



List of conditions for legal persons and organisations without legal personality

1.1. Bank account keeping for small companies, service packages and related services

In effect: from 02 November 2016

Change: Introduction of new service packages, suspension of the sale of the Fix service package for Small companies



I. Bank account keeping	
1. Month bank account keeping fee	
In the case of paper-based bank account keeping ¹	7 150 HUF/bank account
In the case of electronic bank account keeping ¹	3 150 HUF/bank account
Bank account used for registration of blocked amounts One bank account per currency may be opened.	free of charge
OEP separated bank account	760 HUF
Inactive bank account keeping fee	1 090 HUF /quarter
2. Mailing bank account statement	
- electronically	free of charge
- by mail	450 HUF/mailing
- through bank post box	450 HUF/mailing
3. Data for information	
Electronically	free of charge
By mail	695 HUF/sending information

II. Payment transactions	per item
1. Crediting	
Crediting foreign exchange amounts without conversion	0.06%, min. 4.5 EUR max. 115 EUR
Credit of SEPA foreign currency amounts without conversion	0.06%, min. 4.5 EUR max. 115 EUR
2. Debiting	
2.1. HUF (one-off) transaction	
To bank account kept with MKB Bank	
- in the case of a paper-based order	0.22%, min. 410 HUF + (0.3% max. 6 000 HUF)
- in the case of order submitted electronically and via MT101 SWIFT message	0.10%, min. 190 HUF + (0.3% max. 6 000 HUF)
- Through TeleBANKár employee	385 HUF + (0.3% max. 6 000 HUF)
To bank account not kept with MKB Bank	
- in the case of a paper-based order	0.2896%, min. 426 HUF + (0.3% max. 6 000 HUF)
- in the case of order submitted electronically and via MT101 SWIFT message	0.1594%, min. 246 HUF + (0.3% max. 6 000 HUF)
- Through TeleBANKár employee	0.2192%, min. 371 HUF + (0.3% max. 6 000 HUF)
- electronically, with NAV electronic information service	transaction fee + 110 HUF + (0.3% max. 6 000 HUF)
- EFER payment transfer	0.1999% min. 696 HUF + (0.3% max. 6 000 HUF)
2.2. (One-off) forex transaction in currencies contained in MKB Bank's official list of exchange rates	
To bank account kept with MKB Bank (fee charged to the ordering customer)	
- in the case of a paper-based order	0.10%, min. 5 000 HUF max. 8 600 HUF + (0.3% max. 6 000 HUF)
- in the case of order submitted electronically and via MT101 SWIFT message	0.08%, min. 2 900 HUF max. 5 100 HUF + (0.3% max. 6 000 HUF)

¹ If the customer is a prime producer and has a retail service package, the cost of keeping 1 bank account is HUF 0.



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Payment transactions	per item
To bank account kept at MKB Bank (fee charged to the beneficiary ²)	
- in the case of a paper-based order	0.10%, min. 5 000 HUF max. 8 600 HUF
- in the case of an order submitted electronically and via MT101 SWIFT message	0.08%, min. 2 900 HUF max. 5 100 HUF
To bank account not kept with MKB Bank (fee charged to the ordering customer)	
- in the case of a paper-based order	0.25%, min. 6 200 HUF max. 87 200 HUF + (0.3% max. 6 000 HUF)
- in the case of order submitted electronically and via MT101 SWIFT message	0.17%, min. 5 000 HUF max. 74 000 HUF + (0.3% max. 6 000 HUF)
- in case of paper-based SEPA order	0.16%, min. 4 250 HUF + (0.3% max. 6 000 HUF)
- in case of electronically submitted SEPA order	0.13%, min. 3 350 HUF + (0.3% max. 6 000 HUF)
2.3. (One-off) forex transaction in currencies not contained in MKB Bank's official list of exchange rates	
- in the case of a paper-based order	0.31%, min. 10 900 HUF max. 100 300 HUF + (0.3% max. 6 000 HUF)
- in the case of an order submitted electronically	0.31%, min. 10 900 HUF max. 100 300 HUF + (0.3% max. 6 000 HUF)
2.4. VIBER transfer, and/or HUF one-off transfer to recipient	
Abroad (also via MT101SWIFT message)	0.59%, min. 23 900 HUF max. 239 900 HUF + (0.3% max. 6 000 HUF)
2.5. HUF standing money transfer	
To bank account kept with MKB Bank	0.10%, min. 225 HUF + (0.3% max. 6 000 HUF)
To bank account not kept with MKB Bank	0.1966%, min. 366 HUF+ (0.3% max. 6 000 HUF)
2.6. Foreign exchange standing money transfer and SEPA standing money transfer	
To bank account kept with MKB Bank (fee charged to the ordering customer)	3 800 HUF + (0.3% max. 6 000 HUF)
To bank account kept at MKB Bank (fee charged to the beneficiary ³)	3 800 HUF
To bank account not kept with MKB Bank (fee charged to the ordering customer)	0.25%, min. 5 000 HUF max. 67 600 HUF + (0.3% max. 6 000 HUF)
3. Payment transfer by authorities / Prompt HUF collection	
From bank account kept with MKB Bank (fee payable by the party initiating the order)	
- in the case of a paper-based order	525 HUF
- in the case of an order submitted electronically	230 HUF
From bank account not kept with MKB Bank (fee payable by the party initiating the order)	
- in the case of a paper-based order	525 HUF
- in the case of an order submitted electronically	230 HUF
4. Group orders	
4.1. Submission of group HUF collection order	
From bank account kept with MKB Bank	
- in the case of a paper-based order	0.17%, min. 225 HUF
- in the case of an order submitted electronically	38 HUF
From bank account not kept with MKB Bank	
- in the case of a paper-based order	0.22%, min. 335 HUF
- in the case of an order submitted electronically	0.10%, min. 54 HUF
4.2. Carrying out HUF group collection	
Effecting group collection order received from MKB Bank	0.19%, min. 360 HUF + (0.3% max. 6 000 HUF)
Effecting group collection order not received from MKB Bank	0.25%, min. 380 HUF + (0.3% max. 6 000 HUF)

² The beneficiary is only charged with the fee of the payment transfer if the payment of the fee was not undertaken by the ordering customer at the submission of the payment transfer order.

³ The beneficiary is only charged with the fee of the payment transfer if the payment of the fee was not undertaken by the ordering customer at the submission of the payment transfer order.



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Payment transactions	per item
4.3. HUF group transfer	
To bank account kept with MKB Bank	
- in the case of a paper-based order	0.19%, min. 305 HUF + (0.3% max. 6 000 HUF)
- in the case of an order submitted electronically	65 HUF + (0.3% max. 6 000 HUF)
To bank account not kept with MKB Bank	
- in the case of a paper-based order	0.2498%, min. 351 HUF + (0.3% max. 6 000 HUF)
- in the case of an order submitted electronically	0.1199%, min. 63 HUF + (0.3% max. 6 000 HUF)
III. Cash desk and vault transactions as well as transactions performed by using an ATM included in the ATM Point model	
1. Payments by customers through cash desk	
In HUF	0.08%, min. 425 HUF
Over-the-counter HUF cash deposit transactions in case of offshore ⁴ companies	0,1% min. 2 490 HUF
In foreign currencies	0.87%, min. 740 HUF
In coins	3.38%
2. Payments to customers through cash desk	
In HUF	0.30%, min. 675 HUF + (0.6%)
- surcharge for coins in addition to Basic commission	0.55 HUF/coin
In foreign currencies	1.14%, min. 850 HUF + (0.6%)
3. Fee payable for cash handling and commitment if the customer has failed to take out cash despite notification in advance	
	0.10%, min. 12 450 HUF
4. Crediting delivery of HUF in bags	
- surcharge for coins in addition to Basic commission	0.10%
	2.56%
5. Payment to customer of HUF in bags	
	0.21% + (0.6%)
6. Foreign currency deposit in sack	
	0.50%
- extra charge for coins in addition to the basic fee	11.45%
7. Foreign currency disbursement in sack	
	0.50% + (0.6%)
- extra charge for coins in addition to the basic fee	11.45%
8. Transactions performed by using an ATM included in the ATM Point model	
Submitting a cash deposit order to the benefit of bank accounts not kept with MKB Bank	500 HUF ⁵
Sending a receipt of the fulfilment of a cash deposit order to the benefit of bank accounts not kept with MKB Bank, by post	450 HUF ⁶

⁴ A company shall be considered offshore if it has its headquarters in any of the following countries: Lebanon, Liberia, American Samoa, Anguilla, Antigua and Barbuda, Aruba, The Bahamas, Bahrain, Barbados, Belize, Bermuda, Cyprus, Cook Islands, Costa Rica, Curacao, Delaware (USA), Dominica, Philippines, Grenada, Holland Antilles, Hong Kong, Indonesia, Cayman Islands, Macao, Malaysia, Maldives, Marshall Islands, Mauritius, Nauru, Western Samoa, Panama, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and Grenadine, Seychelles, Singapore, Turks and Caicos Islands, Uruguay, Vanuatu, Virgin Islands (British), Virgin Islands (USA), Washington D.C. (USA), Wyoming (USA)

The current rate shall be valid for contracts concluded after 24.10.2016.

⁵ The Bank shall waive 80% of the fee as part of the campaign. The campaign will last until withdrawal.

⁶ The Bank shall waive the fee until such preference is withdrawn.

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	IV. 1x1 NOVA Service Package	V. 1x1 MIKRO Service Package
1. Application ⁷	2 200 HUF	2 200 HUF
2. Cancellation	2 200 HUF	2 200 HUF
3. Minimum amount required for opening an account	none	none
4. Draw-down conditions	HUF bank account with MKB Bank	HUF bank account with MKB Bank
5. Booking fee	0 HUF	54 HUF
6. Services offered at a discount	<ul style="list-style-type: none"> - opening and keeping one HUF bank account free of the monthly fee - use of the SME NetBANKár Text Message package free of the monthly fee for one user - issue of 1 MasterCard Unembossed bankcard without annual fee for the bank account belonging to the service package - issue of 1 Visa Business and MasterCard Silver Business bankcard at 50% of the annual fee for the bank account belonging to the service package 	<ul style="list-style-type: none"> - opening and keeping one HUF bank account free of the monthly fee - issue of 1 MasterCard Unembossed bankcard without annual fee for the bank account belonging to the service package
7. Interest rate	As specified in Section II. Deposit products (V3) of the List of conditions for legal entities and for organisations without legal personality.	As specified in Section II. Deposit products (V3) of the List of conditions for legal entities and for organisations without legal personality.
8. Package fee	HUF 5 332/month, of which the usable turnover commission is HUF 1 000/month Every started month counts as a full month for the purpose of calculating the monthly fee.	HUF 4 996/month. Every started month counts as a full month for the purpose of calculating the monthly fee.
9. Transaction fees	<p>The transaction commission available for use applies exclusively to one-off HUF payment transactions, as detailed below:</p> <ul style="list-style-type: none"> - HUF one-off transfer see II. 2.1. - Standing HUF payment transfer see II. 2.5. - HUF group collection see II. 4.2. <p>The usable turnover commission can only be enforced from the package fee if at least 4 of the above simple HUF payment transfer orders were fulfilled during the given month. If the amount of the turnover commission charged by the Bank in the subject month does not reach the amount of the usable turnover commission the Customer must pay the difference between the monthly fee of the package and the charged (i.e. used) turnover commission;</p> <ul style="list-style-type: none"> ▪ exceeds the amount of the usable turnover commission in addition to the monthly fee of the package the Customer must also pay the difference between the value of the usable turnover commission and the charged turnover commission. 	<p>Transfers:</p> <ul style="list-style-type: none"> • The first 3 transfer orders every month: 0.2294%, min. 346 HUF + (0.3% max. 6 000 HUF) • Commission rates applied from the 4th order: 0.4694%, min. 701 HUF + (0.3% max. 6 000 HUF) <p>Above commissions will be charged to the bank account belonging to the service package in case of payment transfers to both HUF based bank accounts kept at MKB and at other banks regardless of the sales/utilisation channels.</p> <p>The month's first 3 HUF transfer orders will include any one-off HUF transfers between the Customer's bank accounts, for which the Bank charges no transaction commission (except for transactions applied in the course of the automatic refilling of the card coverage bank accounts. See XIII. 3.).</p>

⁷ The Bank will charge the application fee at the application for the service package and the termination fee at the termination of the service package. At the replacement of one service package by another service package – as a service package replacement fee – the Bank will charge the application fee for the new package, however in this case the Bank will not charge the termination fee for the termination of the previous service package.



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	IV. 1x1 NOVA Service Package	V. 1x1 MIKRO Service Package
9. Transaction fees	<p>Discounted performance of 2 standing HUF payment transfer or group collection orders per month. Discounted fee: 0 HUF + (0.3% max. 6 000 HUF)</p> <p>Discounted performing 2 one-time HUF transfers per month free of charge to APEH (NAV)⁸ via NetBANKár and/or PCBankár and/or TeleBANKár with the assistance of an administrator. Discounted fee: 0 HUF + (0.3% max. 6 000 HUF)</p>	
10. Application for or cancelling of the service	<p>The service package application fee is not charged if at the time of applying for a service package the Customer concludes a Financial Service Agreement with the Bank. The Bank does not charge service package cancellation fee if the customer terminates the service package used by him/her and does not apply for a new service package. The Bank does not charge service package cancellation fee if at the time of the termination the Customer initiates the cessation of the banking relationship.</p> <p>When the Customer applies for or cancels the Service Package the Bank charges, at the time of settlement upon closure, the bank account keeping fee for small companies applying to the new service package chosen by the customer or to the Corporate bank account keeping service, if the Customer applies for or cancels the Service Package during a settlement period the sight interest rate on the deposit or loan accumulated up to that point in time is credited or charged by the Bank to the customer at the time of the Customer's applying for or cancelling the Service Package.</p> <p>When the Customer applies for or cancels the Service Package the Bank charges the HUF transfer fee, the bank account statement fee and the post box rental fee at the time of settlement upon closure. In the case of these transactions the Bank applies the conditions in effect on the day of the transaction concerned. If any condition for a draw-down is not met, the Bank is entitled to apply the terms and conditions applying to bank account keeping.</p>	
11. Other provisions	<p>If the Customer uses a service package, takes out a loan or uses any other service, the Bank provides such additional services used by the Customer simultaneously subject to the terms and conditions and charging the fees and costs applying to such services.</p> <p>The Bank will apply the preferential terms and conditions offered in the Service Package exclusively to the bank account comprised in the Service Package. The bank account belonging to the service package is always the first opened HUF current account of the Customer.</p>	

⁸ In terms of APEH (NAV) bank account numbers, which can be read at www.mkb.hu website on the day when the payment transfer is accepted

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VI. 1x1 DINAMIKA Service Package		VII. 1x1 ELEKTRONIKUS Service Package	
1. Application ⁹	2 200 HUF	2 200 HUF	
2. Cancellation	2 200 HUF	2 200 HUF	
3. Minimum amount required for opening an account	none	none	
4. Draw-down conditions	<p>- opening and management of HUF payment accounts at MKB Bank</p> <p>- at least HUF 5 000 per month debit turnover and</p> <p>- max. HUF 500 million annual sales revenues.</p> <p>The definition of debit turnover is identical to the one included in point 9 'Definition of debit turnover XI. Fix Small company service package' of this list of terms and conditions.</p> <p>The Bank may check fulfilment of the conditions of use at any time from the 4th month following application for the Service package and in case of failure to fulfil any criteria the Bank may cancel the use of the Service package at any time and simultaneously will terminate the contract signed for the use of the Service package with immediate effect. The consequence of termination with immediate effect shall be that, as from the first day following termination, the Bank shall apply the terms and conditions relevant to bank account management as per sections I-III and XIII-XV (standard terms and conditions). The Bank shall notify the customer on the account statement about the termination and account management according to the new conditions in the bank account statement that will not include any more the Service package fee and will contain the fees and charges as per the standard conditions. From the aspect of checking, each month started shall be regarded as a whole month.</p>	HUF bank account with MKB Bank	
5. Booking fee	0 HUF	0 HUF	

⁹ The Bank will charge the application fee at the application for the service package and the termination fee at the termination of the service package. At the replacement of one service package by another service package – as a service package replacement fee – the Bank will charge the application fee for the new package, however in this case the Bank will not charge the termination fee for the termination of the previous service package.



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	VI. 1x1 DINAMIKA Service Package	VII. 1x1 ELEKTRONIKUS Service Package
6. Services offered at a discount	<ul style="list-style-type: none"> - Opening and management of 1 HUF payment bank account with no monthly fee charged - Use of SME NetBANKár SMS text package for 1 user with no monthly fee charged - Mobil BANKár service for 1 telephone number with no monthly fee charged. - Cash deposits in HUF currency made at the cash desk to bank accounts included in the service package shall be free of charge 	<ul style="list-style-type: none"> - opening and keeping one HUF bank account free of the monthly fee - use of the SME NetBANKár Text Message package free of the monthly fee for one user - Mobil BANKár service for 1 telephone number free of the monthly fee. - issue of 1 MasterCard Unembossed bankcard without annual fee for the bank account belonging to the service package - discounted cash withdrawal from any domestic ATM with any bankcard belonging to the service package. This applies to the first two occasions of drawing cash from an ATM according to the date of booking . - Discounted cash withdrawal fee: 0 HUF + (0.6%) - the bank account statements are mailed one time a month free of charge
7. Interest rate	Pursuant to chapter II Deposit products (V3) of the List of terms and conditions for legal entities and organisations without legal entity.	As specified in Section II. Deposit products (V3) of the List of conditions for legal entities and for organisations without legal personality
8. Package fee	1 800 HUF/month. For those enterprises that apply for the service package as start-up companies, the monthly fee of the service package shall be reimbursed in a campaign action in the first 6 months. Those companies shall be considered start-up enterprises in the case of which the date of their entry into the company registry is within three months preceding the month of application for the Service package. Every started month counts as a full month for the purpose of calculating the monthly fee.	HUF 3 357/month, of which the usable turnover commission is HUF 200/month Every started month counts as a full month for the purpose of calculating the monthly fee.



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9. Transaction fees	<p>VI. 1x1 DINAMIKA Service Package</p> <p>Discounted performing 1 one-time HUF transfers per month to APEH (NAV)¹⁰ via NetBANKár and/or PCBankár and/or TeleBANKár with the assistance of an administrator. Discounted fee: 0 HUF + (0.3% max. 6 000 HUF)</p>	<p>VII. 1x1 ELEKTRONIKUS Service Package</p> <p>The transaction commission available for use applies exclusively to one-off HUF payment transactions, as detailed below:</p> <ul style="list-style-type: none"> - HUF one-off transfer see II. 2.1. - Standing HUF payment transfer see II. 2.5. - HUF group collection see II. 4.2. <p>The usable turnover commission can only be enforced from the package fee if at least 2 of the above simple HUF payment transfer orders were fulfilled during the given month.</p> <p>If the amount of the turnover commission charged by the Bank in the subject month</p> <ul style="list-style-type: none"> ▪ does not reach the amount of the usable turnover commission the Customer must pay the difference between the monthly fee of the package and the charged (i.e. used) turnover commission; ▪ exceeds the amount of the usable turnover commission in addition to the monthly fee of the package the Customer must also pay the difference between the value of the usable turnover commission and the charged turnover commission. <p>Discounted performance of 1 standing HUF payment transfer or group collection orders per month. Discounted fee: 0 HUF + (0.3% max. 6 000 HUF)</p> <p>Discounted performing 1 one-time HUF transfers per month to APEH (NAV)¹⁰ via NetBANKár and/or PCBankár and/or TeleBANKár with the assistance of an administrator. Discounted fee: 0 HUF + (0.3% max. 6 000 HUF)</p>
	<p>HUF one-off transfer pursuant to section II. 2.1. of this List of terms and conditions.</p>	<p>HUF one-off transfer</p> <p>To bank accounts kept with MKB</p> <ul style="list-style-type: none"> - Paper-based 0.48%, min. 730 HUF + (0.3% max. 6 000 HUF) - Electronic 0.07%, min. 100 HUF, max. 165 HUF + (0.3% max. 6 000 HUF) <p>to bank accounts kept with other banks</p> <ul style="list-style-type: none"> - Paper-based 0.4696%, min. 701 HUF + (0.3% max. 6 000 HUF) - Electronic 0.0994%, min. 93 HUF + (0.3% max. 6 000 HUF) <p>Paying out cash through cash desk in HUF from bank account opened in the framework of the Elektronikus Service Package: 0.43%, min. 640 HUF + (0.6%)</p>

¹⁰ In terms of APEH (NAV) bank account numbers, which can be read at www.mkb.hu website on the day when the payment transfer is accepted.



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	<p>VI. 1x1 DINAMIKA Service Package</p>	<p>VII. 1x1 ELEKTRONIKUS Service Package</p>
<p>10. Application for or cancelling of the service</p>	<p>The service package application fee is not charged if at the time of applying for a service package the Customer concludes a Financial Service Agreement with the Bank. The Bank does not charge service package cancellation fee if the customer terminates the service package used by him/her and does not apply for a new service package. The Bank does not charge service package cancellation fee if at the time of the termination the Customer initiates the cessation of the banking relationship. When the Customer applies for or cancels the Service Package the Bank charges, at the time of settlement upon closure, the bank account keeping fee for small companies applying to the new service package chosen by the customer or to the Corporate bank account keeping service. If the Customer applies for or cancels the Service Package during a settlement period the sight interest rate on the deposit or loan accumulated up to that point in time is credited or charged by the Bank to the customer at the time of the Customer's applying for or cancelling the Service Package. When the Customer applies for or cancels the Service Package the Bank charges the HUF transfer fee, the bank account statement fee and the post box rental fee at the time of settlement upon closure. In the case of these transactions the Bank applies the conditions in effect on the day of the transaction concerned. If any condition for a draw-down is not met, the Bank is entitled to apply the terms and conditions applying to bank account keeping.</p>	<p>The service package application fee is not charged if at the time of applying for a service package the Customer concludes a Financial Service Agreement with the Bank. The Bank does not charge service package cancellation fee if the customer terminates the service package used by him/her and does not apply for a new service package. The Bank does not charge service package cancellation fee if at the time of the termination the Customer initiates the cessation of the banking relationship. When the Customer applies for or cancels the Service Package the Bank charges, at the time of settlement upon closure, the bank account keeping fee for small companies applying to the new service package chosen by the customer or to the Corporate bank account keeping service. If the Customer applies for or cancels the Service Package during a settlement period the sight interest rate on the deposit or loan accumulated up to that point in time is credited or charged by the Bank to the customer at the time of the Customer's applying for or cancelling the Service Package. When the Customer applies for or cancels the Service Package the Bank charges the HUF transfer fee, the bank account statement fee and the post box rental fee at the time of settlement upon closure. In the case of these transactions the Bank applies the conditions in effect on the day of the transaction concerned. If any condition for a draw-down is not met, the Bank is entitled to apply the terms and conditions applying to bank account keeping.</p>
<p>11. Other provisions</p>	<p>If the Customer uses a service package, takes out a loan or uses any other service, the Bank provides such additional services used by the Customer simultaneously subject to the terms and conditions and charging the fees and costs applying to such services. The Bank will apply the preferential terms and conditions offered in the Service Package exclusively to the bank account comprised in the Service Package. The bank account belonging to the service package is always the first opened HUF current account of the Customer.</p>	<p>If the Customer uses a service package, takes out a loan or uses any other service, the Bank provides such additional services used by the Customer simultaneously subject to the terms and conditions and charging the fees and costs applying to such services. The Bank will apply the preferential terms and conditions offered in the Service Package exclusively to the bank account comprised in the Service Package. The bank account belonging to the service package is always the first opened HUF current account of the Customer.</p>

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VIII. 1x1 FLOTTA Service Package	
1. Application¹¹	2 200 HUF
2. Cancellation	2 200 HUF
3. Minimum amount required for opening an account	none
4. Draw-down conditions	HUF bank account with MKB Bank
5. Booking fee	0 HUF
6. Services offered at a discount	<ul style="list-style-type: none"> - opening and keeping one HUF bank account free of the monthly fee - use of the SME NetBANKár Text Message package free of the monthly fee for one user - issue of 1 MasterCard Unembossed bankcard without annual fee for the bank account belonging to the service package - issue of 1 Visa Business and MasterCard Silver Business bankcard at 50% of the annual fee for the bank account belonging to the service package - Discounted cash withdrawal from any domestic ATM with any bankcard belonging to the service package. This applies to the first two occasions of drawing cash from an ATM according to the date of booking. Discounted cash withdrawal fee: 0 HUF + (0.6%) - One of the following two services may be chosen in the Flotta Service Package: <ul style="list-style-type: none"> • opening and keeping, free of the monthly fee, of the first opened bank account in any currency other than the HUF OR • use of the normal version of PCBANKár free of the monthly fee
7. Interest rate	As specified in Section II. Deposit products (V3) of the List of conditions for legal entities and for organisations without legal personality
8. Package fee	HUF 7 322/ month, of which the usable turnover commission is HUF 1 000/month Every started month counts as a full month for the purpose of calculating the monthly fee.
9. Transaction fees	<p>The transaction commission available for use applies exclusively to one-off HUF payment transactions, as detailed below:</p> <ul style="list-style-type: none"> - HUF one-off transfer see II. 2.1. - Standing HUF payment transfer see. II. 2.5. - HUF group collection see II. 4.2. <p>The usable turnover commission can only be enforced from the package fee if at least 4 of the above simple HUF payment transfer orders were fulfilled during the given month.</p> <ul style="list-style-type: none"> ▪ if the amount of the turnover commission charged by the Bank in the subject month ▪ does not reach the amount of the usable turnover commission the Customer must pay the difference between the monthly fee of the package and the charged (i.e. used) turnover commission; ▪ exceeds the amount of the usable turnover commission in addition to the monthly fee of the package the Customer must also pay the difference between the value of the usable turnover commission and the charged turnover commission. <p>Discounted performance of 2 standing HUF payment transfer or group collection orders per month: Discounted fee: 0 HUF + (0.3% max. 6 000 HUF) Discounted performing 2 one-time HUF transfers per month free of charge to APEH (NAV)¹² via NetBANKár and/or PCBankár and/or TeleBANKár with the assistance of an administrator. Discounted fee: 0 HUF + (0.3% max. 6 000 HUF)</p>

¹¹ The Bank will charge the application fee at the application for the service package and the termination fee at the termination of the service package. At the replacement of one service package by another service package – as a service package replacement fee – the Bank will charge the application fee for the new package, however in this case the Bank will not charge the termination fee for the termination of the previous service package.

¹² In terms of APEH (NAV) bank account numbers, which can be read at www.mkb.hu website on the day when the payment transfer is accepted.

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VIII. 1x1 FLOTTA Service Package			
9. Transaction fees	HUF one-off transfer To bank accounts kept with MKB	0 HUF + (0.3% max. 6 000 HUF)	
	- Paper-based	0 HUF + (0.3% max. 6 000 HUF)	
	- Electronic		
	to bank accounts kept with other banks		
	- Paper-based	0.4696%, min. 701 HUF + (0.3% max. 6 000 HUF)	
	- Electronic	0.0994%, min. 93 HUF + (0.3% max. 6 000 HUF)	
	The following transaction fee items are applicable to all the bank accounts of the Customer:		
	Simple foreign currency payment transfers:		
	To bank accounts kept with MKB	Paper-based	Electronic
	to bank accounts kept with other banks	see II.2.2. ¹³	65% of the fee indicated in section II.2.2. ¹³
	In case of SEPA order		65% of the fee indicated in section II.2.2. ¹³
	Foreign currency credits:		
	Crediting foreign exchange amounts without conversion		65% of the fee indicated in section II.1.
	Credit of SEPA foreign currency amounts without conversion		65% of the fee indicated in section II.1.
	Crediting delivery of HUF in bags		50% of the fee indicated in section III.4.
10. Application for or cancelling of the service	<p>The service package application fee is not charged if at the time of applying for a service package the Customer concludes a Financial Service Agreement with the Bank. The Bank does not charge service package cancellation fee if the customer terminates the service package used by him/her and does not apply for a new service package.</p> <p>The Bank does not charge service package cancellation fee if at the time of the termination the Customer initiates the cessation of the banking relationship. When the Customer applies for or cancels the Service Package the Bank charges, at the time of settlement upon closure, the bank account keeping fee for small companies applying to the new service package chosen by the customer or to the Corporate bank account keeping service. If the Customer applies for or cancels the Service Package during a settlement period the sight interest rate on the deposit or loan accumulated up to that point in time is credited or charged by the Bank to the customer at the time of the Customer's applying for or cancelling the Service Package.</p> <p>When the Customer applies for or cancels the Service Package the Bank charges the HUF transfer fee, the bank account statement fee and the post box rental fee at the time of settlement upon closure. In the case of these transactions the Bank applies the conditions in effect on the day of the transaction concerned. If any condition for a draw-down is not met, the Bank is entitled to apply the terms and conditions applying to bank account keeping.</p>		
11. Other provisions	<p>If the Customer uses a service package, takes out a loan or uses any other service, the Bank provides such additional services used by the Customer simultaneously subject to the terms and conditions and charging the fees and costs applying to such services.</p> <p>The Bank will apply the preferential terms and conditions offered in the Service Package exclusively to the bank account comprised in the Service Package. The bank account belonging to the service package is always the first opened HUF current account of the Customer.</p>		

¹³ The fee preference shall not be applicable to that part of the fee of authorization-based group collection that is subject to transaction tax payment obligation.

List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

	IX. Flat Rate Small Company HUF Service Package	X. Flat Rate Small Company Complex Service Package
1. Application ¹⁴	2 100 HUF	2 100 HUF
2. Cancellation	2 100 HUF	2 100 HUF
3. Minimum amount required for opening an account	none	none
4. Draw-down conditions	<ul style="list-style-type: none"> - the company has maximum HUF 500 million annual sales revenues - HUF current account is kept with MKB Bank - electronic bank account management - SME NetBANKár service, or NetBANKár Business service, or PCBankár service light version or PCBankár service normal version is used 	<ul style="list-style-type: none"> - the company has maximum HUF 500 million annual sales revenues - HUF current account is kept with MKB Bank - foreign currency current account is kept with MKB Bank - electronic bank account management - SME NetBANKár service, or NetBANKár Business service, or PCBankár service normal version is used
5. Booking fee	0 HUF	0 HUF
6. Services offered at a discount	<ul style="list-style-type: none"> - no monthly fee is charged for the management of the HUF current account (first opened) - all HUF (single) payment transfer orders to bank accounts kept with MKB Bank, in case such order is submitted electronically and via MT101SWIFT message - are discounted. - all HUF (single) payment transfer orders to bank accounts not kept with MKB Bank, in case such order is submitted electronically and via MT101SWIFT - are discounted. - all HUF (single) payment transfer orders initiated electronically, by using the NAV electronic service - are discounted.¹⁵ - use of the SME NetBANKár Text Message package free of the monthly fee for one user - No annual fee is charged for 1 MasterCard Unembossed HUF based international bankcard, or 50% of the annual fee is charged for a Mastercard Silver Business HUF based international bankcard 	<ul style="list-style-type: none"> - no monthly fee is charged for the management of the HUF current account (first opened) - no monthly fee is charged for the opening and management of the foreign currency current account first opened in the selected currency - all HUF (single) payment transfer orders to bank accounts kept with MKB Bank, in case such order is submitted electronically and via MT101SWIFT message - are discounted. - all HUF (single) payment transfer orders to bank accounts not kept with MKB Bank, in case such order is submitted electronically and via MT101SWIFT - are discounted. - all HUF (single) payment transfer orders initiated electronically, by using the NAV electronic service - are discounted.¹⁵ - all HUF (single) payment transfer orders initiated electronically, by using the NAV electronic service - are discounted. - all HUF (single) payment transfer orders in the foreign currencies listed in the MKB Bank official currency list, to bank accounts kept with MKB Bank, submitted electronically and via an MT101SWIFT message - are discounted. - all foreign currency (single) payment transfer orders in the foreign currencies listed in the MKB Bank official currency list, to bank accounts not kept with MKB Bank, submitted electronically and via an MT101SWIFT message - are discounted. - all foreign currency (single) payment transfer orders to bank accounts not kept with MKB Bank, in case of SEPA electronically submitted orders - are discounted.

¹⁴ The Bank will charge the application fee at the application for the service package and the termination fee at the termination of one service package by another service package - as a service package replacement fee - the Bank will charge the application fee for the new package, however in this case the Bank will not charge the termination fee for the termination of the previous service package.

¹⁵ In terms of APEH (NAV) bank account numbers, which can be read at www.mkb.hu website on the day when the payment transfer is accepted.

List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

	IX. Flat Rate Small Company HUF Service Package	X. Flat Rate Small Company Complex Service Package																																
6. Services offered at a discount		<ul style="list-style-type: none"> - use of the SME NetBANKár Text Message package free of the monthly fee for one user - No annual fee is charged for 1 MasterCard Unembossed HUF based international bankcard, or 50% of the annual fee is charged for a Mastercard Silver Business HUF based international bankcard 																																
7. Interest rate	As per the content of the List of Terms and Conditions for legal entities and organisations without legal entity, chapter II. Deposit products (V3).	As per the content of the List of Terms and Conditions for legal entities and organisations without legal entity, chapter II. Deposit products (V3).																																
8. Package fee	<p>The monthly fee of the Service package is calculated based on the monthly debit account turnover, in tiers.</p> <table border="1" data-bbox="574 996 853 1904"> <thead> <tr> <th>Account turnover /month</th> <th>Service package monthly fee</th> </tr> </thead> <tbody> <tr> <td>Under HUF 500 Th</td> <td>3 700 HUF</td> </tr> <tr> <td>500 000 – 999 999 HUF</td> <td>4 300 HUF</td> </tr> <tr> <td>1 000 000 – 4 999 999 HUF</td> <td>8 000 HUF</td> </tr> <tr> <td>5 000 000 – 9 999 999 HUF</td> <td>13 500 HUF</td> </tr> <tr> <td>10 000 000 – 19 999 999 HUF</td> <td>23 000 HUF</td> </tr> <tr> <td>20 000 000 – 34 999 999 HUF</td> <td>35 000 HUF</td> </tr> <tr> <td>35 000 000 – 49 999 999 HUF</td> <td>49 500 HUF</td> </tr> </tbody> </table> <p>The Bank will debit the fee of the package until the 10th of each month served, to the HUF current account first opened. If the monthly account turnover exceeds HUF 50 M, HUF 1 400 shall be charged to the turnover in excess of HUF 50 M, per each million HUF started..</p>	Account turnover /month	Service package monthly fee	Under HUF 500 Th	3 700 HUF	500 000 – 999 999 HUF	4 300 HUF	1 000 000 – 4 999 999 HUF	8 000 HUF	5 000 000 – 9 999 999 HUF	13 500 HUF	10 000 000 – 19 999 999 HUF	23 000 HUF	20 000 000 – 34 999 999 HUF	35 000 HUF	35 000 000 – 49 999 999 HUF	49 500 HUF	<p>The monthly fee of the Service package is calculated based on the monthly debit account turnover, in tiers.</p> <table border="1" data-bbox="574 56 853 974"> <thead> <tr> <th>Account turnover /month</th> <th>Service package monthly fee</th> </tr> </thead> <tbody> <tr> <td>Under HUF 500 Th</td> <td>7 500 HUF</td> </tr> <tr> <td>500 000 – 999 999 HUF</td> <td>11 000 HUF</td> </tr> <tr> <td>1 000 000 – 4 999 999 HUF</td> <td>14 500 HUF</td> </tr> <tr> <td>5 000 000 – 9 999 999 HUF</td> <td>21 000 HUF</td> </tr> <tr> <td>10 000 000 – 19 999 999 HUF</td> <td>31 500 HUF</td> </tr> <tr> <td>20 000 000 – 34 999 999 HUF</td> <td>49 500 HUF</td> </tr> <tr> <td>35 000 000 – 49 999 999 HUF</td> <td>66 000 HUF</td> </tr> </tbody> </table> <p>The Bank will debit the fee of the package until the 10th of each month served, to the HUF current account first opened. If the monthly account turnover exceeds HUF 50 M, HUF 1 400 shall be charged to the turnover in excess of HUF 50 M, per each million HUF started.</p>	Account turnover /month	Service package monthly fee	Under HUF 500 Th	7 500 HUF	500 000 – 999 999 HUF	11 000 HUF	1 000 000 – 4 999 999 HUF	14 500 HUF	5 000 000 – 9 999 999 HUF	21 000 HUF	10 000 000 – 19 999 999 HUF	31 500 HUF	20 000 000 – 34 999 999 HUF	49 500 HUF	35 000 000 – 49 999 999 HUF	66 000 HUF
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List of conditions for legal persons and organisations without legal personality

1.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

	IX. Flat Rate Small Company HUF Service Package	X. Flat Rate Small Company Complex Service Package
<p>9. Definition of debit turnover</p>	<p>Debit turnover shall mean the debit turnover over all bank accounts of the customer (HUF and foreign currency), excluding book transfers between the customer's own accounts (i.e. movements between bank accounts, securities accounts or related to term deposits). Transactions taken into account in the calculation of debit turnover: HUF payment transfer, HUF standing orders, HUF group payment transfer and group collection orders, fulfilment of postal payment orders, giving a payment order by using a bankcard issued by the Bank for the Customer (cash withdrawal, or purchase), or postal payment, single foreign currency payment transfer order in currencies listed or not listed by the Bank, foreign currency standing orders, cash withdrawal at teller, fulfilment of the Bank's payment obligation to the beneficiary based on a bank guarantee issued by the Bank on behalf of the Customer, fulfilment of collection orders (international collection orders), fulfilment of Documentary credits.</p> <p>In the calculation of the debit turnover, the Bank takes into account the payment orders debited to the foreign currency bank account at the following exchange rates: in the case of cash withdrawal at teller the Bank's current sell rate used at the teller, in the case of the fulfilment of all other payment orders the Bank's current commercial buy or sell rate.</p>	<p>Debit turnover shall mean the debit turnover over all bank accounts of the customer (HUF and foreign currency), excluding book transfers between the customer's own accounts (i.e. movements between bank accounts, securities accounts or related to term deposits). Transactions taken into account in the calculation of debit turnover: HUF payment transfer, HUF standing orders, HUF group payment transfer and group collection orders, fulfilment of postal payment orders, giving a payment order by using a bankcard issued by the Bank for the Customer (cash withdrawal, or purchase), or postal payment, single foreign currency payment transfer order in currencies listed or not listed by the Bank, foreign currency standing orders, cash withdrawal at teller, fulfilment of the Bank's payment obligation to the beneficiary based on a bank guarantee issued by the Bank on behalf of the Customer, fulfilment of collection orders (international collection orders), fulfilment of Documentary credits.</p> <p>In the calculation of the debit turnover, the Bank takes into account the payment orders debited to the foreign currency bank account at the following exchange rates: in the case of cash withdrawal at teller the Bank's current sell rate used at the teller, in the case of the fulfilment of all other payment orders the Bank's current commercial buy or sell rate.</p>
<p>10. Application for or cancelling of the service</p>	<p>The service package application fee shall not be charged if the customer signs a Financial Service Contract with the Bank simultaneously with the application for the service package. The Bank will ensure the availability of the service package within 2 working days following submission of the application.</p> <p>The Bank shall not charge a fee for the cancellation of the Service package, if the customer cancels the service package it used and does not apply for a new service package. The Bank will ensure the cancellation of the service package within 2 working days following the request of cancellation.</p> <p>The Bank shall not charge a fee for the cancellation of the service package if the customer, simultaneously with the cancellation, requests the termination of its relation with the Bank.</p> <p>If a Fix Small company HUF/ Complex Service package is applied for the bank will charge the package fee based on the size of the debit turnover performed in the calendar month in the proportion of the calendar days between the start of using the Service package and the month-end closure.</p> <p>When the Fix Small company HUF/ Complex Service package is cancelled the Bank will charge the package fee of the Service package based on the size of the debit turnover performed in the calendar month in the proportion of the calendar days passed until the 2nd day following the day when the cancellation was requested. Such package fee shall be charged by the Bank to the customer's account until the 10th of the month following the cancellation of the service package.</p> <p>In case the service package is cancelled, the Bank shall charge the bank account keeping fee for small companies valid upon the settlement at closure for the new service package selected, or valid for Corporate bank account management.</p> <p>If a Service package is applied for or cancelled during a settlement period, the Bank shall settle the on-demand, deposit and credit interest accrued until then upon application or cancellation.</p> <p>In the case of application for or cancellation of a Service package the Bank shall charge the HUF payment transfer fee, the bank account statement fee and the p.o. box rental fee as part of settlement at closure. In the case of these transactions the Bank shall charge the conditions valid on the day of the execution of the transaction.</p> <p>In case the conditions set for use are not fulfilled, the Bank shall be entitled to apply the terms and conditions applicable to the management of current accounts.</p>	<p>The service package application fee shall not be charged if the customer signs a Financial Service Contract with the Bank simultaneously with the application for the service package. The Bank will ensure the availability of the service package within 2 working days following submission of the application.</p> <p>The Bank shall not charge a fee for the cancellation of the Service package, if the customer cancels the service package it used and does not apply for a new service package. 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In the case of these transactions the Bank shall charge the conditions valid on the day of the execution of the transaction.</p> <p>In case the conditions set for use are not fulfilled, the Bank shall be entitled to apply the terms and conditions applicable to the management of current accounts.</p>
<p>11. Other provisions</p>	<p>The preferential monthly fees of the PCBankár light version or PCBankár normal version shall be debited in the month when the Service package was applied for, on the last working day of the month, and then as part of settlement at closure.</p> <p>If the Customer uses a service package, credit or other services, the Bank provides the other services used simultaneously under the terms and conditions and by charging the fees and costs applicable to these specified service(s).</p> <p>The Bank grants the preferences only for the bank account included in the service package. The bank account included in the service package is always the customer's HUF current account first opened.</p>	<p>The preferential monthly fees of the PCBankár light version or PCBankár normal version shall be debited in the month when the Service package was applied for, on the last working day of the month, and then as part of settlement at closure.</p> <p>If the Customer uses a service package, credit or other services, the Bank provides the other services used simultaneously under the terms and conditions and by charging the fees and costs applicable to these specified service(s).</p> <p>The Bank grants the preferences only for the bank account included in the service package. The bank account included in the service package is always the customer's HUF current account first opened.</p>

List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

	IX. FIX Small company HUF Service package	X. FIX Small company Complex Service package																												
<p>6. Services offered at a discount</p>	<p>As from 02.11.2016 the Bank suspends the sale of Fix HUF Service package for Small companies and Fixed Complex Service package for Small companies; these service packages may not be applied for in the future.</p>	<p>- use of the SME NetBANKár Text Message package free of the monthly fee for one user</p> <p>- No annual fee is charged for 1 MasterCard Unembossed HUF based international bankcard, or 50% of the annual fee is charged for a MasterCard Silver Business HUF based international bankcard</p>																												
<p>7. Interest rates</p>	<p>As per the content of the List of Terms and Conditions for legal entities and organisations without legal entity, chapter II. Deposit products (V3).</p>	<p>As per the content of the List of Terms and Conditions for legal entities and organisations without legal entity, chapter II. Deposit products (V3).</p>																												
<p>8. Package fee</p>	<p>The monthly fee of the Service package is calculated based on the monthly debit account turnover, in tiers.</p> <table border="1" data-bbox="630 1003 842 1921"> <thead> <tr> <th>Account turnover /month</th> <th>Service package monthly fee</th> </tr> </thead> <tbody> <tr> <td>Under HUF 500 Th</td> <td>HUF 3 529</td> </tr> <tr> <td>HUF 500 Th - 1 M</td> <td>HUF 4 028</td> </tr> <tr> <td>HUF 1 - 5 M</td> <td>HUF 6 027</td> </tr> <tr> <td>HUF 5 - 10 M</td> <td>HUF 9 025</td> </tr> <tr> <td>HUF 10 - 25 M</td> <td>HUF 15 022</td> </tr> <tr> <td>HUF 25 - 50 M</td> <td>HUF 30 014</td> </tr> </tbody> </table> <p>The Bank will debit the fee of the package until the 10th of each month served, to the HUF current account first opened.</p> <p>If the monthly account turnover exceeds HUF 50-M, HUF 1 350 shall be charged to the turnover in excess of HUF 50 M, per each million HUF started.</p> <p>Promotional offer between 13 July 2015 and 31 August 2016: in case of Customers having no payment account before 13 July 2015 but who apply for the service package, on condition that altogether minimum HUF 1 M is credited to the account opened as part of the service package by no later than within three months of the date of account opening, the amount of monthly fees charged for the service package during the first three months shall be credited to the Customer's account by the 10th day of the following (4th) month (in this case each started month shall be considered as a whole). The amount shall be credited to the relevant bank account on condition that in the 4th month the Customer still has the service package requested as part of this special offer.</p>	Account turnover /month	Service package monthly fee	Under HUF 500 Th	HUF 3 529	HUF 500 Th - 1 M	HUF 4 028	HUF 1 - 5 M	HUF 6 027	HUF 5 - 10 M	HUF 9 025	HUF 10 - 25 M	HUF 15 022	HUF 25 - 50 M	HUF 30 014	<p>The monthly fee of the Service package is calculated based on the monthly debit account turnover, in tiers.</p> <table border="1" data-bbox="630 116 874 958"> <thead> <tr> <th>Account turnover /month</th> <th>Service package monthly fee</th> </tr> </thead> <tbody> <tr> <td>Under HUF 500 Th</td> <td>HUF 5 020</td> </tr> <tr> <td>HUF 500 Th - 1 M</td> <td>HUF 6 019</td> </tr> <tr> <td>HUF 1 - 5 M</td> <td>HUF 9 018</td> </tr> <tr> <td>HUF 5 - 10 M</td> <td>HUF 13 015</td> </tr> <tr> <td>HUF 10 - 25 M</td> <td>HUF 21 012</td> </tr> <tr> <td>HUF 25 - 50 M</td> <td>HUF 41 001</td> </tr> </tbody> </table> <p>The Bank will debit the fee of the package until the 10th of each month served, to the HUF current account first opened.</p> <p>If the monthly account turnover exceeds HUF 50 M, HUF 1 400 shall be charged to the turnover in excess of HUF 50 M, per each million HUF started.</p>	Account turnover /month	Service package monthly fee	Under HUF 500 Th	HUF 5 020	HUF 500 Th - 1 M	HUF 6 019	HUF 1 - 5 M	HUF 9 018	HUF 5 - 10 M	HUF 13 015	HUF 10 - 25 M	HUF 21 012	HUF 25 - 50 M	HUF 41 001
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List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

	IX. FIX Small company HUF Service package	X. FIX Small company Complex Service package
	<p>As from 02.11.2016 the Bank suspends the sale of Fix HUF Service package for Small companies; these service packages may not be applied for in the future.</p>	
<p>9. Definition of debit turnover</p>	<p>Debit turnover shall mean the debit turnover over all bank accounts of the customer (HUF and foreign currency), excluding book transfers between the customer's own accounts (i.e. movements between bank accounts, securities accounts or related to term deposits). Transactions taken into account in the calculation of debit turnover: HUF payment transfer, HUF standing orders, HUF group payment transfer and group collection orders, fulfilment of postal payment orders, giving a payment order by using a bankcard issued by the Bank for the Customer (cash withdrawal, or purchase), or postal payment, single foreign currency payment transfer order in currencies listed or not listed by the Bank, foreign currency standing orders, cash withdrawal at teller, fulfilment of the Bank's payment obligation to the beneficiary based on a bank guarantee issued by the Bank on behalf of the Customer, fulfilment of collection orders (International collection orders), fulfilment of Documentary credits. In the calculation of the debit turnover, the Bank takes into account the payment orders debited to the foreign currency bank account at the following exchange rates: in the case of cash withdrawal at teller the Bank's current sell rate used at the teller, in the case of the fulfilment of all other payment orders the Bank's current commercial buy or sell rate.</p>	
<p>10. Application for or cancelling of the service</p>	<p>The service package application fee shall not be charged if the customer signs a Financial Service Contract with the Bank simultaneously with the application for the service package. The Bank will ensure the availability of the service package within 2 working days following submission of the application. The Bank shall not charge a fee for the cancellation of the Service package, if the customer cancels the service package it used and does not apply for a new service package. The Bank will ensure the cancellation of the service package within 2 working days following the request of cancellation. The Bank shall not charge a fee for the cancellation of the service package if the customer, simultaneously with the cancellation, requests the termination of its relation with the Bank. If a Fix Small company HUF/ Complex Service package is applied for the bank will charge the package fee based on the size of the debit turnover performed in the calendar month in the proportion of the calendar days between the start of using the Service package and the month-end closure. When the Fix Small company HUF/ Complex Service package is cancelled the Bank will charge the package fee of the Service package based on the size of the debit turnover performed in the calendar month in the proportion of the calendar days passed until the 2nd day following the day when the cancellation was requested. Such package fee shall be charged by the Bank to the customer's account until the 10th of the month following the cancellation of the service package. In case the service package is cancelled, the Bank shall charge the bank account keeping fee for small companies valid upon the settlement at closure for the new service package selected, or valid for Corporate bank account management. If a Service package is applied for or cancelled during a settlement period, the Bank shall settle the on-demand, deposit and credit interest accrued until then upon application or cancellation. In the case of application for or cancellation of a Service package the Bank shall charge the HUF payment transfer fee, the bank account statement fee and the p.o. box rental fee as part of settlement at closure. In the case of these transactions the Bank shall charge the conditions valid on the day of the execution of the transaction. In case the conditions set for use are not fulfilled, the Bank shall be entitled to apply the terms and conditions applicable to the management of current accounts.</p>	
<p>11. Other provisions</p>	<p>The preferential monthly fees of the PCBankár light version or PCBankár normal version shall be debited in the month when the Service package was applied for, on the last working day of the month, and then as part of settlement at closure. If the Customer uses a service package, credit or other services, the Bank provides the other services used simultaneously under the terms and conditions and by charging the fees and costs applicable to these specified service(s). The Bank grants the preferences only for the bank account included in the service package. The bank account included in the service package is always the customer's HUF current account first opened.</p>	



List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

XI. Telephone and electronic services	
1. TeleBANKár service	
Entry fee	free of charge
TeleBANKár service's monthly fee	free of charge
2. NetBANKár service	
Entry fee	free of charge
Monthly fee (The monthly fee is also payable during the period of the suspension of the service.)	
SME TEXT message package	545 HUF/user
TEXT message signature password fee (The password sent out in a TEXT message is in effect for 10 minutes after it is sent.)	free of charge
TEXT message on successful entry of the NetBANKár service	free of charge
3. PCBankár	
Monthly fee:	
- light version	3 275 HUF
- normal version	3 700 HUF
Contract conclusion fee	16 900 HUF
PCBankár SMS text authentication service Passwords sent in SMS text shall remain valid for 10 minutes from sending.	28 HUF/text message sent by the Bank ¹⁸
4. PCBankár STP services	
Monthly fee	3 700 HUF
Contract conclusion fee	16 900 HUF
5. NetBANKár Business	
Monthly fee (The monthly fee is also payable during the period of the suspension of the service.)	
- Monthly fee	1 690 HUF
- Monthly fee for existing PCBankár contract	565 HUF
Text signature password fee (The password sent out in a TEXT message is in effect for 10 minutes after it is sent.)	free of charge
Text message of successful entry of the NetBANKár Business service system	free of charge
Contract conclusion fee	
- Contract conclusion fee	8 175 HUF
- Contract conclusion fee for existing PCBankár contract	free of charge
6. MobilBANKár (TEXT message service)	
Monthly fee (The monthly fee is also payable during the period of the suspension of the service.)	280 HUF/telephone number
TEXT message-fee	28 HUF/TEXT message
The messages linked to bank card transactions are free of charge	
Suspending the use of the service	free of charge
Activation of suspended service	2 270 HUF
XII. Bank card use	
1. Bank card types	
- MasterCard Unembossed HUF and EUR based international bankcards	
- VISA Business HUF and USD based international bankcards	
- Mastercard Silver HUF, USD and EUR based international bankcards	
- VISA Business Gold HUF and USD based international bankcards	
- VISA Internet HUF-based international bank card	
- Széchenyi card (MasterCard Standard HUF based bankcard)	
- "Agrár" agricultural Széchenyi card (MasterCard Standard HUF based bankcard)	

¹⁸ The Bank shall waive the fee of the service for an indefinite period of time.



List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

Bank card use				
	MC Business Unembossed		VISA Business and MC Silver Business	
2. The smallest amount to be placed on the cover account	none		none	
3. Standard spending limits				
Daily limit (HUF)	number	amount	number	amount
- purchase	5	500 000	8	1 000 000
- cash take-out	3	300 000	3	200 000
4. One-off and Annual fees				
Bail amount	based on individual assessment		based on individual assessment	
Annual fee per bank card				
- Linked to HUF based bank account	4 350 HUF		17 100 HUF	
- Linked to foreign currency-based bank account	18.6 EUR		17 100 HUF	
5. Other fees				
Fee payable for urgent preparation of bank card	8 190 HUF		8 190 HUF	
Fee payable for taking over bank card at branch office ¹⁹	1 090 HUF		1 090 HUF	
Fee payable for cancellation of bank card	1 090 HUF		10 900 HUF	
Fee payable for replacement card, for temporary bank card				
- in the case of defect in magnetic strip/chip	free of charge		free of charge	
- in the case of the cancellation of the card	free of charge		free of charge	
- in other cases	1 630 HUF		4 360 HUF	
- urgent card replacement abroad	-		270 EUR	
Fee payable for urgent cash-take out abroad	190 EUR + (0.6%)		190 EUR + (0.6%)	
Refusal to provide urgent service or withdrawal of request	54 EUR		54 EUR	
The fee payable for obtaining bank card certificate	8 190 HUF		8 190 HUF	
6. Transaction commissions and costs				
Cash take-out				
- at MKB Bank branch office	see Cash desk and vault transactions		see Cash desk and vault transactions	
- at other domestic bank branch office or post office	0.33% min. 1 250 HUF + (0.6%)		0.33% min. 1 250 HUF + (0.6%)	
- at branch office abroad	1.09% + 6.5 EUR + (0.6%)		1.09% + 6.5 EUR + (0.6%)	
- From MKB Bank's ATM	225 HUF + (0.6%)		225 HUF + (0.6%)	
- from ATM operated by others	515 HUF + (0.6%)		515 HUF + (0.6%)	
- from ATM abroad	8.7 EUR + (0.6%)		8.7 EUR + (0.6%)	
Card transactions at post office	0.33% min. 1 250 HUF + (0.6%)		0.33% min. 1 250 HUF + (0.6%)	
Purchase	0 HUF + (0.3% max. 6 000 HUF)*		0 HUF + (0.3% max. 6 000 HUF)*	
7. Card's expiry date	3 years		3 years	
8. Foreign travel insurance (illness, accident, baggage)				
Europe package	optional, its annual fee 3 000 HUF		-	
Premium package (supplement to Europe package)	optional, its annual fee 3 600 HUF		-	
World (Világ) package	-		Incorporated insurance ²⁰ , free of charge	
Premium package (supplement to World (Világ) package)	-		optional, its annual fee 3 600 HUF	

*With regards to a change in the legal regulations pertaining to the transaction duty, the Bank shall not apply this fee item, until the legal regulation is changed again to that effect.

¹⁹ It is not charged for the urgent preparation of bank card. Not charged until revoked.

²⁰ Incorporated insurance: The issue of the bankcard shall make the Insured party entitled to a foreign travel insurance, in the manner and under the terms and conditions specified in the contract signed with the Bank.



List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

Bank card use				
2. The smallest amount to be placed on the cover account	VISA Business Gold		VISA Internet	
		none		none
3. Standard spending limits				
Daily limit (HUF)	number	amount	number	amount
- purchase	7	1 500 000	3	50 000
- cash take-out	3	300 000	-	-
4. One-off and Annual fees				
Bail amount	based on individual assessment		none	
Annual fee per bank card				
- Linked to HUF based bank account	28 000 HUF		1 480 HUF	
- Linked to foreign currency-based bank account	28 000 HUF		-	
5. Other fees				
Fee payable for urgent preparation of bank card	free of charge		1 630 HUF	
Fee payable for taking over bank card at branch office ²¹	1 090 HUF		1 090 HUF	
Fee payable for cancellation of bank card	10 900 HUF		1 090 HUF	
Fee payable for replacement card, for temporary bank card				
- in the case of defect in magnetic strip/chip	free of charge		free of charge	
- in the case of the cancellation of the card	free of charge		free of charge	
- in other cases	free of charge		655 HUF	
- urgent card replacement abroad	free of charge		-	
Fee payable for urgent cash-take out abroad	0 HUF + (0.6%)		-	
Refusal to provide urgent service or withdrawal of request	free of charge		-	
The fee payable for obtaining bank card certificate	free of charge		8 190 HUF	
6. Transaction commissions and costs				
Cash take-out				
- at MKB Bank branch office	see Cash desk and vault transactions		-	
- at other domestic bank branch office or post office	0.33% min. 1 250 HUF + (0.6%)		-	
- at branch office abroad	1.09% + 6.5 EUR + (0.6%)		-	
- From MKB Bank's ATM	225 HUF + (0.6%)		-	
- from ATM operated by others	515 HUF + (0.6%)		-	
- from ATM abroad	8,7 EUR + (0.6%)		-	
Card transactions at post office	0.33% min. 1 250 HUF + (0.6%)		-	
Purchase	0 HUF + (0.3% max. 6 000 HUF)*		0 HUF + (0.3% max. 6 000 HUF)*	
7. Card's expiry date				
	3 years		3 years	
8. Foreign travel insurance (illness, accident, baggage)				
World (Világ) package	Incorporated insurance ²² , free of charge		-	
Premium package (supplement to World (Világ) package)	optional, its annual fee 3 600 HUF		-	

*With regards to a change in the legal regulations pertaining to the transaction duty, the Bank shall not apply this fee item, until the legal regulation is changed again to that effect.

²¹ It is not charged for the urgent preparation of bank card. Not charged until revoked.

²² Incorporated insurance: The issue of the bankcard shall make the Insured party entitled to a foreign travel insurance, in the manner and under the terms and conditions specified in the contract signed with the Bank



List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

Bank card use		
Széchenyi Card and "Agrár" agricultural Széchenyi Card		
2. The smallest amount to be placed on the cover account		
3. Standard spending limits		
Daily limit (HUF)	number	amount
- purchase	5	200 000
- cash take-out	5	100 000
4. One-off and Annual fees		
Bail amount		none
Annual fee per bank card		see XXXIX/B Széchenyi Program List of Terms and Conditions
5. Other fees		
Fee payable for urgent preparation of bank card		1 630 HUF
Fee payable for taking over bank card at branch office ²³		free of charge
Fee payable for cancellation of bank card		10 900 HUF
Fee payable for replacement card, for temporary bank card		
- in the case of defect in magnetic strip/chip		free of charge
- in the case of the cancellation of the card		free of charge
- in other cases		4 360 HUF
- urgent card replacement abroad		270 EUR
Fee payable for urgent cash-take out abroad		190 EUR + (0.6%)
Refusal to provide urgent service or withdrawal of request		54 EUR
The fee payable for obtaining bank card certificate		8 190 HUF
6. Transaction commissions and costs		
Cash take-out		
- at MKB Bank branch office		1.09% + 545 HUF min. 2 180 HUF + (0.6%)
- at other domestic bank branch office or post office		1.09% + 545 HUF min. 2 180 HUF +(0.6%)
- at branch office abroad		1.09% + 6.5 EUR + (0.6%)
- From MKB Bank's ATM		1 630 HUF + (0.6%)
- from ATM operated by others		1 630 HUF + (0.6%)
- from ATM abroad		8,7 EUR + (0.6%)
Card transactions at post office		1.09% + 545 HUF min. 2 180 HUF + (0.6%)
Purchase		0 HUF + (0.3% max. 6 000 HUF)*
7. Card's expiry date		1 year
8. Foreign travel insurance (illness, accident, baggage)		none

*With regards to a change in the legal regulations pertaining to the transaction duty, the Bank shall not apply this fee item, until the legal regulation is changed again to that effect.

During the use of the bankcard the accepting party may charge a fee, cost or other payment obligation or may offer a discount for the use of the bankcard, about the size of which, the method of payment of which the accepting party provides information.

²³ It is not charged for the urgent preparation of bank card. Not charged until revoked.



List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

XIII. Other fees applying to bank account keeping and payment transactions	
1. Booking fee	54 HUF/item
2. Document inspection fee in case of offshore²⁴ companies	39 000 HUF
3. Document review fee in case of off-shore²⁴ companies	39 000 HUF
4. Special fee of paper based transactions - For orders submitted on paper in case of electronic account keeping	
4.1. HUF (one-off) transaction	
To bank account kept with MKB Bank - in the case of a paper-based order	0.16%
To bank account not kept with MKB Bank - in the case of a paper-based order	0.16%
4.2. (One-off) forex transaction in currencies contained in MKB Bank's official list of exchange rates	
To bank account kept with MKB Bank - in the case of a paper-based order (fee charged to the ordering customer)	0.16%
To bank account not kept with MKB Bank - in the case of a paper-based order (fee charged to the ordering customer)	0.16%
To bank account not kept with MKB Bank - in case of paper-based SEPA order (fee charged to the ordering customer)	0.16%
4.3. (One-off) forex transaction in currencies not contained in MKB Bank's official list of exchange rates - in the case of a paper-based order	0.16%
4.4. VIBER transfer, and/or HUF one-off transfer to recipient Abroad - in the case of a paper-based order	0.16%
4.5. Submission of group HUF collection order	
From bank account kept with MKB Bank - in the case of a paper-based order	0.16%
From bank account not kept with MKB Bank - in the case of a paper-based order	0.16%
4.6. HUF group transfer	
To bank account kept with MKB Bank - in the case of a paper-based order	0.16%
To bank account not kept with MKB Bank - in the case of a paper-based order	0.16%
5. Automatic fill-up of card coverage accounts	2 270 HUF/month/bank account
6. Payment transfer by authorities / Prompt collection order in HUF per account number concerned in the collection	2 270 HUF /order
7. Fee payable for recording/modifying/cancelling (in the case of paper based standing money transfer)	565 HUF/order
8. Payment transfer orders for a specific value date (single transfers or direct debits); withdrawal and cancellation of payment transfer orders on the held queue due to lack of funds (requested by the Customer or initiated by the bank)²⁵	2 270 HUF/ payment transfer order
9. Recall of domestic HUF payment transfer (in case of debit/credit made based on single transfers or standing orders, and for a specific payment transfer amount submitted as a direct debit). The fee is charged by the bank per payment amount.	
9.1. From a bank account kept with MKB Bank	6 550 HUF / order
9.2. From a bank account kept with a bank other than MKB Bank	6 550 HUF / order + the cost charged by the Bank that initiated the transfer back
10. Cancelling VIBER orders	27 200 HUF/item
11. Withdrawal of international payment transfer orders (by the customer or at the initiative of the Bank) after the process of performance started	

²⁴ A company shall be considered offshore if it has its headquarters in any of the following countries: Lebanon, Liberia, American Samoa, Anguilla, Antigua and Barbuda, Aruba, The Bahamas, Bahrain, Barbados, Belize, Bermuda, Cyprus, Cook Islands, Costa Rica, Curacao, Delaware (USA), Dominica, Philippines, Grenada, Holland Antilles, Hong Kong, Indonesia, Cayman Islands, Macao, Malaysia, Maldives, Marshall Islands, Mauritius, Nauru, Western Samoa, Panama, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and Grenadine, Seychelles, Singapore, Turks and Caicos Islands, Uruguay, Vanuatu, Virgin Islands (British), Virgin Islands (USA), Washington D.C. (USA), Wyoming (USA)

The current rate shall be valid for contracts concluded after 24.10.2016.

²⁵ The fee shall not be charged when a request for the cancellation of domestic HUF payment transfer orders registered by the Bank for a value date and initiated via an electronic channel (NetBANKár, NetBANKár Business, PC BANKár) is executed.



List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

Other fees applying to bank account keeping and payment transactions

11.1.From a bank account kept with MKB Bank	6 550 HUF / order
11.2.From a bank account kept with a bank other than MKB Bank	6 550 HUF / order + the cost charged by the Bank that initiated the transfer back
12. Recovery of the amount of not performed or incorrectly performed international payment transfers if the payment transfer order specifies incorrect individual ID	6 550 HUF / payment transfer order
13. Amendment of data provided by the Customer in case of the performance of international payment transfers	6 550 HUF / payment transfer order
14. Obtaining information in connection with the performance of international payment transfer orders	6 550 HUF /information
15. Fee charged for customer's order not effected and queued up for lack of funding	565 HUF/order
16. Blocking fee resulting from blocking a bank account pursuant to Act CXXXVI of 2007 for lack of sufficient data equals	3 200 HUF/month/bank account + bank account keeping fee/Package fee
- In the case of NOVA service package	3 100 HUF/month/bank account + bank account keeping fee/Package fee
17. Fee payable for issuing or extending coverage certificate	0.56%, min. 3 380 HUF
18. Bank account statement requested through the SWIFT system	
18.1.Transmitting MT940 bank account statement through SWIFT system	18 100 HUF/month/bank account
18.2.Transmitting MT942 intraday bank account statement through SWIFT system	18 100 HUF/month/bank account + 54 HUF/message ²⁶
18.3.Receiving of messages in the MT942 format (daytime interim bank account statements) via the SWIFT system	free of charge
19. Bank account statement requested on CD data carrier	
- within one year	218 HUF/bank account statement+2 830 HUF
- over one year	218 HUF/bank account statement+5 680 HUF
20. Submission of orders via coded fax	5 680 HUF/month/customer
21. Registration of collection based on letter of authorisation	568 HUF/letter of authorisation
22. Notification by telephone or fax of foreign exchange items received from other banks	9 080 HUF/quarter
23. Commission for urgent procedure	0.1%/calendar day, min. 5 680 HUF
24. Fee of the replacement of the postal receipt	805 HUF /money order/postal payment order
25. Postal money transmission service	
Analytical data relating to postal cash transfer order	
- paper based (OC21, 22, 23, 24, 32)	730 HUF
- electronic (OC21, 22, 23, 24, 32)	730 HUF
- electronic (OC31)	225 HUF
Postal fees originating from money transmission service carried out by Magyar Posta Zrt. for the Bank's account holders are passed on to the account holders as they incur.	
26. Transfer by postal money order to the address of the beneficiary	(1 580 HUF/item + the postal charge) + (0.6%)
27. Fee of the administration of supports granted by the employer	
Financial support by the Employer	1.25% of the amount of the support to be granted by the employer in the subject year, min. 5 000 HUF
Employer's loan	2% of the loan to be granted by the employer
Reviewing conditions of tax exemption related to housing loans disbursed by MKB:	19 000 HUF + VAT/employee
Conditions related to housing loans not disbursed by MKB:	
- Reviewing conditions of tax exemption	25 000 HUF + VAT/employee
- Valuation (optional) ²⁷	25 000 HUF + VAT

²⁶ The messages are divided according to the SWIFT standard. A single message may contain 2000 characters. The Bank will not charge a fee for messages that do not contain transactions.

²⁷ In case the bank stipulates to order valuation for the assessment of equitability.

List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

XIV. Other services	
1. Administrative conditions	
1.1 Certificate fees	
Certificate (Using the Bank's model letter) Including certificate issued on the blocking of an amount on a bank account.	1 740 HUF/application
Individually drafted certificate	based on individual assessment, but at least 7 950 HUF
1.2. Conditions of supplementing document / data	
Based on the Bank's initiative	3 975 HUF/order
At the customer's request (document more than half a year old)	3 380 HUF/order
At the customer's request (document not more than half a year old)	340 HUF/page
1.3. Providing information	
Requesting banking and company information	
- in the case of regular standard ²⁸ procedure (3 working days)	11 360 HUF/application
- in the case of regular detailed procedure (3 business days)	22 720 HUF/application
- in the case of urgent standard ²⁸ procedure	22 720 HUF /application
- in the case of urgent detailed procedure	33 630 HUF/application
Requesting audit information	
- in the case of regular procedure (3 working days)	17 000 HUF/application
- in the case of urgent procedure	34 000 HUF/application
Certification of balance on account	free of charge
KHR (central credit information system) (BAR) customer query fee	free of charge
1.4. Producing copies of banking documentation	
Authentication of repeatedly generated documents	2 270 HUF/copy
Producing second copies	340 HUF/page
1.5. Provision of other information concerning account keeping	
By mail	
- in Hungary	565 HUF
- Abroad	785 HUF
By fax	
- in Hungary	565 HUF/page
- Abroad	785 HUF/page
2. Transactions not affecting accounts	
2.1. Conversion of foreign currencies into HUF	free of charge
2.2. Conversion of HUF into foreign currencies	free of charge
2.3. Conversion of foreign currency into other foreign currency	free of charge
2.4. Replacement of Forint banknotes and coins denominations available to customers with bank accounts at MKB Bank²⁹	
Up to 100 units of a given denomination	free of charge
Over 100 units of a given denomination	
- bank note	0.56%
- coin	10,00%
2.5. Post box rental fee	1 015 HUF/month
2.6. Fee payable at the change of the lock on the post box (Including VAT)	28 400 HUF

²⁸ Content of standard bank information: 1. Account keeping related data:
 - customer data,
 - account number,
 - account type,
 - date of account opening/closing,
 - currency type

2. Textual analysis of the business relationship: customer assessment, solvency, credit relationship.
 3. Other account information: current balance, queuing Y/N.

²⁹ Not including the replacement of old banknotes to banknotes of the same denomination. The service is available at each MKB branch.

List of conditions for legal persons and organisations without legal personality

I.1. Bank account keeping for small companies, service packages and related services - In effect: from 02 November 2016

3. Safe box rental ³⁰		
3.1. Safe box rental fees		
Volume (dm ³)	Rental fee (HUF/month) Including VAT	
	Standard	Special action
0-10 dm ³	2 490	1 500 ³¹
10-20 dm ³	2 990	2 000 ³²
20-30 dm ³	3 490	2 500 ³³
More than 30 dm ³	3 990	3 000 ³⁴
3.2. Fee payable if the key of the safe deposit box is lost, or the lock is changed (VAT is included in the payable fee)		32 990 HUF
3.3. Entry fee (VAT is included in the payable fee)		1 occasion per day HUF 0, further occasions: 1 270 ³⁵ HUF/occasion
4. Balance enquiry, the option for PIN code modification and for the deletion of PIN code errors is available via MKB ATMs for „alien” (not issued by MKB Bank Zrt.) MasterCard (and Cirrus /Maestro) bankcard holders.		
As of 2 September, 2011 „alien” (not issued by MKB Bank Zrt.) MasterCard (and Cirrus/Maestro) bankcard holders can also enquire the balance of their bank account that provides the coverage for their bankcard issued by a non-MKB foreign or domestic bank, furthermore as of 10 January, 2012 they can change their bankcard PIN code or delete any PIN code error provided that this service is made available by the cardholder's card issuing bank. Cardholders can obtain information from their card issuing bank about the option for inquiry, PIN code modification and the deletion of PIN code errors. The cost of this service will always be defined by the bankcard issuing bank for its own cardholders.		
5. Transfer back		0 HUF/item
Transferring back a payment is a transaction that is performed by MKB Bank through the Domestic Clearing House (GIRO Zrt.) based on the request of the Paying Party for the re-calling of its payment transfer, subject to the positive answer of the beneficiary, based on and in line with the payment transfer order of the beneficiary. Charging a fee for transferring back a payment: the fee charged by MKB for transferring back a payment from the bank account of the customer of MKB Bank as beneficiary, i.e. by debiting this bank account, based on a re-calling request submitted by someone other than a customer of MKB Bank.		

Terms and conditions relating to this chapter of the List of Conditions that are not detailed herein are laid out in 'List of Conditions for legal entities and for organisations without legal personality - General and specific regulations (V7)'

³⁰ For contracts concluded after 9 August 2013, it is a condition of use that the Customer should have a bank account managed at MKB Bank.

³¹ The rental fee offered in the special action is valid for safe deposit boxes in MKB branches located in the following towns: Békéscsaba, Debrecen, Eger, Pécs, Sopron, Szeged, Szombathely, Veszprém. The special action will remain effective until withdrawal.

³² The rental fee offered in the special action is valid for safe deposit boxes in MKB branches located in the following towns: Debrecen, Pécs, Sopron, Szombathely, Veszprém. The special action will remain effective until withdrawal.

³³ The rental fee offered in the special action is valid for safe deposit boxes in MKB branches located in the following towns: Pécs, Veszprém. The special action will remain effective until withdrawal.

³⁴ The rental fee offered in the special action is valid for safe deposit boxes in MKB branches located in the following towns: Sopron, Szombathely, Veszprém. The special action will remain effective until withdrawal.

³⁵ The Bank will temporarily not debit this fee to customers. The discount remains in effect until withdrawal.