

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

Date of publication: 13.02.2025.

**FIX Kártya small business HUF account package and A La Carte Plusz small business HUF account package**

**The bank does not sell the A La Carte Plusz account package from 31.07.2019.\***

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.

Type of the account package	FIX Kártya	A La Carte Plusz
Account opening fee (/one-off/account)	2 000 Ft <sup>(1)</sup>	2 000 Ft <sup>(1)</sup>
Monthly account management fee for the account package (/month/account) <sup>(2)</sup>	<u>1465 Ft</u>	<u>8278 Ft</u>
The monthly account management fee for the payment account included in the account package <sup>(3)</sup>	<u>853 Ft</u>	<u>1196 Ft</u>
Free electronic channel included in the account package <sup>(5)</sup>	Phone Banking	
Preferential bank card included in the account package <sup>(6) (19)</sup>	Corporate Maestro international bankcard From 1 March 2021, not on sale	
Preferential bank card included in the account package <sup>(14) (19)</sup>	-	MasterCard Business or Visa Business bank cards From 1 March 2021, not on sale
Preferential bank card included in the account package <sup>(18) (19)</sup>	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 <sup>(7)</sup>	HUF 20 000 / booking entry (the Bank charges a special rate** of 0,45% , but a maximum of HUF 20 000 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 HUF 40 000 for transfers with conversation, except for card payment transactions, where the Bank charges HUF 800 for the first transaction of each calendar year and HUF 0 for subsequent transactions. <sup>(8)</sup> )	
Account management fee for cash transactions <sup>(9)</sup> subject to the Financial Transaction Levy Act and laws regulating auxiliary transactional tax <sup>(7)</sup>	HUF 920 000 / booking entry (the Bank charges a special rate** of 0,9%, but a maximum of HUF 900 000 per entry in the same currency and 1,35% maximum HUF 920 000 for transfers with conversation. <sup>(8)</sup> )	
<b>HUF transfer commission (charged to HUF payment account within the bank)</b>		
Through Electronic Banking <sup>(4)</sup>	<u>0,458% . min. HUF 545</u>	<u>0,195% . min. HUF 271</u>
Through mBanking Business	<u>0,458% . min. HUF 545</u>	<u>0,195% . min. HUF 271</u>
On original banking form	<u>0,825% . min. HUF 1651</u>	<u>0,466% . min. HUF 1009</u>
Not on original banking form <sup>(10)</sup>	<u>0,825% . min. HUF 2388</u>	<u>0,529% . min. HUF 2388</u>
<b>HUF transfer commission (charged to HUF payment account outside the bank)</b>		
Through Electronic Banking <sup>(4)</sup>	<u>0,549% . min. HUF 583</u>	<u>0,272% . min. HUF 271</u>
Through mBanking Business	<u>0,549% . min. HUF 583</u>	<u>0,272% . min. HUF 271</u>
On original banking form	<u>1,009% . min. HUF 1651</u>	<u>0,577% . min. HUF 1091</u>
Not on original banking form <sup>(10)</sup>	<u>1,009% . min. HUF 2388</u>	<u>0,64% . min. HUF 2388</u>
EFER transfers	<u>1,091% . min. HUF 642</u>	<u>0,279% . min. HUF 642</u>
<b>Cash desk transactions</b>		
HUF payment to HUF account (the deposit of up to a thousand HUF banknotes) <sup>(11)</sup>	<u>0,549% . min. HUF 1100</u>	<u>0,181% . min. HUF 683</u>
HUF payment from HUF account	<u>0,918% . min. HUF 1379</u>	<u>0,549% . min. HUF 776</u>
<b>Discount elements that can be selected as part of the account package <sup>(15)</sup></b>		
HUF transfer <sup>(16)</sup> made electronically <sup>(4)</sup> or via the mBanking Business application outside of the Bank without transfer fee	The first 2 each month	
HUF transfer <sup>(16)</sup> made electronically <sup>(4)</sup> or via the mBanking Business application within the Bank without transfer fee	The first 2 each month	
Monthly account management fee discount	HUF 1 000	
Monthly account management fee discount for the FX account of small enterprises (For accounts opened from 01.03.2019 onwards, this preference is not available.)	HUF 1 000	



**LIST OF CONDITIONS FOR SMALL BUSINESS  
HUF ACCOUNT PACKAGES FOR SMALL BUSINESS CUSTOMERS  
(FIX KÁRTYA, A LA CARTE PLUSZ)**



Other fees	
A La Carte Plusz - Preference item change fee (15)	<a href="#">HUF 1 555</a>
Package change fee <sup>(1,2)</sup>	<a href="#">HUF 5 185</a>
Postage fee <sup>(13)</sup>	Sending 1 account statement per month is free of charge
Fee for statements held at the branch	<a href="#">HUF 311</a> / bank statement
Sight interest rate	HUF payment account: 0.0001% p.a. EBKM (Unified Deposit Interest Rate): 0.0001% p.a.

- (1) The account opening fee is payable once per account, when the account is opened, with the fee debited from the account.
- (2) Fee calculation method: 0.01% of the monthly credit and debit entries, minimum the indicated amount. The Bank waives the right to charge more than the minimum amount indicated on a promotional basis\*\*.
- (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) Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, Telefonbank.
- (5) The Bank waives the one-time monthly fee for access to the telephone banking service and the monthly service fee.
- (6) The Bank waives the Issuer Fee for the first Corporate Maestro bankcard applied for on a promotional basis\*\*.
- (7) Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).
- (8) 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.
- (9) 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 as set out in the currently effective document entitled 'List of Conditions for Small Business Customers'.
- (10) Or with exceptional processing.
- (11) 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.
- (12) In the case of switching between HUF account packages, the pricing of the new account package is valid only from the first day of the following month. In the case of switching to an account package with a higher monthly management fee, the Bank waives the package switching fee on a promotional basis\*\*.
- (13) 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'.
- (14) The Bank waives 50% of the bank card Issuer Fee on a promotional basis\*\*. Exclusively one free bank card or one bank card with a discount fee can be applied for in relation to the A La Carte Plusz account package.
- (15) Only two preference items may be selected, therefore the preference items selected cannot be the same as the preference items selected in the A La Carte Plusz account package in force at the time the Account Holder signs the account contract. The selected discount elements can be modified once a month; in the case of a modification, the new discount shall be valid from the first day of the month following the signing of the Account Holder's written order.
- (16) The Bank waives charging the transfer commission for the above-mentioned number of domestic HUF (ad hoc) transfers to a HUF payment account outside the Bank on a promotional basis\*\*.
- (17) The Bank waives charging the transfer commission for the above-mentioned number of domestic HUF (ad hoc) transfers within the Bank, on a promotional basis\*\*.
- (18) The Bank waives 50% of the MasterCard Business card issuer fee on a promotional basis\*\*. This fee waiver applies exclusively to 1 bankcard per account package.
- (19) The bank issues up to 1 preferential Corporate Maestro international bank card, or VISA Business or MasterCard Business bank card per account package.

\* The conditions apply to account contracts already concluded.

\*\* The promotion is effective until 31.08.2025.

'Payment account' means accounts described as 'bank account', 'current account' or 'payment account' for contracts concluded before 15.03.2014.

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 the 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 deposit 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.



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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.