard.

4. ELECTRONIC SERVICES

4.1 ELECTRA (INTERNET BASED ELECTRONIC BANKING SERVICE)	
<ul style="list-style-type: none"> Installation, local technical support* 	HUF 31,857 ²⁰²³
<ul style="list-style-type: none"> Monthly fee of electronic payment services (in case of web Electra and the first customer connected to Electra client program) 	HUF 9,542 / month ²⁰²³
<ul style="list-style-type: none"> Monthly fee of electronic payment services (additional customers connected to the same Electra client program) 	HUF 4,777 / month ²⁰²³
<ul style="list-style-type: none"> Security device (token) administration fee ** 	HUF 13,538 / device ²⁰²³
<ul style="list-style-type: none"> User administration fee 	HUF 1,593 / occasion ²⁰²³
<ul style="list-style-type: none"> Reloaded account statement 	HUF 3,185 / account / statement ²⁰²³
4.1.1 WEB ELECTRA+ FOR MANAGING ACCOUNTS HELD WITH OTHER BANK	
<ul style="list-style-type: none"> web Electra+ module monthly fee 	79 EUR / month ²⁰²³
<ul style="list-style-type: none"> outbound MT101 messages 	0.41 EUR / message Campaign: free of charge till withdrawal ²⁰²³
4.1.2 K&H ELECTRA24 (MOBILPHONE APPLICATION-BASED ELECTRONIC BANKING SERVICE)	
<ul style="list-style-type: none"> Monthly fee 	HUF 4,777 / month / client ²⁰²³
4.1.3 WSTP MODULE FOR ELECTRA CLIENT PROGRAM; STRAIGHT-THROUGH-PROCESSING CONNECTIVITY WITH ERP SYSTEMS	
<ul style="list-style-type: none"> Implementation Fee 	HUF 47,128 ²⁰²³
<ul style="list-style-type: none"> Modul monthly Fee 	HUF 47,128 ²⁰²³
4.2 K&H CORPORATE E-BANK (INTERNET BANKING FOR SOME'S)¹¹	
<ul style="list-style-type: none"> Monthly fee 	free of charge
<ul style="list-style-type: none"> Electronic access fee 	HUF 191 / user / month ²⁰²³

4.3 K&H MOBILBANK (MOBILPHONE APPLICATION-BASED ELECTRONIC BANKING SERVICE)	
• Electronic access fee***	HUF 320 / user / month ²⁰²³ Campaign: free of charge till withdrawal
4.4 K&H E-POST (INTERNET-BASED ELECTRONIC BANK MAILBOX SERVICE)	
• Monthly fee	free of charge
• Reloading an archived document fee	HUF 3,185 / document ²⁰²³
• Security device (token) administration fee **	HUF 13,538/ device ²⁰²³
4.5 K&H CORPORATE MOBILINFO	
• Monthly fee	HUF 383 / month ²⁰²³
• Fee per message ****	HUF 42 / SMS message ²⁰²³
• Fee of detailed statement (message turnover and listing of Mobilinfo orders for the requested period)	HUF 1,593 / statement ²⁰²³

* Free of charge if the installation is performed by the customer.

** It is charged at new issue of the security device (token) and also at replacement.

*** The K&H mobilbank electronic access fee is only charged if the legal representative of the enterprise has already activated the mobilbank application for himself as user. Afterwards the fee is charged for all users of the enterprise who have logged in to mobilbank at least once in the given month.

**** The Bank will charge at end of month.

5. OTHER SERVICES

5.1 SAFE DEPOSIT BOX SERVICES

5.1.1 Safe deposit box services relating contracts concluded before November 1, 2015

Upper limit of indemnification liability	Rental fee, HUF/month +VAT *			Due
	Safe deposit box size „A”	Safe deposit box size „B”	Safe deposit box size „C”	
HUF 500,000	HUF 1,600 ²⁰²³	HUF 1,748 ²⁰²³	HUF 1,934 ²⁰²³	as per the contract
HUF 1,000,000	HUF 2,421 ²⁰²³	HUF 2,570 ²⁰²³	HUF 2,722 ²⁰²³	as per the contract
HUF 2,000,000	HUF 3,018 ²⁰²³	HUF 3,278 ²⁰²³	HUF 3,468 ²⁰²³	as per the contract
HUF 5,000,000	HUF 5,034 ²⁰²³	HUF 5,221 ²⁰²³	HUF 5,406 ²⁰²³	as per the contract
HUF 10,000,000	HUF 10,072 ²⁰²³	HUF 10,447 ²⁰²³	HUF 10,858 ²⁰²³	as per the contract

If required, K&H Bank also offers safe rental agreements for amounts exceeding the above limit for indemnification liability. In such cases, irrespective of the size of the safe box, after every HUF 100,000 over the HUF 10,000,000 indemnification liability limit, an additional fee of HUF 154²⁰²³ + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

Other expenses: the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) to HUF 15,924²⁰²³ + VAT and the cost of getting new keys, replacing the lock charged by an external company performing the safe box breaking up.

Liable custody / Administration of accounts in the absence of instructions cost reimbursement: HUF 791²⁰²³ + VAT / month**

K&H safe key in deposit: Free of charge

5.1.2 Safe deposit box services relating contracts concluded from November 1, 2015 for clients not having any K&H bank account or having any K&H Start+ account package, or opening K&H Start extra or having K&H Start extra account package.

Upper limit of indemnification liability	Rental fee, HUF/month +VAT *			Due
	Safe deposit box size „A”	Safe deposit box size „B”	Safe deposit box size „C”	
HUF 500,000	HUF 8,029 ²⁰²³	HUF 8,774 ²⁰²³	HUF 9,716 ²⁰²³	as per the contract
HUF 1,000,000	HUF 12,148 ²⁰²³	HUF 12,899 ²⁰²³	HUF 13,647 ²⁰²³	as per the contract
HUF 2,000,000	HUF 15,139 ²⁰²³	HUF 16,434 ²⁰²³	HUF 17,384 ²⁰²³	as per the contract
HUF 5,000,000	HUF 25,234 ²⁰²³	HUF 26,167 ²⁰²³	HUF 27,100 ²⁰²³	as per the contract
HUF 10,000,000	HUF 50,475 ²⁰²³	HUF 52,348 ²⁰²³	HUF 54,406 ²⁰²³	as per the contract

If required, K&H Bank also offers safe rental agreements for amounts exceeding the above limit for indemnification liability. In such cases, irrespective of the size of the safe box, after every HUF 100,000 over the HUF 10,000,000 indemnification liability limit, an additional fee of HUF 792²⁰²³ + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

Other expenses: the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) to HUF 15,924²⁰²³ + VAT and the cost of getting new keys, replacing the lock charged by an external company performing the safe box breaking up.

K&H safe key in deposit: Free of charge

Administration of accounts in the absence of instructions cost reimbursement: HUF 1,591²⁰²³ + VAT / month**

Safe box usage fee*:** HUF 0 / first 2 occasions / month; further occasions in the current month: HUF 3,190²⁰²³ / occasion

5.1.3 Safe deposit box services relating contracts concluded from November 1, 2015, for the clients having any corporate current account, or corporate account package at K&H as per the current effective Announcement, excluding the clients having any K&H Star+ account package or K&H Start extra account package****

Upper limit of indemnification liability	Rental fee, HUF/month +VAT *			Due
	Safe deposit box size „A”	Safe deposit box size „B”	Safe deposit box size „C”	
HUF 500,000	HUF 1,600 ²⁰²³	HUF 1,748 ²⁰²³	HUF 1,934 ²⁰²³	as per the contract
HUF 1,000,000	HUF 2,421 ²⁰²³	HUF 2,570 ²⁰²³	HUF 2,722 ²⁰²³	as per the contract
HUF 2,000,000	HUF 3,018 ²⁰²³	HUF 3,278 ²⁰²³	HUF 3,468 ²⁰²³	as per the contract
HUF 5,000,000	HUF 5,034 ²⁰²³	HUF 5,221 ²⁰²³	HUF 5,406 ²⁰²³	as per the contract
HUF 10,000,000	HUF 10,072 ²⁰²³	HUF 10,447 ²⁰²³	HUF 10,858 ²⁰²³	as per the contract

If required, K&H Bank also offers safe rental agreements for amounts exceeding the above limit for indemnification liability. In such cases, irrespective of the size of the safe box, after every HUF 100,000 over the HUF 10,000,000 indemnification liability limit, an additional fee of HUF 154²⁰²³ + VAT shall be payable on top of the fee charged for HUF 10,000,000 limit.

Other expenses: the expenses incurring when the safe key is lost, damaged, or the safe is broken up, shall be charged to the Lessee (or to its inheritor, successor) to HUF: 15,924²⁰²³ + VAT and the cost of getting new keys, replacing the lock charged by an external company performing the safe box breaking up.

Administration of accounts in the absence of instructions cost reimbursement: HUF 791²⁰²³ + VAT / month**

K&H safe key in deposit: Free of charge

5.1.4 Safe deposit box size:

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

5.1.5 K&H corporate safe deposit box account

The bank opens K&H corporate safe deposit box account.

- Minimum opening amount: as per General Terms and Conditions for safe deposit boxes (at least three months' safe rental fee)
- Interest rate: 0%.
- Cash deposit: free of charge

The conditions pertaining to services not listed below shall be identical with those stipulated in the current, effective Announcement for Corporate Clients.

* As for January 1, 2012 the rate of VAT is 27%.

** In case the Bank assumes custody due to the opening of a Safe custody / Administration of accounts in the absence of instructions, it charges a fee for each month commenced..

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

**** The bank has the right during the whole period of the renting contract to enquire that the conditions are corresponding with the current Announcement. In case the Bank identifies the lack of conditions the Bank is entitled to apply the fees defined in the current effective Announcement without any delay while informing the client about such an action simultaneously.

5.2 SAFE CUSTODY / ADMINISTRATION OF ACCOUNTS IN THE ABSENCE OF INSTRUCTIONS

Fee of Safe custody / Administration of accounts in the absence of instructions	HUF 9,390 / account / month ²⁰²³
Money transfer from the amount in custody	According to the type of transfer as specified in Part I of the Announcement
Cash withdrawal from the amount in custody	According to the type of withdrawal as specified in Part I of the Announcement

The Bank deducts the fee of Safe custody / Administration of accounts in the absence of instructions from the amount in custody on the first working day of each calendar month starting in the 2nd month after the placement in custody. The fee of custody is charged in the currency of the money in custody separately for each currency. The fees for currencies other than HUF are converted at the Bank's foreign exchange I middle rates on the due date of the fees.

If the amount in custody is less than the fee to be charged the Bank reduces the fee to the amount in custody.

8. ON THE CONDITIONS OF BANKCARD SERVICES

8.1 ON THE CONDITIONS OF BUSINESS BANKCARD SERVICES (AVAILABLE PRODUCTS)

	Széchenyi Card	K&H Mastercard business bankcard	K&H Entrepreneurs Mastercard basic bankcard (without balance inquire service)	K&H Entrepreneurs Mastercard with balance bankcard
	available	available	available from 01.01.2021	available from 01.01.2021
	digitizable in Apple Pay/Google Pay			
First eight fix digit of the card number	5477 3129	5477 3128	5477 3130	5477 3135
Card type by business category	standard	standard	basic	basic
Account background	K&H corporate huf bank account	K&H corporate huf bank account, K&H overnight interest huf bank account, K&H corporate huf card coverage account, K&H separated huf account, K&H Financial Institution Payment Account, K&H corporate fx account, K&H corporate fx card coverage account, K&H separated fx account		
Opening amount	The amount is the sum of the annual fees for the requested cards, consider to annual card fee discount in the account package associated with the bank account			
Interest rate calculation	As specified in the interest rate conditions of the bank account supporting the use of the bankcard			
Fee of cover separation	Free of charge			
Interest rate calculation on negative balance	As specified in the interest rate conditions of the bank current account supporting the use of the bankcard			
Currency of cross-settlement with the card company	EUR			
	See details in the 8.4 appendix 'Exchange rates used when debiting bankcard transactions.'			
Annual bankcard fee	See details in Chapter 7 "Conditions for Széchenyi Card Program Loans available at K&H Bank Zrt.")	HUF 14,941 ²⁰²³	HUF 3,307 ²⁰²³	HUF 3,307 ²⁰²³
Card cancelling fee	free of charge			
Card replacement fee	HUF 3,025 ²⁰²³		HUF 1,477 ²⁰²³	
PIN reminder (online PIN delivery)	HUF 148 campaign: free of charge until withdrawal ²⁰²³			
PIN modification fee	HUF 148 ²⁰²³			
Card mailing fee	Postal commission (This fee is the non-priority, standard letter up to 50g by announcement of Magyar Posta.)			
Card storing by the bank (in case of receiving in branch)	HUF 294 ²⁰²³			
Urgency fee of card production	service not available			
Fee of purchase				
Abroad and In Hungary	Free of charge (free of purchase's fee)			
Fee of cash withdrawal				
Abroad (from ATM, at branches and post office)	1.49 % + HUF 1,625 ²⁰²³			
Cash withdrawal abroad from ATM in EEA Member State (EUR currency)	1.20% + HUF 678 ²⁰²³			
In Hungary from K&H ATM (HUF)	1.18%, min. HUF 488 ²⁰²³			
In Hungary from non-K&H ATM	1.20% + HUF 678 ²⁰²³			
In Hungary at other banks' branches, post office	1.20 % + HUF 679 ²⁰²³			
Purchas with cash back	Service not available			

Public

	Széchenyi Card	K&H Mastercard business bankcard	K&H Entrepreneurs Mastercard basic bankcard (without balance inquire service)	K&H Entrepreneurs Mastercard with balance bankcard
Other service charges on bankcards				
Balance inquiry fee		Service not available	Service not available	HUF 74 ²⁰²³
Built in travel insurance services abroad		free of charge	Service not available	Service not available
K&H optional travel insurance		Service not available	HUF 7,020 / year ²⁰²³	
Cash deposit charge through K&H ATM (for own corporate HUF account)	0.06% min. HUF 444, Campaign: free of charge till withdrawal* ²⁰²³			
Cash deposit charge through K&H ATM into a specific bank account (for not own corporate HUF account)	0.06% min. HUF 444, Campaign: free of charge till withdrawal* ²⁰²³			
Card reassignment	Free of charge			
Bankcard usage limits				
Max. no. of ATM cash withdrawals	5 transactions/day			
Maximum number of purchase	99 transactions/day			
Maximum number of banknotes in the case of K&H ATM cash withdrawal	50 banknotes / transaction			
Total amount of ATM and POS cash withdrawals (standard setting)	HUF 250,000 / day			
Maximum amount of cash withdrawals (via ATM and POS)	HUF 2,000,000 / day			
Max. no. of banknotes in the case of K&H ATM deposit	200 banknotes / transaction			
The deposit is suitable for denominations	HUF 500, HUF 1 000, HUF 2 000, HUF 5 000, HUF 10 000, HUF 20 000			
Total amount of purchases transactions (standard setting)	Available balance of bank account			
Total amount of Card Not Present transactions (standard setting)	HUF 300 000 / day		Available balance of bank account	
Maximum amount of purchases	Available balance of bank account			
Single contactless transaction limit	Domestic: HUF 15000 / Abroad: EUR 20-60 (amount in the country's national currency equal to a certain EUR amount)			
Cumulative contactless transaction limit	Domestic: HUF 45000 / Abroad: 3 pieces transaction			
Validity of bankcards	2 years / 37 months (a digital card will not be renewed)		4 years or 37 months (digital cards will not be automatically renewed)	

* this campaign can be canceled with a 2 month notice

Public

Number of cards that can be requested: The Bank does not limit the number of main and co-cards that can be issued for an account and a customer have more same type card for an account.

Replacement card application: ~~From 13 January 2018~~ In case of physical card after a card has been cancelled, the Bank will be provided at the Client request starts a process to replace the card and to forward a new one. The replacement card - unless otherwise requested by customer - will be mailed by the Bank to the cardholder. If no replacement card is issued for such card, the bank card agreement ceases to exist on the expiry date of the card cancelled.

Built in travel insurance: The built in travel insurance will be valid for all countries of the world except for Hungary or – in the case of an insured foreign citizen – the country of permanent residence, if the period of one journey may not exceed 30 days. Insurance coverage starts following the day of bankcard issuing or digitalization. Details of the insurance service are in terms and conditions of the assistance and insurance.

K&H optional travel insurance: Since 2 June 2013 the optional travel insurance attached to bankcards can be requested upon applying for a physical card, or subsequently. Preconditions to requesting travel insurance after applying for the connected card: the card must be active. The insurance is valid in all countries of the world except for Hungary or – in the case of an insured foreign citizen – the country of that person's permanent residence, provided that the travel period does not exceed 90 days. Insurance coverage starts at 0:00 on the day following the activation or digitalization of the bank card. The details of the insurance service are described in the assistance and insurance conditions. The first annual insurance premium is charged immediately after card activation, and subsequent annual premiums shall be charged on the insurance anniversary dates. The premiums are debited on the Account Holder's bank account.

Cash deposit in K&H ATM: HUF cash deposit transactions initiated using a K&H ATM prior to 18:00 are effected as subject day transactions, while transactions initiated after 18:00 are effected as transactions value dated the next day following subject day.

Renewal: The Széchenyi Card is not renewed automatically; it expires at the end of the second year.

Bankcard limits:

Accountholder may request a different daily limit amount suitable for their specific needs, according to the available maximum limits.

The daily Card not Present (CNP) limit is part of the daily purchase limit, so the maximum limit is identical with the daily purchase limit. The mobile wallet purchases are limited by the daily purchase limit.

The single and the cumulative contactless transaction limit type are outside of the daily purchase limit, which cannot be modified by the customer. The operating principle of the limit is contained in chapter 'Contactless payment – General information' of this announcement.

The card acceptance financial institution may limit the value and frequency of cash withdrawals conducted using a bankcard, irrespectively of the daily limit set.

Payment with digital card:

Digitalization and all transactions performed with a digital bank card are free of charge.

The digitalization of bankcards is immediately possible, which issued as a new application or cancelled replacement card. The digitalization of bankcards only after as after the physical bankcard activation possible, which issued damaged replacement card, renewals or card exchanges due to product withdrawal. Online payment can only be made with an activated physical bank card, not "only" digital bank card.

Cash withdrawals from ATM abroad, in EEA states (EUR currency): The Bank applies the official list of EEA countries, which includes the following countries in addition to Hungary: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

Sending bankcard abroad:

In accordance with the provisions of Section III.1. of the General Contracting Terms and Conditions of bankcard and Credit Card Services from 14 February, 2021 the cards are mailed to the following foreign countries: Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Czech Republic, Denmark, United Kingdom, Macedonia, Estonia, Belarus, Faroe Islands, Finland, France, Gibraltar, Greece, Netherlands, Croatia, Ireland, Iceland, Kosovo, Poland, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Germany, Norway, Italy, Portugal, Romania, San Marino, Spain, Switzerland, Sweden, Serbia, Slovakia, Slovenia, Turkey, Ukraine, Vatican.

II. ACCOUNT PACKAGE SERVICES

Only private and small enterprises and Foundations and Social organizations
A client may only have one account package

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 1,277 / month Campaign: HUF 788 till withdrawal ²⁰²³	HUF 7,963 / mont Campaign: HUF 6,007 till withdrawal ²⁰²³	HUF 12,786 / month Campaign: HUF 11,893 till withdrawal ²⁰²³
ACCOUNT PACKAGE FEE WITH LIFE INSURANCE (LI) ^{M1}	HUF 2,441 / month Campaign: HUF 1,778 till withdrawal ²⁰²³	HUF 9,127 / mont Campaign: HUF 6,997 till withdrawal ²⁰²³	HUF 13,950 / month Campaign: HUF 12,883 till withdrawal ²⁰²³

THE CONTENTS OF PACKAGES

K&H HUF BANK ACCOUNT Monthly account maintenance fee	free of charge	free of charge	free of charge
STARTING ONE-OFF / FORWARD DATED HUF TRANSFER FROM HUF ACCOUNT ^{M6}			
- paper based payment orders			
• interbank	0.38 % min. HUF 790 ²⁰²³	0.38% min. HUF 790 ²⁰²³	0.38% min. HUF 790 ²⁰²³
• intrabank	0.24% min. HUF 320 ²⁰²³	0.24% min. HUF 320 ²⁰²³	0.24% min. HUF 320 ⁰²³
- electronic payment orders ^{M2} including instant HUF transfer orders			
• interbank	The first 5 executed transactions are free of transfer fee / monthly period ^{M6} , from the 6th transaction: 0.36% min. HUF 510 ²⁰²³	The first 10 executed transactions are free of transfer fee / monthly period ^{M6} , from the 11th transaction: 0.30% min. HUF 450 ²⁰²³	The first 20 executed transactions are free of transfer fee / monthly period ^{M6} , from the 21th transaction: 0.27% min. HUF 430 ²⁰²³
• intrabank	0.16% min. HUF 160	0.16% min. HUF 160 Campaign: free of transfer fee till withdrawal ²⁰²³	0.16% min. HUF 160 Campaign: free of transfer fee till withdrawal ²⁰²³
CASH IN (HUF) CREDIT HUF ACCOUNT	0.15% min. HUF 480	0.15% min. HUF 475 Campaign: 0.09% min HUF 320 till withdrawal ²⁰²³	0.15% min. HUF 475 Campaign: 0.09% min HUF 320 till withdrawal ²⁰²³
CASH WITHDRAWAL (HUF) DEBIT FROM HUF ACCOUNT	0.50% min. 815 ²⁰²³	0.48% min. HUF 800 ²⁰²³	0.46% min. HUF 800 ²⁰²³
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			
TYPE OF THE PREFERENTIAL BANKCARD	K&H ENTREPRENEURS MASTERCARD BASIC BANKCARD OR K&H ENTREPRENEURS MASTERCARD WITH BALANCE BANKCARD OR SZÉCHENYI CARD	K&H ENTREPRENEURS MASTERCARD BASIC BANKCARD OR K&H ENTREPRENEURS MASTERCARD WITH BALANCE BANKCARD OR K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD OR SZÉCHENYI CARD	K&H ENTREPRENEURS MASTERCARD BASIC BANKCARD OR K&H ENTREPRENEURS MASTERCARD WITH BALANCE BANKCARD OR K&H MASTERCARD BUSINESS DEBIT CONTACTLESS BANKCARD OR SZÉCHENYI CARD
Annual fee of one type of preferential bankcard	K&H ENTREPRENEURS MASTERCARD BASIC BANKCARD OR K&H ENTREPRENEURS MASTERCARD WITH BALANCE BANKCARD free of charge, 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

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K&H CORPORATE MOBILINFO monthly fee	HUF 80 ²⁰²³	HUF 80 ²⁰²³	HUF 80 ²⁰²³
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} Ordering at least one electronic services is mandatory at K&H Dynamic extra account package and K&H Active extra 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 -month.

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

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.

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.

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 20 million and the order does not involve batch payment. Up to a value limit of HUF 20 million, the Bank also executes one-off same-day batched payment transactions in the instant payments system, as long as, at the time of submitting the order, the Client indicates that they wish to have the transaction processed in the instant payment system. Such batched transactions are executed by the Bank in the instant payments system ensuring that within 4 hours of their receipt, the items are credited to the beneficiary's payment service provider. In line with the legal regulations governing payment services, the Bank forwards the submitted batched HUF payments in a way that ensures that the expectation that each second a single order is sent for each beneficiary bank is fulfilled.
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 20 million in value, from a HUF account,
 - electronic deferred domestic HUF transfer orders from HUF account,
 - batched domestic HUF transfer orders submitted electronically, if they do not meet the conditions of instant HUF payments, or, if although they meet such conditions, the customer has requested that they are not executed in the instant payment system.
 - urgent or same-day or forward one-off domestic HUF transfer orders launched from a FCY account and submitted electronically;
 - paper-based same-day or forward one-off domestic HUF transfer orders launched from a HUF account and submitted at a branch;
 - paper-based same-day or forward one-off domestic HUF transfer orders launched from a FCY account and submitted at a branch;
 - 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.

- **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 and via the VIBER until 4:45 p.m.

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- 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.

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	SWIFT	Received / Debited to the Client's account	Credited to the Beneficiary's account
	hand over personally		24 hours every day			
Instant HUF transfers including the execution of a payment request						
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	
Batched transaction order with scheduled execution (for batched transactions requested to be executed in the GIRO instant payments system)	-	24 hours a day on every day of the year		-	within 4 hours of receipt	
Other orders						
Intrabank book transfers	16:00	18:00	18:00	18:00	T day	
Intrabank transfers	16:00	18:00	16:30	18:00	T day	
Intrabank collection order, authority payment, warrant payment ²	-	-	-	-	T day	
one-off transfer via the GIRO Multiple Intraday Settlement Process	13:00	16:30	16:30	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 VIBER ¹ system of domestic payments	from Monday to Thursday: 15:30 on Friday: 14:30	16:30	16:30	16:30	T day (within 2 hours of the received)	
collection order, authority payment, warrant payment via the GIRO Overnight Settlement Process ²	-	-	-	-	T day	T+1 day
postal payment order ³	-	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 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		
– instant HUF transfer (max HUF 20 million)	-	24 hours a day on every day of the year, within 5 seconds of receipt
– other orders (e.g. non-instant HUF transfer/book transfer, regular transfer/book transfer, direct debit, one-off collection, authority payment, etc.)	-	T day, immediately after debiting the payer's account
Instant GIRO HUF transfer (max HUF 20 million)	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	24 hours a day on every day of the year, immediately after processing the GIRO message
Group transfer, direct debit, one-off collection, authority payment 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 (credited, debited to the Client's account)
During the business hours of the bank branch		
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

In order to comply with the sanctions imposed as a result of the Russian-Ukrainian conflict, the Bank will not accept or execute transfer orders to Russia and Belarus submitted by the client. The amount of orders received from Russia or Belarus will be credited to the customer's payment account only if the required fund has been received by the Bank and the execution of embargo investigations allows it. Due to the sanctioning situation, the embargo investigation may take longer than usual.

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 24 hours every day	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
Intrabank book transfers and transfers	10:00	16:00		T day *	FX I
to securities client account 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 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	24 hours a day on every day of the year	24 hours a day on every day of the year, within 5 seconds of receipt	
interbank		immediately after processing the GIRO message	
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

3. Order processing

Description of order	During the business hours of the bank branch, hand over personally	Electronic	Received	Order processed
		24 hours every day		
Direct debit order submission, modification, termination	15:00	-	T day	T+4 day
	-	17:00	T day	T+1 day
Blocking the performance of direct debit	16:00	17:00	É-1 day	
Standing order submission ¹	During the business hours of the bank branch	17:00	T day	
Standing order modification, termination		17:00	É-1 day	
Collection order, authority payment ² – without attached document	14:00	14:00	T day	
Collection order, authority payment ² – with an attached document	14:00	-	T day	T+2 day
Warrant payment ³ date of postal receipt / delivery – T day	14:00	-	T day	
Refund claim	14:00	-	T day	T+9 day
Giving a letter of authorization for collection; modification or cancellation thereof	15:00	-	T day	T+5 day

Receipt of payment requests

Order types and their submission deadlines	Service of receipt	Receipt	Processing
Receipt, rejection of payment requests	All year 24/7	every day of the year (5 seconds from receipt)	
Blocking the receipt of payment requests	All year 24/7	immediately after receipt, every day of the year	

Type of order	Opening hours	Deposits	Crediting to bank account	Delivery of protocol in the event of a discrepancy
Bulk cash deposit through an Automated Drop-box	7/ 24	Before 17.00 on banking days	banking day T+1	Within 5 banking days of processing
		After 17.00 on banking days or not banking days	banking day T+2	
Type of order	Deposit	Crediting of bank account	Minutes taken in case of discrepancy	
Bulk cash deposit Bulk cash deposit delivered by valuables carrier to the Central Vault (KKFÉ)	until 6:30 a.m. on bank business days	until 4:00 p.m. on T banking day	within 5 bank business days of processing	

¹ The earliest value date (first/next date of performance) of processed order based performance is the bank business day following the day when the order was submitted.

² The Bank starts to process the order received at 8.00 a.m. on each banking day.

For any FCY-based collection order, sufficient funds must be provided to cover the transaction and its fees.

When bailiffs submit an authority payment order to K&H Bank as the Payments Service Provider of the paying party, they are required to submit also a copy of the following documents, each certified by a Public Notary (so that the Bank may check bailiff's entitlement to submitting authority payment orders): letter of assignment, document certifying personal identity, bailiff's license with photo, specimen signature card.

³ The Bank starts to process the order received at 8.00 a.m. on each banking day.

4. Applied rates

type of transaction	<i>applied exchange rate in case of transfers between own accounts, other transfers*</i>
FX payment order from HUF account	FX sell rate
Crediting FX payment on HUF account	FX buy rate
FX payment order from FX account	FX buy rate and FX buy rate / FX sell rate
Crediting FX payment on FX account	FX sell rate and FX buy rate / FX sell rate

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

5. CARD ACCOUNT TOP-UP ON ORDER FOR CARD COVERAGE ALLOCATION

Card accounts are topped up by the system every work day before K&H's branches open, based on the available balance on the connected corporate current account at the previous day's closing. The available balance means the sight balance of the corporate current account plus the overdraft line, minus any blocked amounts. The available balance is generated by the account management system daily, after K&H's branches are closed. The account to which a Széchenyi Card is linked may not be used for card coverage.

The **Order for card coverage allocation** document includes the general top-up rules, the priority order of card accounts and the combined top-up types.

Order submitted	Received	Processing of order
Paper (Order for card coverage allocation): Hand over personally during the business hours of the bank branch: until 4 p.m. on T Day after 4 p.m. on T Day	T Day T+1 Day	T Day T+1 Day

5.1 Available top-up types

Regular top-up types	Description
The currency indicated in the order shall always be identical with the currency of the current account and the card account.	
Allocation of fixed amount once a month The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate, on a specific day of each month, from available balance of the current account designated a fix amount to the card account specified. During the month the amount is unchangeable, the rest amount is available.
Daily top-up to a fixed amount if the balance falls below a specific limit The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate from the available balance of the current account a fixed amount to the card account on each occasion when the balance of this latter card account falls below a specific amount. If the balance of the coverage account is equal to or higher than the limit amount specified, the system does not perform booking, i.e. does not perform a write-back.
Daily top-up with a fixed amount at pre-defined intervals The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate from the available balance of the current account a fixed amount to the card account, each day within an optional interval (from-to day). At the end of the interval, the internally transferred but unused amount will remain on the card account, without being automatically written back.
Daily top-up to a fixed amount The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate from the available balance of the current account to the card account, the amount ensuring top-up to a specific amount each day. The system shall check the amount required for such allocation daily. If the balance on the Card Account is equal to or greater than the specified limit, based on this order will be a transfer back to the corporate current account.
Top-up with a sum in excess of the designated fixed amount The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate from the available balance of the current to the card account only the sum beyond the fixed amount designated by Accountholder. A write-back is not performed to the current account based on this order.
Ad-hoc top-up on a designated day	
Description	
Ad-hoc top-up of the card account – promptly order type	Based on this top-up type the Bank to allocate from the available balance of the current account to the card account a fixed sum on the designated day. The allocation takes effect from the business day after it has been recorded, unless the date of the order coincides with the date of the top-up, as in such a case the allocation takes place promptly.
Ad-hoc write-back from the card account - promptly order type	Based on this top-up type the Bank to write back, from the available balance of the card account to the current account a fixed sum on the designated day. The write-back becomes effective from the business day after it has been recorded, unless the date of the order coincides with the date of the top-up, as in such a case the allocation takes place promptly.
Allocation up to a fixed amount once a month The allocation takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to allocate on a specific day of each month, from the available balance of the current account to the card account, an amount that is necessary to reach a predefined amount to be available on the account. The system does not change the allocated amount during the month, so the available amount is the one remaining after any withdrawals or transactions.
Cancellation of top-up orders	
Description	
Cancellation of top-up orders The cancellation order takes effect from the business day after it has been recorded.	Based on this top-up type the Bank to cancel any or all previously recorded card coverage orders related to the card account.

**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 0.42%, min. HUF 677²⁰²³
 - debit FCY account 0.07%, min. HUF 168²⁰²³
- Instant HUF transfer orders from a HUF account – electronic ad hoc orders
 - Intrabank payment orders 0.18%, min. HUF 278²⁰²³
 - Outgoing payment orders via GIRO 0.25%, min. HUF 368²⁰²³
- Instant HUF transfer orders based on a payment request – electronic ad hoc orders
 - Intrabank payment orders 0.18%, min. HUF 278²⁰²³
 - Outgoing payment orders via GIRO 0.25%, min. HUF 368²⁰²³
- 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) 0.29%, min. HUF 646²⁰²³
 - electronic 0.18%, min. HUF 278²⁰²³
 - Outgoing payment orders via GIRO
 - paper based (including execution of collections / authority payment / warrant payment) 0.34%, min. HUF 726²⁰²³
 - electronic 0.25%, min. HUF 368²⁰²³
- Urgent external HUF transfer from FCY account** 1.88%, min. EUR 25²⁰²³
- Standing order
 - Intrabank payment orders ¹ HUF 374 / item²⁰²³
 - Outgoing payment orders ¹ HUF 463 / item²⁰²³
- Multiple payment orders (intrabank and external payments)
 - Direct debits - execution HUF 191 / item²⁰²³
 - Batch payments 0.18%, min. HUF 79 / item²⁰²³

2. Transactions in foreign Currencies for HUF and FCY accounts

2.1 Debits

- Cash withdrawal (FCY)
 - debit HUF account 0.07%²⁰²³
 - debit FCY account in same currency 1.43%²⁰²³
 - debit FCY account in different currency 0.07%²⁰²³
- Intra bank payment orders in FCY (debit HUF or FCY account)
 - paper based 0.29%, min. EUR 26²⁰²³
 - electronic orders 0.20%, min. EUR 19²⁰²³
 - collections, warrant payment 0.29%, min. EUR 26²⁰²³
- Outgoing cross border payments in HUF, FCY and SEPA payments*
 - paper based (with SHA or BEN cost allocation)
 - to EEA member states in EUR 0.34% min. EUR 1.62 ^{**2023}
 - to outside EEA in any currency and to EEA in all currencies other than EUR 0,32% min. EUR 28²⁰²³
 - electronic orders (with SHA or BEN cost allocation)
 - to EEA member states in EUR 0.25% min. EUR 0.82 ^{**2023}
 - to outside EEA in any currency and to EEA in all currencies other than EUR 0.25% min. EUR 24²⁰²³
 - urgent transfer in HUF or FCY (with SHA or BEN cost allocation)
 - to EEA member states in EUR 1.88% min. EUR 25²⁰²³
 - to outside EEA in any currency and to EEA in all currencies other than EUR 1.99% min. EU 26²⁰²³

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- paper based or electronic payment orders submitted with OUR cost allocation
the fee regarding the submission channel + EUR 34²⁰²³
- collections, warrant payment
 - to EEA member states in EUR 1.88% min. EUR 25²⁰²³
 - to outside EEA in any currency and to EEA in all currencies other than EUR 1.99% min. EUR 26²⁰²³

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

** 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 0.16% bank commission²⁰²³ + postal commission

4. Documentary deals

- IMPORT COLLECTION - Settlement 0.26%, min. EUR 45
- IMPORT LETTER OF CREDIT - HANDLING AND EXAMINATION OF DOCUMENTS 0.21%, min. EUR 50

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 Statistical 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, February 2, 2024

K&H Bank Zrt.