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“announcement
 on the bank accounts, deposits, cash transactions,
 bank cards and investments of
PRIVATE BANKING AND PRIVATE BANKING PLUS CUSTOMERS”
 amendment

Publishing date: 30 APRIL 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 PRIVATE BANKING AND PRIVATE BANKING PLUS CUSTOMERS” (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 Bank extends promotions for K&H e-bank, K&H mobilinfo and other items until 31 December 2022.**

Effective date: 1 JULY, 2022

Provision(s) to be amended:

2. K&H Private Banking services

2.2 Account management services

The Bank provides a Premium account package to its Private Banking Clients, as regulated in the Announcement on Premium Banking. The following preferential rates apply to the package:

Service	Amount of fee
Annual fee for max. two debit cards linked to the account at all times If more than 2 bankcards belong to the account, the order for determining the free cards is as follows: K&H Mastercard gold, any other debit card.	HUF 0
Annual fee for one K&H World Mastercard (as per the Announcement) or other credit card requested for the main Accountholder of the Premium account and service package	HUF 0
Annual fee for one K&H Mastercard World Elite credit card (as per the Announcement) requested for the main Accountholder of the Premium account and service package for Private banking client for Private Banking Plus client	Campaign: 50% of the announcement fee until December 31, 2022. Campaign: HUF 0 until December 31, 2022.

Annual fee for one K&H Mastercard World Elite credit card (as per the Announcement) requested for the first co-cardholder of the Premium account and service package for Private banking client for Private Banking Plus client	Campaign: 50% of the announcement fee until December 31, 2022. Campaign: 50% of the announcement fee until December 31, 2022.
Annual fee for K&H Mastercard World Elite credit card (as per the Announcement) requested for all further co-cardholder of the Premium account and service package for Private banking client for Private Banking Plus client	100% of the announcement fee 100% of the announcement fee
HUF cash withdrawal at K&H Bank ATMs with a domestic debit card	The first 5 transactions made in the monthly period: HUF 0
Direct debit for the minimum monthly repayment or the entire amount of the debt on the credit card	Free of charge
Instant* / same-day / forward intra-bank or inter-bank (domestic) HUF payment orders – via e-bank / mobilbank ⁷ * In the case of instant HUF transfers executed until 6.00 p.m. on a banking day, the Bank charges the fee applicable on the day of execution, while in the case of instant HUF transfers executed after 6.00 p.m. or on bank holidays, the fee effective on the following banking day applies.	The first 30 transactions in a month: HUF 0 the first 30 transaction also includes those which are otherwise free of charge
Direct debits by service providers – all channels	
Intra-bank and inter-bank (domestic) HUF standing orders – all channels	
Account management fee for two K&H Retail FX account	HUF 0
K&H retail mobilinfo – monthly fee	HUF 0
K&H e-bank with sms authentication – monthly fee	HUF 0
K&H e-bank with mobile token authentication – monthly fee	HUF 0
K&H e-portfolio – monthly fee	HUF 0
K&H mobilbank – monthly fee	HUF 0

Private Banking clients are also eligible to use all additional preferential rate services specified in the Announcement on Premium Banking.

3. K&H Private Banking Plus services

3.1 Account management fees and charges

Products and services which are not indicated in this Announcement, those are included in the Announcement on the bank accounts, deposit accounts, term deposits and cash transactions of private individual customers.

The specific card types of the electronic, embossed debit cards attached to the individual account packages and the other fees of the bank cards are contained in the Announcements 'Debit bankcard announcement for private individual customers'.

Preferential-rate services available in the Private Banking Plus service package	Amount of Fee
K&H retail mobilinfo – monthly fee	HUF 0
K&H e-bank with sms authentication – monthly fee	HUF 0
K&H e-bank with mobil-token authentication –	HUF 0



K&H e-portfolio - monthly fee	HUF 0
K&H mobilbank - monthly fee	HUF 0
Debit card and credit card discounts	
Annual fee for two debit cards ordered linked to the bank account	HUF 0 in case of the K&H Mastercard Gold or Visa Gold debit bankcard
Debit card transaction fee	free of charge
Annual fee for one credit card requested with package	K&H World Mastercard credit card: HUF 0
Annual fee for 1 credit card for the main Accountholder requested with package for Private banking client for Private Banking Plus client	in case of K&H Mastercard World Elite credit card Campaign: 50% of the announcement fee until December 31, 2022. Campaign: HUF 0 until December 31, 2022.
Annual fee for 1 credit card for the first co-cardholder requested with package for Private banking client for Private Banking Plus client	in case of K&H Mastercard World Elite credit card Campaign: 50% of the announcement fee until December 31, 2022. Campaign: 50% of the announcement fee until December 31, 2022.
Annual fee for credit card for all further co-cardholder requested with package for Private banking client for Private Banking Plus client	in case of K&H Mastercard World Elite credit card 100% of the announcement fee 100% of the announcement fee
Direct debit for the entire amount of the debt on the credit card	free of charge
Preferential-fee cash withdrawal with bank card at K&H Bank ATM's	According to the 'Debit Card Announcement for private individual customers' Announcement. Campaign: The first 10 transactions made in the monthly period at K&H Bank ATMs HUF 0 until December 31, 2022.
<p>The annual debit card fee discount is available only once a year; accordingly, if you switch to a new type of card during the year, the annual fee for the bank card issued pursuant to your new contract will be charged when we activate your new card if you have already enjoyed an annual card fee discount for your bank card under your old contract. A switch within one year is defined as changing the type of your card within 365 days of the application of the annual fee discount upon the activation of the preferential bank card you activated first. If an Account Holder requests including in the account package a debit card other than the K&H Mastercard Gold or Visa Gold debit card specified as eligible for the annual fee discount, the Bank will apply the annual card fee discount to the card requested by the Account Holder.</p> <p>If an Account Holder has several account packages with preferential conditions at the time of applying for any K&H credit card, the credit card discounts applied will always follow the terms of the package offering the higher discounts. The merging of annual credit card fee discounts offered under different packages is not allowed. If an Account Holder applies for a credit card other than the K&H Mastercard World Elite credit card specified as eligible for the annual fee discount, the Bank will apply the annual card fee discount to the card requested by the Account Holder.</p>	
Discounts for transactions in HUF	
Instant ² / same-day / forward ¹ intra-bank or inter-bank (domestic) HUF payment orders forint – via e-bank / mobile bank	First 99 transactions per month: HUF 0
Direct debits by service providers – all channels	
Intra-bank and inter-bank (domestic) standing orders – all channels	

¹Transactions are subject to the fees in effect on the day of their execution.

²In the case of instant HUF transfers executed until 6.00 p.m. on a banking day, the Bank charges the fee applicable on the day of execution, while in the case of instant HUF transfers executed after 6.00 p.m. or on bank holidays, the fee effective on the following banking day applies.

3.2 Account products

3.2.1 K&H Private Banking forint account package

Within its account packages, the Bank opens and keeps K&H Retail Account / K&H Private Banking HUF Bank Account. **Minimum opening amount:** none. The interest bearing conditions of the bank account are included in the Announcement on the bank accounts, deposit accounts, term deposits and cash transactions of private individual customers (Appendix No.4., Forint interest rate announcement).

K&H private banking forint account package	
Description	Rates/charges
HUF transactions	
Cash deposit at cash desk ¹	HUF 0
Cash withdrawal at cash desk ¹	0.88%, min. HUF 1,005
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ^{1,6}	further HUF 14,919
Crediting transfer to account	Free of charge
Instant HUF transfer orders from a HUF account – electronic ad hoc orders	
– intrabank payment orders ³⁷	0.34%, max. HUF 7,217
– outgoing payment orders via GIRO ³⁷	0.34%, max. HUF 7,217
– book transfers between HUF and FCY account of the same Client ³⁷	Free of charge
One-off / forward dated payment order intrabank	
– presented at branch ²	0.58%, max. HUF 7,217
– e-bank and mobilbank ²	0.34%, max. HUF 7,217
– to securities client account	Free of charge
One-off / forward dated payment order interbank (domestic)	
– presented at branch ²	0.58%, max. HUF 7,217
– e-bank and mobilbank ²	0.34%, max. HUF 7,217
Standing order intrabank	
– presented at branch ²	0.58%, max. HUF 7,217 Campaign: HUF 0 until December 31, 2022.
– e-bank ²	0.34%, max. HUF 7,217 Campaign: HUF 0 until December 31, 2022.
– to securities client account	Free of charge
Standing order interbank (domestic)	
– presented at branch ²	0.58%, max. HUF 7,217 Campaign: HUF 0 until December 31, 2022.
– e-bank ²	0.34%, max. HUF 7,217 Campaign: HUF 0 until December 31, 2022.
Collection, authority payment, warrant payment intrabank	0.34%, max. HUF 7,217
Collection, authority payment, warrant payment interbank (domestic)	0.34%, max. HUF 7,217
Modification to direct debit authorization – presented at branch	HUF 790, Campaign: HUF 0 until December 31, 2022.
One-off / forward dated / regular internal transfers between own accounts - each channels ²	Free of charge

K&H private banking forint account package	
Description	Rates/charges
Direct debiting by service providers ²	0.34%, max. HUF 7,217 Campaign: HUF 0 until December 31, 2022.
Limit monitoring on direct debits by service providers	Free of charge
Migration of the utility fee order from another bank	Free of charge
Modification to direct debit authorization – presented at branch	0.34%, max. HUF 7,217 Campaign: HUF 0 until December 31, 2022.
VIBER transfer interbank (domestic)	
– presented at branch ³	0.58%, min. HUF 11,829 max. HUF 118,288
Modification of VIBER transfer requested by customer	HUF 24,058, Campaign: HUF 0 until December 31, 2022.
VIBER transaction deleted due to insufficient funds	HUF 24,058, Campaign: HUF 0 until December 31, 2022.
International HUF payment order (foreign) (with SHA, BEN cost allocation)⁵	
– presented at branch ²	0.24%, max. EUR 360.68
– e-bank ²	0.10%, max. EUR 360.68
<ul style="list-style-type: none"> • to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated⁴ • to non-EU members states when BIC (SWIFT) code is indicated⁴ 	0.10%, max. EUR 360.68
International HUF payment order (foreign) – bearing correspondent banking costs (OUR cost allocation)⁵	
– presented at branch ²	0.34%, min. EUR 35,48
– e-bank ²	0.17%, min. EUR 23,02
<ul style="list-style-type: none"> • to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated⁴ • to non-EU members states when BIC (SWIFT) code is indicated⁴ 	0.17%, min. EUR 17.25
FCY / FX transactions	
Depositing FCY at cash desk ⁷	HUF 0
Withdrawing FCY at cash desk	0.88% min. HUF 1,005
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ⁷	further HUF 14,919 ¹⁸
Crediting FX transfer intrabank (in EEA currency and in non-EEA currency) and interbank (in EEA currency)	Free of charge
Crediting FX transfer intrabank interbanki (in non-EEA currency)	Free of charge
FX payment order intrabank	
– presented at branch ⁸	0.24%, max. EUR 120.22
– e-bank ⁸	0.10%, max. EUR 120.22
FX and SEPA payment order interbank (domestic and foreign)¹⁶ (with SHA, BEN cost allocation)	
– presented at branch ⁸	0.24%, max. EUR 360.68
– e-bank ⁸	0.10%, max. EUR 360.68
<ul style="list-style-type: none"> • to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated^{8,14} • to non-EU members states when BIC (SWIFT) code is indicated^{8,14} 	0.10%, max. EUR 360.68
SEPA and other transfers to EEA member states in EUR³⁷	
– presented at branch ^{8,14}	0.58%, max EUR 19.63
– e-bank ^{8,14}	0.34%, max EUR 19.63
Interbank FX payment order (domestic and foreign) - bearing correspondent banking costs¹⁶ (OUR cost allocation)	
– presented at branch ⁸	0.34%, min. EUR 35.48
– e-bank ⁸	0.17%, min. EUR 23.66
<ul style="list-style-type: none"> • to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated^{8,14} 	0.17%, min. EUR 17.74

K&H private banking forint account package	
Description	Rates/charges
• to non-EU members states when BIC (SWIFT) code is indicated ^{8, 14}	
FX and SEPA payment order interbank (domestic and foreign) - urgent conversion^{15, 16} (with SHA, BEN cost allocation)	
– presented at branch	1.75%, min. EUR 7.09
Internal conversion transfer order to own account	
– presented at branch ⁸	0.1%, min. EUR 1.18 max. EUR 118.21 Campaign: EUR 0 until December 31, 2022.
– e-bank ⁸	Free of charge
K&H retail mobilinfo	
Monthly fee ^{9, 11}	Free of charge
Message fee ¹⁰	HUF 39 / SMS message Campaign: HUF 0 /SMS message until December 31, 2022.
K&H e-bank - with SMS authentication	
Monthly fee ^{9, 11}	Free of charge
SMS fee for identification	Free of charge
K&H e-bank - with mobil-token authentication	
Monthly fee ³⁴	Free of charge
K&H e-portfolio	
Monthly fee ^{9, 11, 36}	HUF 0
K&H mobilbank	
Monthly fee ³⁵	Free of charge
Other account management fees and charges	
Account management fee ^{19, 29}	HUF 1,151 / month Campaign: HUF 0 / month until December 31, 2022.
Termination of bank account contract ^{23, 28}	HUF 7,205 / account
Fee of account termination for inactive account ²⁵	One monthly account management fee, but max. HUF 1,002 /month
Monthly account statement ²¹	
- paper based	In accordance with fees and charges quoted by the Hungarian Postal Service
- in Hungary	non-priority, standard letter up to 50g Campaign: HUF 0 / month until December 31, 2022.
- in Europe ²⁴ - outside Europe ²⁴	non-priority, standard letter up to 20g - in Europe - outside Europe Campaign: HUF 0 / month until December 31, 2022.
- electronic based (via e-bank)	Free of charge
Additionally requested monthly account statement	
- if monthly statement is received paper based	HUF 719 / statement
- if monthly statement is received electronically via e-bank channel	Once a month and no more than one statement: Free of charge Other cases: HUF 634 / statement
Account turnover report	HUF 123 / page
K&H énazonosító (eID) and ePIN code	HUF 1,181 Campaign: HUF 0 until December 31, 2022.
Fee for opening co-partnership on account	HUF 719

K&H private banking forint account package	
Description	Rates/charges
	Campaign: HUF 0 until December 31, 2022.
Registration / deletion of permanent signatory	HUF 430 / person Campaign: HUF 0 until December 31, 2022.
Provision, modification or cancellation of causa mortis	HUF 1,907 / occasion Campaign: HUF 0 / occasion until December 31, 2022.
Modifying / deleting other instructions	HUF 254 / occasion Campaign: HUF 0 / occasion until December 31, 2022.
Account or amount blocking / modification of blocking / cancellation of blocking at customer's request	HUF 634 / occasion Campaign: HUF 0 / occasion until December 31, 2022.
Fee for certificate of collateral	0.10%, min. HUF 1,270
Issue of other certificates – about items not older than 3 years	HUF 719, Campaign: HUF 0 until December 31, 2022.
Issue of other certificates – about items older than 3 years	HUF 2,985, Campaign: HUF 0 until December 31, 2022.
Issue of certificates	
- Fee for certification of effected HUF transfer ³⁰	HUF 719, Campaign: HUF 0 until December 31, 2022.
- Fee for certification of effected FX transfer	HUF 2,985, Campaign: HUF 0 until December 31, 2022.
SWIFT copy	HUF 382 /message, Campaign: HUF 0 until December 31, 2022.
Sending an automatic electronic message to the Hungarian Customs and Finance Guard (VP) of (outgoing GIRO) HUF transfers ²²	HUF 1,181, Campaign: HUF 0 until December 31, 2022.
Registration fee of authorization letter – presented at branch	HUF 719, Campaign: HUF 0 until December 31, 2022.
Queue handling ²⁷	HUF 39 / item / day
Notification fee ²⁶	HUF 254 / item, Campaign: HUF 0 until December 31, 2022.
First recall of HUF transfers executed in GIRO instant settlement or GIRO intraday multiple settlement, and intrabank HUF transfers	
Intraday transfer via GIRO for first recall	HUF 6,992 / item
Tracking of payments (by item)	
- forint transfer	
- payments within 90 days ³¹	HUF 7,926
- archived payments over 90 days	HUF 15,804
- FCY transfer ³²	EUR 59.5 + fees charged by partner banks
Cancellation of payment order before effecting	
- presented at branch	HUF 6,335 / occasion
- presented via e-bank and mobilbank	HUF 3,167 / occasion
Fees charged for foreign currency transfers with erroneous IBAN/BIC ²⁰	Fees charged by partner banks
Other preferential conditions	
Disbursement and commitment fee on overdraft facility	According to the Announcement on the terms and conditions applicable to K&H's HUF overdraft facilities. Campaign: HUF 0 until December 31, 2022.

¹ If more than 150 coins per denomination will be deposited or withdrew an additional fee of HUF 1/coin (after each coin included in the transaction) will be charged.



- ² The fee in effect on the day of execution is charged.
- ³ The Bank reserves the right to individually assess the fees charged for transfers above HUF 50 million.
- ⁴ Orders are accepted for automated processing if completed fully and accurately: the requisite information is given in the right format in every mandatory field, and the "Comments to Bank" field on transfer order is left empty.
- ⁵ FX payment order cost bearing rules and possibilities are listed in Appendix 1.
- ⁶ The amount of effective fees and charges quoted by the security transportation shall be payable as cost reimbursement in case of deposit or withdrawal of amounts equalling or exceeding HUF 50 million.
- ⁷ A discount fee is charged from the nominal value when depositing FCY coins, and under withdrawal from circulation FCY bank notes.
- ⁸ The fee in effect on the day of execution is charged.
- ⁹ Charged once regardless of the number of accounts the service is used for.
- ¹⁰ This fee is charged for every electronic message (SMS) sent by the Bank, aggregated for all the accounts in one amount during month-end closing. Settlement cycle: from 00 hour 00 minutes on the month-end closing date preceding the subject month until 24 hours 00 minutes on the day preceding the month-end closing of the subject month.
- ¹¹ Due monthly for each calendar month or any fraction thereof.
- ¹² Cancelled
- ¹³ Cancelled
- ¹⁴ Orders are accepted for automated processing if completed fully and accurately: the requisite information is given in the right format in every mandatory field, and the "Comments to Bank" field on transfer order is left empty.
- ¹⁵ Outgoing urgent cross border transfer order can only be submitted in CAD, EUR, and USD.
- ¹⁶ FX payment order cost bearing rules and possibilities are listed in Appendix 1.
- ¹⁸ The amount of effective fees and charges quoted by the security transportation shall be payable next to the cash deposit, cash withdrawal fee as cost reimbursement in case of deposit or withdrawal of amounts equalling or exceeding HUF 50 million.
- ¹⁹ Due monthly for each calendar month or any fraction thereof. The above life, accident insurance packages may only be applied for by holders of a K&H retail bank account, in compliance with Appendix No. 1 to the present Announcement.
- ²⁰ Fees charged by other banks due to erroneous or missing IBAN or BIC (SWIFT) codes are debited to the principal's (the account holder's) account retroactively, even if the transaction fees are borne by the beneficiary according to the order.
- ²¹ There is one uniform way of accessing bank account statements, applicable to clients' all account related and deposit products: either paper based or electronic. As the default option, bank statements are produced in an electronic form, which may be changed placing a special request, using e-bank.
- ²² It is required to specify the number of the resolution (continuous 14-character code) and the VPID customs identification number (continuous 12-character code) in discretionary order in the remark section of the transfer. 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
- ²³ This fee will be charged in case the contract is terminated by the customer's initiation and the termination request happened in less than 12 months since the opening of the bank account.
- ²⁴ The postal fees will be charged to the customer, according to the tariff of the Hungarian Post Office.
- ²⁵ The bank account is considered as inactive when the following conditions apply simultaneously: balance is not exceeding HUF 5,000 or the same amount in FCY, no customer initiated transaction happened in the last 6 months (interest and fee charges do not apply), customer has no other products at the bank which are not directly linked to the bank account (savings, loan, investment)
- ²⁶ Notification fee will be applied in the following cases: the original payment order is submitted on paper, the bank refused the payment order and notified the customer in a paper based notification letter, and the notification is sent in a separate.
- ²⁷ It is charged for collection, authority payment, warrant 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.
- ²⁸ If any of the amount on the K&H Seasons Savings Account June, December, K&H Seasons Savings Account March, September, K&H safe reserve account or K&H Trambulin Savings Deposit Accounts is used for subscribing to a closed-end investment fund managed by KBC Asset Management N.V. or to an asset fund issued by K&H Insurer, the fee at the 'termination of bank account contract' will not be charged in case of the K&H Seasons Savings Account June, December, K&H Seasons Savings Account March, September, K&H safe reserve account or K&H Trambulin Savings Deposit Accounts. Neither will the fee at the 'termination of bank account contract' be charged if the amount on the K&H Seasons Savings Account June, December, K&H Seasons Savings Account March, September, K&H safe reserve account or K&H Trambulin Savings Deposit Accounts is used for further investment under a K&H long-term investment agreement or is deposited on the K&H self-invested personal pension account.
- ²⁹ The Bank has not offered this type of life, accident insurance package since April 1, 2011.
- ³⁰ Certificates about current day irreversible fulfilment of received forint payment orders can only be requested by phone till 5 pm.
- ³¹ The above-mentioned fee will apply when a HUF transfer executed in GIRO instant settlement or GIRO intraday multiple settlement or an intrabank HUF transfer is recalled, each time after the first request, as well as in the case of any individually handled recall.
- ³² The referred fee will be applied in case of recalled foreign currency and international HUF payment order.
- ³³ The discount is provided according to Section 6.2.3 of the General Contracting Terms and Conditions for resident and non-resident natural persons' bank accounts, deposit accounts and term deposits.



³⁴ Due monthly for each calendar month or any fraction thereof once the mobilbank application is activated, unless mobilbank monthly fee is charged.

³⁵ Due monthly for each calendar month or any fraction thereof if in a given month the user logs in to the mobilbank at least once.

³⁶ Service is launched as of 26th, September 2017. As the service activation continuously executed to eligible customers, it takes a few days to set up the service. The service will be available to all customers by 28th, September 2017 latest.

³⁷ 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.

³⁸ 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.

3.2.2 K&H private banking foreign currency account package

Within its account packages, the Bank opens and keeps a K&H Retail FX account / K&H Private Banking FX Account. **Minimum opening amount:** none. The interest bearing conditions of the bank account are included in the Announcement on the bank accounts, deposit accounts and term deposits of private individual customers (Appendix No.5., Foreign exchange interest rate announcement).

K&H private banking foreign currency account package	
Description	Rates/charges
In FCY/ FX identical to or differing from the account currency	
Cash deposit at cash desk ¹	HUF 0
Cash withdrawal at cash desk	0.88% min. HUF 1,005
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ²	further HUF 14,919 ¹²
Crediting FX transfer intrabank (in EEA currency, in non-EEA currency) and interbank (in EEA currency)	0.10% Campaign: 0.0% until December 31, 2022.
Crediting FX transfer interbank (in non-EEA currency)	0.10% Campaign: 0.0% until December 31, 2022.
FX payment order intrabank	
– presented at branch ²	0.24%, max. EUR 120,22
– e-bank ²	0.10%, max. EUR 120,22
– to securities client account ⁵	0.10% Campaign: 0.0% until December 31, 2022.
FX and SEPA payment order interbank (domestic and foreign)¹⁰ (with SHA, BEN cost allocation)	
– presented at branch ²	0.24%, max. EUR 360.68
– e-bank and mobilbank ²	0.10%, max. EUR 360.68
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2,4} • to non-EU members states when BIC (SWIFT) code is indicated ^{2,4}	0.10%, max. EUR 360.68
SEPA and other transfers to EEA member states in EUR³⁷	
– presented at branch ^{8,14}	0,24%, max. EUR 360.68
– e-bank ^{8,14}	0,10%, max. EUR 360.68
Interbank FX payment order (domestic and foreign) - bearing correspondent banking costs¹⁰ (OUR cost allocation)	
– presented at branch ²	0.34%, min. EUR 37.36
– e-bank ²	0.17%, min. EUR 23.66
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2,4} • to non-EU members states when BIC (SWIFT) code is indicated ^{2,4}	0.17%, min. EUR 17.74
FX and SEPA payment order interbank (domestic and foreign) – urgent conversion^{9,10} (with SHA, BEN cost allocation)	
– presented at branch ²	1.75%, min. EUR 7.09
Conversion transfer between own FX accounts – each channels	0.10%

K&H private banking foreign currency account package	
Description	Rates/charges
	Campaign: 0.0% until December 31, 2022.
HUF transactions	
HUF deposit at cash desk ³	HUF 0
HUF withdrawal at cash desk ³	0.88%, min. HUF 1,005
The deposit or withdrawal of amounts equalling or exceeding HUF 50 million at cash desk ²	further HUF 14,919 ¹²
Crediting HUF transfer	0.10% Campaign: 0.0% December 31, 2022.
HUF payment order / transfer order intrabank	
– presented at branch ²	0.24%, max. EUR 120.22
– e-bank ²	0.10%, max. EUR 120.22
Forward dated HUF payment order interbank (domestic)	
– presented at branch ²	0.24%, max. EUR 360.68
– e-bank ²	0.10%, max. EUR 360.68
Collection, authority payment, warrant payment intrabank	0.34%, max. EUR 120.22
Collection, authority payment, warrant payment interbank (domestic)	0.46%, max. EUR 360.68
Internal transfers between own accounts	
- each channels	HUF 0
Urgent HUF payment order interbank (domestic)	
– presented at branch	1.75%, min. EUR 7.09
– e-bank	1.75%, min. EUR 4.72
International HUF payment order (foreign) ¹⁰ (with SHA, BEN cost allocation)	
– presented at branch ²	0.24%, max. EUR 360.68
– e-bank ²	0.10%, max. EUR 360.68
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2,4}	0.10%, max. EUR 360.68
• to non-EU members states when BIC (SWIFT) code is indicated ^{2,4}	
International HUF payment order (foreign), bearing correspondent banking costs¹⁰ (OUR cost allocation)	
– presented at branch ²	0.34%, min. EUR 37.27
– e-bank ²	0.17%, min. EUR 23.66
• to EU member states when the IBAN account number and the BIC (SWIFT) code are indicated ^{2,4}	0.17%, min. EUR 17.81
• to non-EU members states when BIC (SWIFT) code is indicated ^{2,4}	
K&H retail mobilinfo	
Monthly fee ⁶	Free of charge
Message fee ⁷	HUF 39 / SMS message Campaign: HUF 0 until December 31, 2022.
K&H e-bank – with SMS authentication	
Monthly fee ⁶	HUF 320/ month Campaign: HUF 0 until December 31, 2022.
K&H e-bank – with mobil-token authentication	
Monthly fee ¹³	Free of charge
K&H e-portfolio	
Monthly fee ^{6, 15}	Free of charge
K&H mobilbank	
Monthly fee ¹⁴	Free of charge
Other fees related to account management	
Account management fee ⁸	EUR 1.41 / month

K&H private banking foreign currency account package	
Description	Rates/charges
	Campaign: EUR 0 until December 31, 2022.
Other fees and charges are identical with “e-bank”, and “other account management related fees and charges” applicable to the K&H private banking forint account package.	

- 1 A discount fee is charged from the nominal value when depositing FCY coins, and under withdrawal from circulation FCY bank notes.
- 2 The fee in effect on the day of execution is charged.
- 3 In the event of deposit or withdrawal of more than 150 coins per denomination, an additional fee of HUF 1/coin (after each coin included in the transaction) will be charged.
- 4 Orders are accepted for automated processing if completed fully and accurately: the requisite information is given in the right format in every mandatory field, and the “Comments to Bank” field on transfer order is left empty.
- 5 Only valid for payments identical to the account currency.
- 6 Due monthly for each calendar month or any fraction thereof. Charged once regardless of the number of accounts the service is used for. The fees quoted in HUF /EUR also mean equivalents in other currencies, converted at the K&H mid-rate in the morning, effective on the subject day.
- 7 This fee is charged for every electronic message (SMS) sent by the Bank, aggregated for all the accounts in one amount during month-end closing. The HUF equivalent of the payable amount will be charged by the Bank in the currency of the account at the end of the month, converted at the K&H mid-rate effective on the subject day. Settlement cycle: from 00 hour 00 minutes on the month-end closing date preceding the subject month until 24 hours 00 minutes on the day preceding the month-end closing of the subject month.
- 8 Due for each started calendar month.
- 9 Cross border transfer order can only be submitted in CAD, EUR, and USD.
- 10 FX payment order cost bearing rules and possibilities are listed in Appendix 1 point 3.5.1.
- 12 The amount of effective fees and charges quoted by the security transportation shall be payable next to the cash deposit, cash withdrawal fee as cost reimbursement in case of deposit or withdrawal of amounts equalling or exceeding HUF 50 million.
- 13 Due monthly for each calendar month or any fraction thereof once the mobilbank application is activated, unless mobilbank monthly fee is charged.
- 14 Due monthly for each calendar month or any fraction thereof if in a given month the user logs in to the mobilbank at least once.
- 15 Service is launched as of 26th, September 2017. As the service activation continuously executed to eligible customers, it takes a few days to set up the service. The service will be available to all customers by 28th, September 2017 latest.

3.3 Fees charged for cashier transactions

Description	Rates / charges	Due
Purchase of FCY for cash in HUF ¹	1.05 % Campaign: 0.0% until December 31, 2022..	at execution
Sale of FCY for cash in HUF	1.05 % Campaign: 0.0% until December 31, 2022.	at execution

¹ Applies when cashing only a partial amount.

Budapest, 30 April, 2022.

K&H Bank Zrt.