



“announcement
on the bank accounts, deposits, cash transactions,
bank cards and investments of
PREMIUM BANKING CLIENTS”
amendment

This amendment to the announcement will not enter into force on 19/04/2022. The announcement of the bank accounts, deposits, cash transactions, bank cards and investments of PREMIUM BANKING CLIENTS in force as of 01/04/2022 shall remain in force with unchanged content, supplemented by other amendments which have entered into force in the meantime.

Publishing date: 18 FEBRUARY 2022

K&H Bank Zrt. hereby informs its clients that, due to the reason(s) and as of the date(s) specified below, it is amending its announcement titled “announcement on the bank accounts, deposits, cash transactions, bank cards and investments of PREMIUM BANKING 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:

In accordance with the provisions set out in Section 10.3 of the General Contracting Terms and Conditions for Bank Account, Deposit Account and Term Deposit Products to Resident and Non-resident Natural Persons, the Bank amends this Announcement as follows:

- changes in the processes and operational procedures of the Bank due to the development of the account management back-end system, and other fine-tuning of the text.

Customers who do not accept the Announcement due to the above amendments entering into force on 19 April 2022 may terminate their agreements in writing, free of charge and effective immediately, at any K&H branch up until the last day before the effective date of the amended Announcement; otherwise, the Bank shall consider the amendment of the Announcement as accepted by the customer.

Effective date: 19 APRIL 2022

Provision(s) to be amended:

1. General Conditions

1.2 Definitions

Credit transfer: the condition is deemed fulfilled if at least the specified amount is credited to the K&H Retail Account linked to the K&H Premium Account Package in question each month, under any title, in no more than 3 domestic or foreign HUF or FX transactions. For determining eligibility for the package fee discount in any given month, the Bank takes into consideration instant HUF credits made during the period between 00:00 a.m. on the 21st day of the previous month and 24:00 p.m. on the 20th day of the subject month.



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

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

The premium account management fee is charged for each calendar month commenced, and is payable on the 11th day of the month following the subject month or, if the 11th day of the month following the subject month is a non-banking day, then on the **previous** banking day.

Some of the preferential fees available under the K&H Premium Account Package are subject to the terms and conditions set out below.

The account management fee charged for premium accounts with no life insurances will be refunded, in full or in part, subject to fulfilment of the conditions detailed below. Compliance with these conditions will be checked in each Review Period. If the required conditions are complied with, the refund on the premium account management fee without life insurance will be paid on the 11th day of the calendar month following the month in question (or, if it is not a banking day, on the **previous** banking day).

3.2 Safe deposit box services¹

Other expenses: the expenses incurring when the safe key is lost shall be charged to the Lessee to HUF 11,827 + VAT and the cost of breaking up the safe deposit box (charged by external company).

Liable custody / Administration of accounts in the absence of instructions cost reimbursement: HUF 588 + VAT/month

¹ Prices exclude VAT. VAT rate: 27 %.

² Applies if the Bank assumes custody due to breaking up a safe deposit box. This fee is payable for each month commenced.

Budapest, 18 February, 2022

K&H Bank Zrt.