

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

Date of publication: 13.02.2025.

FixPont HUF account package

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	FixPont*
Account opening fee (/one-off/account)	Free of charge
Account package monthly fee (/ month / account package)**	HUF 199
Free electronic channel included in the account package	Telefonbank (Phone Bank) ⁽¹⁾ SpectraNet Internet Banking Light ⁽²⁾
Preferential bank card included in the account package ⁽³⁾	MasterCard Business bankcard
HUF transfer commission (charged to HUF payment account within the bank)	
Through Electronic Banking ⁽⁴⁾	<u>0,069% min. HUF 102</u>
Through mBanking Business	<u>0,069% min. HUF 102</u>
On original banking form	<u>0,696% min. HUF 906</u>
Not on original banking form ⁽⁵⁾	<u>0,696% min. HUF 2303</u>
HUF transfer commission (debited to an extra-bank HUF payment account, domestic)	
Through Electronic Banking ⁽⁴⁾	<u>0,102% min. HUF 243</u>
Through mBanking Business	<u>0,102% min. HUF 243</u>
On original banking form	<u>0,696% min. HUF 1046</u>
Not on original banking form ⁽⁵⁾	<u>0,696% min. HUF 2442</u>
Cash desk transactions	
HUF payment to HUF account (for the deposit of up to a thousand HUF banknotes) ⁽¹¹⁾	<u>0,138% min. HUF 522</u>
HUF payment from HUF account	<u>1,744% min. HUF 1046</u>
Other fees	
Package change fee ⁽⁶⁾	<u>HUF 5185</u>
Postage fee ⁽⁷⁾	Sending 1 account statement per month is free of charge
Sight interest rate	HUF payment account: 0.0001% p.a. EBKM (Unified Deposit Interest Rate): 0.0001% p.a.
Bookkeeping fee per line	
In the case of non-cash transactions falling within the scope of the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax ⁽⁸⁾	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. ⁽⁹⁾)
In the case of cash transactions ⁽⁸⁾ falling within the scope of the Act on Financial Transaction Levies and laws regulating auxiliary transactional tax ⁽¹⁰⁾	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. ⁽⁹⁾)

(1) The Bank waives the one-time monthly fee for access to the telephone banking service and the monthly service fee.

(2) As a promotional offer, the Bank shall not charge the current one-off entry and monthly service fees for the SpectraNet Light Internet Banking and the Telefonbank services.

(3) The Bank waives the MasterCard Business Issuer Fee. This fee waiver applies exclusively to 1 bankcard per account package.



LIST OF CONDITIONS FOR SMALL BUSINESSES HUF ACCOUNT PACKAGES – FOR SMALL BUSINESS CUSTOMERS (FIXPONT)



- (4) Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, Telefonbank.
 - (5) Or with exceptional processing.
 - (6) In the case of switching between HUF account packages, the pricing of the new account package is effective from the first day of the following month only.
 - (7) 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. 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'.
 - (8) Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).
 - (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.
 - (10) 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'.
 - (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.
- * The Bank offers the 'FixPont' account package exclusively to new small business customers with annual sales revenues of up to HUF 400 million. A new customer is defined as a customer who has not been an account holder at the Bank in the 6 months preceding the account opening.
- ** The Bank does not increase the monthly fee for the "Account package monthly fee" as specified in this list of conditions for 2 years after the last day of the calendar quarter in which the account is opened, on a promotional basis****.
- *** The promotion is effective until 31.08.2025.

This List of Conditions forms the integral appendix of the General Business Terms and Conditions. For the Bank's small business customers, the currently valid documents titled 'List of Conditions for Small Business Customers', 'List of Conditions for Electronic Services for Small Business Customers' and 'List of conditions for Debit Cards for Small Business Customers' shall apply to the types of transactions and services not included in this List of Conditions and the due dates of the fees, 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.

