

LIST OF CONDITIONS OF SMALL BUSINESS HUF ACCOUNT PACKAGES - FOR SMALL BUSINESS CLIENTS (Doktorok and Közös Érték)

Effective date: 31st October, 2021.

Valid until the date when the next List of Conditions enters into force.

Disclosed on the 26th October, 2021.

Serial No.: **07/2021.**

LIST OF CONDITIONS for the Doktorok and Közös Érték Account packages⁽¹⁾

Modifications are marked with red colour and bold / italic letter type in current list of conditions.

Type of the account package	Doktorok	Közös Érték
Eligible persons for applying	<ul style="list-style-type: none"> notaries, lawyers, law offices and independent bailiffs private entrepreneur pharmacists and pharmacies operating as companies sole entrepreneurs, limited partnerships and limited liability companies engaged in medical services with annual net sales revenue of maximum HUF 700.000.000,- 	<ul style="list-style-type: none"> foundations, social and other organisations condominia and housing co-operatives
The payable monthly account management fee for the account package includes the fee for the following services free of charges	<ul style="list-style-type: none"> One-off entry fee and monthly fee for the Phone Banking service ⁽⁶⁾ Current one-off entry fee and service monthly fee for the SpectraNet Internet Banking Light and SpectraNet Mobil Banking Light service 	
The payable monthly account management fee for the account package includes the fee for the following services free of charges as part of the promotion *.	<ul style="list-style-type: none"> The issuer fee and membership fee in the first year for 1 MasterCard Business bankcard ⁽⁷⁾ Monthly account management fee of 1 separate HUF payment account (which serves for the separate management of the funds received from NEAK) ⁽¹³⁾ Monthly account management fee for custody (Bizalmi őrzés) account(s) (per account) ⁽³⁾ 	<ul style="list-style-type: none"> The issuer fee and membership fee in the first year for 1 MasterCard Business bankcard ⁽⁷⁾ Monthly account management fee of 1 HUF refurbishment fund account ⁽¹³⁾
I. Fees related to the management of the account		
Account opening fee for HUF accounts (per account)	0 HUF	
Monthly account management fee for the account package (/month/account package) ⁽²⁾	1 599 HUF	1 190 HUF
Package change fee ⁽¹⁴⁾	5 000 HUF	
Account closing fee	0 HUF	
Booking fee for HUF accounts and separate accounts		
- for non-cash transactions falling into the scope of the Act on Financial Transaction Duty ⁽⁹⁾	6 000 HUF / bookkeeping entry (the Bank charges a fee of 0,3% but a maximum of 6 000 HUF per entry as part of the promotion *, apart from card payment transactions, where it charges a fee of 800 HUF for the first transaction of each calendar year and 0 HUF for each additional transaction. ⁽¹⁰⁾)	
- on cash transactions ⁽¹¹⁾ falling into the scope of the Act on Financial Transaction Duty ⁽⁹⁾	600 000 HUF / bookkeeping entry (the Bank charges a fee of 0,6% but a maximum of HUF 600,000 per entry as part of the promotion *. ⁽¹⁰⁾)	
- in the case of other transactions	0 HUF / bookkeeping entry	
Postage fee ⁽¹²⁾	Sending 1 account statement per month is free of charge	

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II. Payment turnover ⁽⁸⁾		
Debit entries – in HUF (to the debit of a HUF payment account)		
Transfer charges within the Bank, to different client's account		
- Through Electronic Banking ⁽⁴⁾		0 HUF
- Using original bank forms	0,300% min. 359 HUF	0,310% min. 280 HUF
- Using non-original bank forms	0,300% min. 950 HUF	0,310% min. 950 HUF
Transfer charges outside of the Bank		
- Through Electronic Banking ⁽⁴⁾	0,029% min. 116 HUF	0,071% min. 116 HUF
- Using original bank forms	0,409% min. 470 HUF	0,449% min. 470 HUF
- Using non-original bank forms	0,409% min. 950 HUF	0,449% min. 950 HUF
EFER transfer		0,144% min. 429 HUF
III. Cash desk transactions		
- HUF cash payment to HUF account (payment with up to 1 000 pc. HUF bank notes) ⁽⁵⁾	0,054% min. 200 HUF	0,036% min. 118 HUF
- HUF cash withdrawal from HUF account	0,448%, min. 320 HUF	0,250% min. 300 HUF

*** The promotion is valid until 30th of April, 2022.**

- (1) This List of Conditions forms the integral appendix of the bank's General Terms and Conditions. For those using the Doktorok or Közös Érték Package, the currently valid documents titled "List of Conditions for Small Business Clients", "List of Conditions for Electronic Services for Small Business Clients" and "List of Conditions for Debit Cards for Small Business Clients" shall apply to the types of transactions and services not included in this List of Conditions and to the due dates of the fees and costs related to the individual services. The Bank has got the right to correct the level of fees and charges published in the Lists of Conditions once a year. The level of correction can be the level of the domestic consumer price indices published by the Hungarian Central Statistical Office (HCSO) during the preceding month of publishing the List of Conditions. The Bank may differentiate the levels of correction in favour of the client.
- (2) Fee calculation method: 0,01% of the monthly credit and debit entries, as a minimum the indicated amount. As a promotional offer *, the Bank shall waive the right to charge any part above the minimum amount.
- (3) The normal fee is HUF 1,776 /month/account, and, as a promotional offer *, the Bank will not charge this fee.
- (4) Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, SpectraNet Mobil Banking Light, SpectraNet Mobil Banking Plusz, Phone Banking.
- (5) For cash deposits with a high number of HUF bank notes at the cash desk (cash deposits with more than 1 000 separate HUF bank notes, for the total amount), the fee recorded in the currently valid "List of Conditions for Small Business Clients" shall apply.
- (6) The Bank will not charge the one-off entry fee and the monthly fee for the Phone Banking service.
- (7) As a promotional offer *, the Bank shall not charge the issuer fee and the membership fee in the first year for the first MasterCard Business bankcard.
- (8) The conditions valid for FX payments will be applied to cross-border HUF payments (debit and credit entries).
- (9) Act CXVI of 2012 on Financial Transaction Duty.
- (10) The extent of the fee shall be in line with the extent and maximum of the current financial transaction duty. If the legal regulations change, the Bank shall immediately modify the extent and the maximum amount to the same extent as that of the change.
- (11) In the case of cash withdrawals with debit cards, the bookkeeping fee per line applied as per the "Account management fee in the case of other transactions" shall apply.
- (12) In the case of each bank account statement and other mail sent to the customer. As a promotional offer *, the Bank shall not charge the fee in the case of the number of transfers defined in the account package. After sending the free-of-charge 1 bank account statement per month, the postage fee for additional statements and other mails sent out shall be according to the currently valid postal fees, which can be found in the Appendix nr. 1 of the "List of Conditions for Small Business Clients".
- (13) As a promotional offer *, the Bank will not charge the monthly account management fee for the payment account.
- (14) If switching occurs from any package mentioned in current Condition List to other account products. In the case of switching between the HUF account packages, the pricing for the new account package shall only be valid from the first day of the following month.