



## LIST OF CONDITIONS OF SMALL BUSINESS ACCOUNT PACKAGES FOR SMALL BUSINESS CUSTOMERS (ORIGÓ, A LA CARTE)



Effective date: 01.10.2025, valid until the date when the next List of Conditions enters into force.

Date of publication: 28.07.2025.

### Origó small business HUF account package and A la carte small business HUF account package

From 01.03.2021, the bank does not sell the Origó small business HUF account package.\*

From 01.01.2022, the bank does not sell the A'la carte small business HUF account package.\*

The Bank has highlighted in red and underlined the amendments published on 28. July 2025, and entering into force on 01. October 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	Origó**	A La Carte
Account opening fee (/one-off/account)	2 000 HUF <sup>(1)</sup>	2 000 HUF <sup>(1)</sup>
Monthly account package management fee (/month/account package) <sup>(2)</sup>	1 208 HUF	4 598 HUF
The monthly account management fee for the payment account included in the account package <sup>(3)</sup>	853 HUF	<u>1 256</u> HUF
Free electronic channel included in the account package <sup>(5)</sup>	Phone Banking	
Preferential bankcard included in the account package <sup>(6) (20)</sup>	Corporate Maestro international bankcard From 1 March 2021, not on sale	
Preferential bankcard included in the account package <sup>(19) (20)</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>	0,181%, min. HUF 234	0,328%, min. HUF 363
Through mBanking Business	0,181%, min. HUF 234	0,328%, min. HUF 363
On original banking form	0,347%, min. HUF 271	0,676%, min. HUF 1467
Not on original banking form <sup>(10)</sup>	0,347%, min. HUF 2388	0,676%, min. HUF 2388
<b>HUF transfer commission (charged to HUF payment account outside the bank)</b>		
Through Electronic Banking <sup>(4)</sup>	0,319%, min. HUF 317	0,366%, min. HUF 424
Through mBanking Business	0,319%, min. HUF 317	0,366%, min. HUF 424
On original banking form	0,511%, min. HUF 712	0,825%, min. HUF 1467
Not on original banking form <sup>(10)</sup>	0,511%, min. HUF 2388	0,825%, min. HUF 2388
EFER transfers	0,404%, min. HUF 642	0,563%, min. HUF 642
<b>Cash desk transactions</b>		
HUF payment to HUF account (the deposit of up to a thousand HUF banknotes) <sup>(11)</sup>	Free of charge <sup>(12)</sup>	0,272%, min. HUF 916
HUF payment from HUF account	0,511%, min. HUF 640	0,732%, min. HUF 916
<b>Initiated from A la carte account package <sup>(18)</sup></b>		
- foreign currency transfers within the EEA for EUR and SEPA transfers (within the bank)		
Through Electronic Banking <sup>(4)</sup>	0,06%, min. EUR 0,755	
Through mBanking Business	0,06%, min. EUR 0,755	
On original banking form	0,162%, min. EUR 3,218	
Not on original banking form <sup>(10)</sup>	0,162%, min. EUR 5,243	
- foreign currency transfers within the EEA for EUR and SEPA transfers (outside the bank)		
Through Electronic Banking <sup>(4)</sup>	0,121%, min. EUR 0,926	
Through mBanking Business	0,121%, min. EUR 0,926	
On original banking form	0,227%, min. EUR 3,218	
Not on original banking form <sup>(10)</sup>	0,227%, min. EUR 5,243	





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Discount elements that can be selected as part of the A la Carte account package <sup>(15)</sup>	
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 1 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 1 each month
Monthly account management fee discount	HUF 600
Monthly account management fee discount for the FX account of small enterprises ( <i>For accounts opened from 01.03.2019 onwards, this preference item is not available.</i> )	HUF 500

Other fees	
A la Carte account package - Preference item switching fee <sup>(14)</sup>	1 555 HUF
Package change fee <sup>(13)</sup>	5 185 HUF
Postage fee <sup>(14)</sup>	Sending 1 account statement per month is free of charge
Fee for statements held at the branch	HUF 311 / bank statement
Sight interest rate	HUF payment account: 0,0001% p.a. EBKM (Unified Deposit Interest Rate): 0,0001% p.a.

<sup>(1)</sup> The account opening fee is payable once per account, when the account is opened, with the fee debited from the account.

<sup>(2)</sup> 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.

<sup>(3)</sup> 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\*\*\*.

<sup>(4)</sup> Spectra, Spectra Light, MultiCash, SpectraNet Internet Banking Light, SpectraNet Internet Banking Plusz, Telefonbank.

<sup>(5)</sup> The Bank waives the one-time monthly fee for access to the telephone banking service and the monthly service fee.

<sup>(6)</sup> The Bank waives the Issuer Fee for the first Corporate Maestro bankcard applied for on a promotional basis\*\*\*.

<sup>(7)</sup> Act CXVI of 2012 on the Financial Transaction Duty (FTD Act).

<sup>(8)</sup> 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.

<sup>(9)</sup> 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'.

<sup>(10)</sup> Or with exceptional processing.

<sup>(11)</sup> 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.

<sup>(12)</sup> The standard fee is 0,10%, min HUF 518, which is not charged by the Bank on a promotional basis\*\*\*.

<sup>(13)</sup> 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. In the case of switching to an account package with a higher monthly management fee, the Bank will waive the package switching fee on a promotional basis\*\*\*.

<sup>(14)</sup> 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'.

<sup>(15)</sup> Only two preference items may be selected, provided that the preference items selected cannot be the same as the preference items selected in the A la carte 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.

<sup>(16)</sup> The Bank waives 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\*\*\*.

<sup>(17)</sup> The Bank waives the transfer commission for the above-mentioned number of domestic HUF (ad hoc) transfers within the Bank, on a promotional basis\*\*\*.

<sup>(18)</sup> The fees are determined on the basis of and in accordance with the amendment to Regulation (EC) No 924/2009 of the European Parliament and of the Council on cross-border payments in the Community and repealing Regulation (EC) No 2560/2001, effective from 15 December 2019; further information on these fees is available in the "List of Conditions for Small Business Customers" in the General Conditions, Section 13.

<sup>(19)</sup> 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.

<sup>(20)</sup> The bank provides the issuance of up to 1 discounted Corporate Maestro international bankcard OR MasterCard Business debit card per account package.





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\* The terms and conditions applicable to this account package(s) shall apply to account contracts concluded before that date.

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The Bank offers the 'Origó' account package exclusively to new small business customers with annual sales revenues of up to HUF 100 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 currently valid conditions of the Origó account package are valid for 1 year from the opening of the bank account; on the first day of the 13th calendar month after the opening of the account, the Bank shall automatically switch the Origó account package to the "A la carte account package with electronic HUF transfer without a transfer fee outside the Bank and electronic HUF transfer without a transfer fee within the Bank".

\*\*\* The promotion is effective until 28.02.2026.

'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 an 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.

