

Effective date 01.03.2025, valid until the date when the next List of Conditions enters into force.

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Bázis small business HUF account package

As of 30.12.2008, the following account package is not on sale.

The Bank has highlighted in red and underlined the amendments published on 13 February 2025 and entering into force on 01 March 2025.

In case of any discrepancies between the Hungarian version of this List of Conditions and the present English text, the Hungarian version shall prevail.

Monthly account package management fee (/month/account package) ⁽¹⁾	HUF <u>6 285</u>
The monthly account management fee for the payment account included in the account package ⁽³⁾	HUF <u>6 697</u>
Free electronic channel included in the account package ⁽⁴⁾	Phone Banking
Preferential bankcard included in the account package ⁽⁵⁾⁽¹²⁾	Corporate Maestro international bankcard From 1 March 2021, not on sale
Preferential bankcard included in the account package ⁽¹¹⁾⁽¹²⁾	MasterCard Business bankcard from 1 March 2021
Account management fee in the case of non-cash transactions falling within the scope of the Act on Financial Transaction Duties and laws regulating auxiliary transactional tax ⁽⁷⁾	<u>HUF 20 034</u> / booking entry (the Bank charges a special rate*** of <u>HUF 34</u> + 0,45% , but a maximum of <u>HUF 20 034</u> per entry in the same currency or for payment transactions between the client's own accounts in different currencies at the Bank, and 0,9 % maximum <u>HUF 40 034</u> for transfers with conversation, except for card payment transactions, where the Bank charges <u>HUF 834</u> for the first transaction of each calendar year and <u>HUF 34</u> for subsequent transactions. ⁽⁹⁾)
Account management fee for cash transactions ⁽⁸⁾ subject to the Financial Transaction Levy Act and laws regulating auxiliary transactional tax ⁽⁷⁾	<u>HUF 920 034</u> / booking entry (the Bank charges a special rate*** of <u>HUF 34</u> + 0,9%, but a maximum of <u>HUF 900 034</u> per entry in the same currency and 1,35% maximum <u>HUF 920 034</u> for transfers with conversation. ⁽⁹⁾)
Account management fee in the case of other transactions	<u>HUF 34</u> / <u>bookkeeping entry</u>
HUF transfer commission (charged to HUF payment account within the bank)	
Through Electronic Banking *	<u>0,181 % .min. HUF 271</u>
Through mBanking Business	<u>0,181 % .min. HUF 271</u>
On original banking form	<u>0,402 % .min. HUF 545</u>
Not on original banking form or with exceptional processing	<u>0,402 % .min. HUF 1467</u>
HUF transfer commission (charged to HUF payment account outside the bank)	
Through Electronic Banking *	<u>0,236 % .min. HUF 271</u>
Through mBanking Business	<u>0,236 % .min. HUF 271</u>
On original banking form	<u>0,568 % .min. HUF 712</u>
Not on original banking form or with exceptional processing	<u>0,568 % .min. HUF 1467</u>
Cash desk transactions	
HUF payment to HUF account (the deposit of up to a thousand HUF banknotes) ⁽¹⁰⁾	<u>0,09 % .min. HUF 458</u>
HUF payment from HUF account	<u>0,511 % .min. HUF 640</u>
Other fees and conditions	
Package switching fee **	<u>HUF 5185</u>
Postage fee ⁽⁶⁾	Sending 1 account statement per month is free of charge
Fee for statements held at the branch	<u>311 HUF / bank statement</u>
On-sight interest rate of HUF payment accounts	0,0001% p.a., EBKM (Unified Deposit Rate Index): 0,0001 %

- (1) Fee calculation method: 0,01% of the monthly credit and debit entries, minimum the indicated amount. As a special offer*** the Bank will not charge the minimum amount indicated above.
- (2) -
- (3) The Bank waives the difference between the standard monthly management fee for 1 payment account included in the account packages - as set out in the "List of Conditions for Small Business Customers" in force at the time - and the above fee on a promotional basis***.
- (4) It waives the one-off monthly fee for access to the telephone banking service and the monthly service fee.
- (5) On a promotional basis***, The Bank waives the Issuer Fee for the first Corporate Maestro bankcard applied for.
- (6) In the case of each bank account statement and other mail sent to the customer. The Bank waives the fee for the number of items specified in the account package on a promotional basis***. The postal charges for statements and other items sent after 1 statement per month are free of charge and are subject to the postal tariff in force at the time, details of which are set out in Annex 1 to the list of conditions entitled 'List of Conditions for Small Business Customers'.
- (7) Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).
- (8) 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.
- (9) The extent of the fee shall be in line with the extent and maximum of the current financial transaction duty (including the additional 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. The part of the fee exceeding HUF 34 is shown on separate lines on the statement of account: for non-cash transactions as 'PTI', for card payment transactions as 'POS,' and for cash transactions as 'PTIKP'.
- (10) For HUF deposits in large amounts at the cash desk (cash deposits of more than a thousand HUF banknotes, for the full amount), the fee set out in the current 'List of Conditions for Small Business Customers' applies..
- (11) The Bank waives the issuer fee for the MasterCard Business bankcard on a promotional basis***. This fee waiver applies exclusively to 1 bankcard per account package.
- (12) The bank provides the issuance of up to 1 discounted Corporate Maestro international bankcard or MasterCard Business debit card per account package.

* Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, Telefonbank.

** Switching between non-marketable HUF account packages and switching to a non-marketable HUF account package is not possible. When switching from a non-marketable account package to any marketable account package, the new pricing only applies from the first day of the following month.

*** The promotion is effective until 31.08.2025.

The small business HUF account package services under this List of Conditions are available to small business customers. The clientele defined in the document titled "List of Conditions for small enterprises" qualify as small enterprises at our Bank.

This List of Conditions forms an integral appendix of the General Business Terms and Conditions. The currently valid documents titled "List of conditions for small enterprises", "List of conditions for electronic services for small enterprises" and "List of conditions for debit cards for small enterprises" shall apply to the types of transactions and services not included in this List of Conditions and the due dates of the fees and costs related to the individual services.

Each fee indicated in the Bank's list of conditions is automatically adjusted once a year, with effect from 1 March of each year, by the annual average consumer price index (inflation) for the previous calendar year published by the Central Statistical Office (KSH) on its website. For reasons of business policy, the Bank is entitled to apply fees that are more favorable to the client, unlike automatic fee changes. The Bank shall inform its clients of the fact of the fee change and the modified rate of the relevant fees at least 15 days prior to the entry into force of the change by means of an announcement and a list of conditions published on its website and branches.

If the Account Holder receives a promotional gift or a one-off credit in connection with the opening of this bank account, as announced in advance, and terminates this bank account within the period specified in the promotion notice, the Bank may charge a penalty equal to the value of the gift or one-off credit to their bank account.

In the event of any discrepancy with the Hungarian language list of conditions, the Hungarian language List of Conditions shall prevail.