

**LIST OF CONDITIONS FOR ENTERPRISES,
MUNICIPALITIES AND BUSINESS ORGANISATION
CHARGE CARD CONDITIONS**



**Valid from 1st March 2025
and valid until the disclosure of the next List of Conditions.
Disclosed on the 14th February 2025.**

Modifications are marked with red.

Designation	MasterCard Business and VISA Business ^{V8} charge card (VISA Business charge card is not issued by the Bank from 01.03.2021)	MasterCard Business Gold and VISA Business Gold ^{V8} charge card (VISA Business Gold charge card is not issued by the Bank from 01.03.2021)	Due dates of fees
Apple Pay service	Eligible bankcard for Apple Pay digitization		
Google Pay service	Eligible bankcard for Google Pay digitization		
Card fees			
Card issuer fee	14 876 HUF	21 766 HUF	Due upon the first production date of applied bankcard
Card Membership fee	14 876 HUF ^{V1}	21 766 HUF ^{V1}	One time per year subsequently ^{V2}
Card replacement fee in Hungary	1 424 HUF	Free of charge (the normal fee is 1 424 HUF ^{V3})	When service provided
Transaction fees			
Cash withdrawal fee in Hungary	3,442%, minimum 1 376 HUF	3,442% , minimum 1 376 HUF	The booking date of the cash withdrawal transaction, the base of fee calculation is the amount of transaction
Cash withdrawal fee abroad (inside and outside the EEA as well)	3,442%, minimum 1 376 HUF	3,442%, minimum 1 376 HUF	
Balance inquiry fee	36 HUF	36 HUF	When service provided
Misc fees, settings			
Internet Security Code service ^{V9}	Free of charge	Free of charge	Free of charge
Travel insurance for Cardholders^{B1}			
Annual fee for STANDARD ^{B1} travel, insurance	Included in membership fee	-	
Annual fee for GOLD ^{B1} travel insurance	-	Included in membership fee	
Optional travel insurance for Cardholders^{B1,B2}			
Annual fee for EXTRA ^{B1} supplementary optional travel insurance	7 400 HUF	5 900 HUF	When service is provided
Annual fee for SPORT ^{B2} optional travel insurance	8 500 HUF	8 500 HUF	When service is provided
Travel insurance for fellow traveller^{B2,B1}			
Annual fee for EXTRA ^{B1} independent supplementary optional travel insurance	8 500 HUF	8 500 HUF	When service is provided

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Annual fee for SPORT ^{B2} optional travel insurance	8 500 HUF	8 500 HUF	When service is provided
Daily ATM cash withdrawal limit ^{V5}	250 000 HUF	300 000 HUF	
ATM limit modification fee	Modification fee between Standard limit and 500 000 HUF/day is 348 HUF/modification; above 500 001 HUF/day is 1.395 HUF/modification ^{V6}		When service provided
Daily POS limit ^{V5}	300 000 HUF	300 000 HUF	
Contactless limit (Limit for contactless transactions) ^{V10}	15 000 HUF	15 000 HUF	
Validity	For Mastercard cards issued from 18th of December, 2023: 4 years. For Mastercard cards issued before 18th of December, 2023: 3 years.		-
POS limit modification fee	Free of charge	Free of charge	
Urgent card issuance time	5 banking days	5 banking days	
Additional charge of urgent card issuance and branch posting	The minimum amount of the Membership fee	Free of charge (the normal fee is the minimum amount of the Membership fee ^{V3})	At the production date of the card

All fees and costs will be charged in the currency of the debited account. If the currency of the charged fees is different from that of the debited account, all charges will be debited on the basis of the foreign exchange rates for enterprises and business organisations currently in force at the Bank.

V1: Fee calculation method: the 0,1% of the total value of successful and settled annual transactions occurred with the bankcard during the 12-month period prior due date. The amount indicated is the minimum amount. The amount above the minimum amount is not charged by the Bank during the promotion period. The promotion period is valid until recalled.

V2: The membership fee is due in the month of expiry, in the same month the first card has been issued, in case a new bankcard is issued during the year (instead of the expiry of the previous bankcard). The due date of membership fee is the first working day following the month of issuance per year, if there was no new card issued during the year.

V3: The Bank provides the above fee during the promotion period. The promotion period is valid until recalled.

V5: The Daily ATM limit and the Daily POS Limit can be modified after the bankcard application. The limit amount chosen has to be divided by 50.000 HUF.

V6: Above the HUF 500.000 ATM daily limit the applicable limit period is maximum 1 week and based on Bank's individual decision. The limit will be set after 2 days from the application in the system.

V7: Standard value – the account holder can define different value.

V8: Visa Business charge card and Visa Business Gold charge card products are not issued by the Bank from 1st March 2021. VISA International (VISA) imposes the International Service Assessment fee after all transaction made with bankcards bearing VISA logo - in currency other than VISA settlement currency - outside VISA EU region. The rate of the fee is 1% of the value of the transaction according to the current VISA Operation Regulation.

V9: Internet Security Code (ISC) service: a service which is available to make purchase transactions executed with card via Internet more secure and allows the identification of the Card Holder on a higher security level. A secret string (security element) variable from transaction to transaction sent to the recipient of the service to the mobile telephone number (Notification number), which is stored as basic data of the Card Holder and can be modified in the registration system. Internet Security Code is being sent if a Card Holder uses his/her card registered for the service for a purchase transaction via Internet and during the card acceptance the Point of Acceptance uses the authentication method based on the Internet Security Code service on its virtual platform. The Internet Security Code service is automatically activated for cards applied from 15th January 2018.

V10: Limit for contactless transaction defined by International Card Organisation, and cannot be changed by the client. Since the application of increased limit depends on the date of adjustment executed by the acquirers on the given POS terminal, PIN based authentication might be required in case of some transactions above HUF 5,000 before 15th April 2020. Under HUF 15,000 limit amount PIN code validation is necessary after every fifth consecutive transaction executed under limit amount, if there wasn't any other PIN code validated transaction in the meantime.

B1: The travel insurance service provider is Allianz Hungária Zrt. In the case of optional travel insurance, the conditions of the travel insurance will be part of the "Customer Information and Terms and Conditions" which, in the case of certain bank cards to which free integrated travel insurance is linked, will be handed over to the bank card holder when the bank card contract is concluded. In the case of optional travel insurance, the "Customer Information and Terms and Conditions" will be provided to the bank card holder requesting the insurance when applying for the bank card. Travel insurance is only valid for bank cards with an active status.

B2: SPORT can be taken out as additional insurance for:
- credit card holders with built-in or optional travel insurance;
- family members with extra travel insurance.

Fees not regulated in the present List of Conditions are identical with the fees indicated in the valid Debit Card List of Conditions. The present List of Conditions is an inseparable part of the General Business Conditions and the Bankcard Business Regulations.