



List of conditions for legal persons and organisations without legal personality

I. Bank account keeping, service packages and related services

In effect: from 15 October 2011

I. Bank account keeping	
1. Month bank account keeping fee	
In the case of paper-based bank account keeping	6 240 HUF/bank account
In the case of electronic bank account keeping	2 800 HUF/bank account
Bank account used for registration of blocked amounts One bank account per currency may be opened.	free of charge
Inactive bank account keeping fee	1 000 HUF /quarter
2. Mailing bank account statement	
- electronically	free of charge
- by mail	416 HUF/mailing
- through bank post box	416 HUF/mailing
3. Data for information	
Electronically	free of charge
By mail	640 HUF/sending information
II. Payment transactions	
1. Crediting	
Crediting foreign exchange amounts without conversion	0.052%, min. 4 EUR max. 104 EUR
Credit of SEPA foreign currency amounts without conversion	0.052%, min. 4 EUR max. 104 EUR
2. Debiting	
2.1. HUF (one-off) transaction	
To bank account kept with MKB Bank	
- in the case of a paper-based order	0.20%, min. 360 HUF/item
- in the case of order submitted electronically and via MT101 SWIFT message	0.10%, min. 166, HUF/item
- Through TeleBANKár employee	340 HUF/item
To bank account not kept with MKB Bank	
- in the case of a paper-based order	0.26%, min. 374 HUF/item
- in the case of order submitted electronically and via MT101 SWIFT message	0.15%, min. 220 HUF/item
- Through TeleBANKár employee	0.20%, min. 330 HUF/item
- electronically, with VPOP electronic information service	0.15%, min. HUF 220/item + HUF 100/item
2.2. (One-off) forex transaction in currencies contained in MKB Bank's official list of exchange rates	
To bank account kept with MKB Bank (fee charged to the ordering customer)	
- in the case of a paper-based order	0.10%, min. 4 360 max. 7 550 HUF/item
- in the case of order submitted electronically and via MT101 SWIFT message	0.08%, min. 2 700 max 4 450 HUF/item
To bank account kept at MKB Bank (fee charged to the beneficiary*)	
- in the case of a paper-based order	0.10%, min. 4 360 max. 7 550 HUF/item
- in the case of an order submitted electronically and via MT101 SWIFT message	0.08%, min. 2 700 max 4 450 HUF/item
To bank account not kept with MKB Bank (fee charged to the ordering customer)	
- in the case of a paper-based order	0.22%, min. 5 400, max. 76 000 HUF/item
- in the case of order submitted electronically and via MT101 SWIFT message	0.16%, min. 4 350, max. 64 400 HUF/item
- in case of paper-based SEPA order	0.15%, min. 3 750 HUF/item
- in case of electronically submitted SEPA order	0.12%, min. 3 000 HUF/item

*The beneficiary is only charged with the fee of the payment transfer if the payment of the fee was not undertaken by the ordering customer at the submission of the payment transfer order.



List of conditions for legal persons and organisations without legal personality

2.3. (One-off) forex transaction in currencies not contained in MKB Bank's official list of exchange rates	
- in the case of a paper-based order	0.28%, min. 9 850, max. 87 000 HUF/item
- in the case of an order submitted electronically	0.28%, min. 9 850, max. 87 000 HUF/item
2.4. VIBER transfer, and/or HUF one-off transfer to recipient Abroad (also via MT101SWIFT message)	
	0.52%, min. 21 000, max. 210 000 HUF
2.5. Activation of HUF frame order*	
To bank account kept with MKB Bank	
- Through TeleBANKár system	0.09%, min. 145, max. 1000 HUF/item
- Through TeleBANKár employee	250 HUF/item
To bank account not kept with MKB Bank	
- Through TeleBANKár system	0.13%, min. 170 HUF/item
- Through TeleBANKár employee	0.18%, min. 250 HUF/item
2.6. HUF standing money transfer	
To bank account kept with MKB Bank	
	0.10%, min. 200 HUF/item
To bank account not kept with MKB Bank	
	0.18%, min. 330 HUF/item
2.7. Foreign exchange standing money transfer	
To bank account kept with MKB Bank (fee charged to the ordering customer)	
	3 400 HUF/item
To bank account kept at MKB Bank (fee charged to the beneficiary**)	
	3 400 HUF/item
To bank account not kept with MKB Bank (fee charged to the ordering customer)	
	0.22%, min. 4 350, max. 59 000 HUF/item
3. Payment transfer by authorities / Prompt HUF collection	
From bank account kept with MKB Bank	
- in the case of a paper-based order	485 HUF/item
- in the case of an order submitted electronically	215 HUF/item
From bank account not kept with MKB Bank	
- in the case of a paper-based order	485 HUF/item
- in the case of an order submitted electronically	215 HUF/item
4. Group orders	
4.1. Submission of group HUF collection order	
From bank account kept with MKB Bank	
- in the case of a paper-based order	0.16%, min. 210 HUF/item
- in the case of an order submitted electronically	35 HUF/item
From bank account not kept with MKB Bank	
- in the case of a paper-based order	0.21%, min. 310 HUF/item
- in the case of an order submitted electronically	0.10%, min. 50 HUF/item
4.2. Carrying out HUF group collection	
Effecting group collection order received from MKB Bank	
	0.18%, min. 330 HUF/item
Effecting group collection order not received from MKB Bank	
	0.24%, min. 350 HUF/item
4.3. HUF group transfer	
To bank account kept with MKB Bank	
- in the case of a paper-based order	0.17%, min. 270 HUF/item
- in the case of an order submitted electronically	57 HUF/item
To bank account not kept with MKB Bank	
- in the case of a paper-based order	0.22%, min. 320 HUF/item
- in the case of an order submitted electronically	0.11%, min. 60 HUF/item
III. Cash desk and vault transactions	
1. Payments by customers through cash desk	
In HUF	0.08%, min. 370 HUF
In foreign currencies	0.80%, min. 645 HUF
In coins	3.00%
2. Payments to customers through cash desk	
In HUF	0.27%, min. 590 HUF
- surcharge for coins in addition to Basic commission	0.52 HUF/coin
In foreign currencies	1.00%, min. 745 HUF

* As of 15 October, 2011 the Bank is going to terminate the practice of initiating (activating) HUF frame order. Only those frame order activation will be fulfilled by the Bank after this date, the initiation (activation) of which took place prior to 15 October, 2011.

**The beneficiary is only charged with the fee of the payment transfer if the payment of the fee was not undertaken by the ordering customer at the submission of the payment transfer order.



List of conditions for legal persons and organisations without legal personality

3. Fee payable for cash handling and commitment if the customer has failed to take out cash despite notification in advance	0.10%, min. 11 400 HUF
4. Crediting delivery of HUF in bags	0.09%
- surcharge for coins in addition to Basic commission	2.23%
5. Payment to customer of HUF in bags	0.19%
6. Payment of foreign currency to and by customer, in bags	0.44%
- surcharge for coins in addition to Basic commission	10.04%

IV. Cheque transactions	
1. Crediting / transfer of foreign currency cheques	
Financed crediting	0.83%, min. 5 200 HUF + foreign banking cost
Crediting amount of cheque drawn on MKB Bank	
- To bank account kept with MKB Bank	0.21%, min. 3 100 HUF + transfer fee
- To bank account not kept with MKB Bank	0.21%, min. 3 100 HUF + transfer fee
2. Redeeming cheque purchased from MKB Bank	3 100 HUF/cheque
3. Cancellation of cheque purchased from MKB Bank	3 100 HUF/cheque
4. Debiting bank account owing to making out cheque	0.21%, min. 3 100 HUF
5. Crediting cheques settled under contract for services involving cash in bags	based on individual assessment



List of conditions for legal persons and organisations without legal personality

	V. 1x1 NOVA Service Package	VI. 1x1 MIKRO Service Package	VII. 1x1 DINAMIKA Service Package								
1. Application**	2000 HUF	2000 HUF	2000 HUF								
2. Cancellation	2000 HUF	2000 HUF	2000 HUF								
3. Minimum amount required for opening an account	none	none	none								
4. Draw-down conditions	-HUF bank account with MKB Bank	- HUF bank account with MKB Bank	- HUF bank account with MKB Bank								
5. Booking fee	0 HUF	47 HUF	0 HUF								
6. Services offered at a discount	<ul style="list-style-type: none"> - opening and keeping one HUF bank account free of the monthly fee - use of the SME NetBANKár Text Message package free of the monthly fee for one user - the monthly service fee payable for the usage of the NetBANKár Business service is HUF 500 - the monthly service fee payable for the usage of the PC Bankár light version is HUF 500 - the monthly service fee payable for the usage of the PC Bankár normal version is HUF 2 000 -issue of 1 Visa Electron, MasterCard Unembossed* bankcard without annual fee for the bank account belonging to the service package - Issue of 1 Visa Business and MasterCard Silver Business bankcard at 50% of the annual fee for the bank account belonging to the service package 	<ul style="list-style-type: none"> - opening and keeping one HUF bank account free of the monthly fee -issue of 1 Visa Electron, MasterCard Unembossed* bankcard without annual fee for the bank account belonging to the service package 	<ul style="list-style-type: none"> - opening and keeping one HUF bank account free of the monthly fee - use of the SME NetBANKár Text Message package free of the monthly fee for one user - mobil BANKár service for 1 phone number without monthly fee - all cash deposits to the bank account belonging to the service package performed in HUF are without charge -the bank account statements are mailed one time a month free of charge - sending an SMS about group collection to 1 user without fee 								
7. Interest rate	As specified in Section II. Deposit products (V3) of the List of conditions for legal entities and for organisations without legal personality.	As specified in Section II. Deposit products (V3) of the List of conditions for legal entities and for organisations without legal personality.	<p>If the account holder uses the following services as a private person, a promotional sight interest rate is applied to his bank account comprised in the Dinamika service package, as specified below:</p> <table border="1"> <thead> <tr> <th>Service</th> <th>Type of sight interest rate</th> </tr> </thead> <tbody> <tr> <td>Kivételes current account</td> <td>Interest rate applying to the Kivételes current account</td> </tr> <tr> <td>Exkluzív Service Package</td> <td>As specified for the Exkluzív Service Package</td> </tr> <tr> <td>MKB Campus Service Package</td> <td>Interest rate applying to the Kivételes current account</td> </tr> </tbody> </table>	Service	Type of sight interest rate	Kivételes current account	Interest rate applying to the Kivételes current account	Exkluzív Service Package	As specified for the Exkluzív Service Package	MKB Campus Service Package	Interest rate applying to the Kivételes current account
Service	Type of sight interest rate										
Kivételes current account	Interest rate applying to the Kivételes current account										
Exkluzív Service Package	As specified for the Exkluzív Service Package										
MKB Campus Service Package	Interest rate applying to the Kivételes current account										
8. Package fee	HUF 4800/mont, of which the usable turnover commission is HUF 1000/month Every started month counts as a full month for the purpose of calculating the monthly fee.	HUF 4 500/month Every started month counts as a full month for the purpose of calculating the monthly fee.	HUF 690/month, of which the usable turnover commission is HUF 200/month Every started month counts as a full month for the purpose of calculating the monthly fee.								

*In case of new applications accepted after 18 October 2010 only MasterCard Unembossed cards can be requested.

** The Bank will charge the application fee at the application for the service package and the termination fee at the termination of the service package. At the replacement of one service package by another service package – as a service package replacement fee – the Bank will charge the application fee for the new package, however in this case the Bank will not charge the termination fee for the termination of the previous service package.



List of conditions for legal persons and organisations without legal personality

	1x1 NOVA Service Package	1x1 MIKRO Service Package	1x1 DINAMIKA Service Package					
9. Transaction fees	The transaction commission available for use applies exclusively to one-off HUF payment transactions, as detailed below:	Transfers:	The usable turnover commission will only be considered for simple HUF payment transfer orders according to the following:					
	HUF one-off transfer	See II. 2.1.	The first 3 transfer orders every month	0.22%, min. 330 HUF	HUF one-off transfer	see II. 2.1.		
	Activation of standing orders in HUF	See II. 2.5	Commission rates applied from the 4 th order on	0.44%, min. 660 HUF	Activation of standing orders in HUF	see II. 2.5		
	Standing HUF payment transfer	see II. 2.6.	Above commissions will be charged to the bank account belonging to the service package in case of payment transfers to both HUF based bank accounts kept at MKB and at other banks regardless of the sales/utilisation channels. The month's first 3 HUF transfer orders will include any one-off HUF transfers between the Customer's bank accounts, for which the Bank charges no transaction commission (except for transactions applied in the course of the automatic refilling of the card coverage bank accounts, See X. 1.).		Standing HUF payment transfer	see II. 2.6.		
	HUF group collection	see II. 4.2.			HUF group collection	see II. 4.2.		
	The usable turnover commission can only be enforced from the package fee if at least 4 of the above simple HUF payment transfer orders were fulfilled during the given month. If the amount of the turnover commission charged by the Bank in the subject month <ul style="list-style-type: none"> does not reach the amount of the usable turnover commission the Customer must pay the difference between the monthly fee of the package and the charged (i.e. used) turnover commission; exceeds the amount of the usable turnover commission in addition to the monthly fee of the package the Customer must also pay the difference between the value of the usable turnover commission and the charged turnover commission. 				The usable turnover commission can only be enforced from the package fee if at least 2 of the above simple HUF payment transfer orders were fulfilled during the given month. If the amount of the turnover commission charged by the Bank in the subject month <ul style="list-style-type: none"> does not reach the amount of the usable turnover commission the Customer must pay the difference between the monthly fee of the package and the charged (i.e. used) turnover commission; exceeds the amount of the usable turnover commission in addition to the monthly fee of the package the Customer must also pay the difference between the value of the usable turnover commission and the charged turnover commission. 			
	Performance of 2 standing HUF payment transfer or group collection orders per month without fee				Performance of 1 standing HUF payment transfer or group collection order per month without fee			
	Performing 2 one-time HUF transfers per month free of charge to APEH (NAV)*via NetBANKár and/or PCBankár and/or TeleBANKár with the assistance of an administrator.				Performing 1 one-time HUF transfers per month free of charge to APEH (NAV)* via NetBANKár or PCBankár or TeleBANKár with the assistance of an administrator.			
					Transfers:	Paper-based	Electronic	Through TeleBankár employee
					HUF one-off transfer - To bank accounts kept with MKB	0.44%,min. 660 HUF	0.22%,min. 330 HUF	300 HUF
				- to bank accounts kept with other banks	0.44%,min. 660 HUF	0.22%,min. 330 HUF	0.30%,min. 300 HUF	
				Activation of standing order	-	Through TeleBANKár system	Through TeleBankár employee	
				- To bank accounts kept with MKB	-	300 HUF	300 HUF	
				- to bank accounts kept with other banks	-	0.30%,min. 300 HUF	0.30%,min. 300 HUF	

*In terms of APEH (NAV) bank account numbers, which can be read at www.mkb.hu website on the day when the payment transfer is accepted.



List of conditions for legal persons and organisations without legal personality

10. Application for or cancelling of the service	<p>The service package application fee is not charged if at the time of applying for a service package the Customer concludes a Financial Service Agreement with the Bank. The Bank does not charge service package cancellation fee if the customer terminates the service package used by him/her and does not apply for a new service package.</p> <p>The Bank does not charge service package cancellation fee if at the time of the termination the Customer initiates the cessation of the banking relationship.</p> <p>When the Customer applies for or cancels the Service Package the Bank charges, at the time of settlement upon closure, the bank account keeping fee applying to the new service package chosen by the customer or to the Corporate bank account keeping service. If the Customer applies for or cancels the Service Package during a settlement period the sight interest rate on the deposit or loan accumulated up to that point in time is credited or charged by the Bank to the customer at the time of the Customer's applying for or cancelling the Service Package.</p> <p>When the Customer applies for or cancels the Service Package the Bank charges the HUF transfer fee, the bank account statement fee and the post box rental fee at the time of settlement upon closure. In the case of these transactions the Bank applies the conditions in effect on the day of the transaction concerned.</p> <p>If any condition for a draw-down is not met, the Bank is entitled to apply the terms and conditions applying to bank account keeping.</p>
11. Other provisions	<p>If the Customer uses a service package, takes out a loan or uses any other service, the Bank provides such additional services used by the Customer simultaneously subject to the terms and conditions and charging the fees and costs applying to such services.</p> <p>The Bank will apply the preferential terms and conditions offered in the Service Package exclusively to the bank account comprised in the Service Package. The bank account belonging to the service package is always the first opened HUF current account of the Customer.</p>



List of conditions for legal persons and organisations without legal personality

	VIII. 1x1 ELEKTRONIKUS Service Package	IX. 1x1 FLOTTA Service Package		
1. Application**	2000 HUF	2000 HUF		
2. Cancellation	2000 HUF	2000 HUF		
3. Minimum amount required for opening an account	none	none		
4. Draw-down conditions	- HUF bank account with MKB Bank	- HUF bank account with MKB Bank		
5. Booking fee	0 HUF	0 HUF		
6. Services offered at a discount	<ul style="list-style-type: none"> - opening and keeping one HUF bank account free of the monthly fee - use of the SME NetBANKár Text Message package free of the monthly fee for one user - Utilisation of NetBANKár Business service for 30% of the monthly fee - Utilisation of PCBANKár normal version for 30% of the monthly fee - Mobil BANKár service for 1 telephone number free of the monthly fee. - issue of 1 Visa Electron, MasterCard Unembossed * bankcard without annual fee for the bank account belonging to the service package - Free of charge cash withdrawal from any domestic ATM with any bankcard belonging to the service package <p>This applies to the first two occasions of drawing cash from an ATM according to the date of booking</p> <p>-the bank account statements are mailed one time a month free of charge</p>	<ul style="list-style-type: none"> - opening and keeping one HUF bank account free of the monthly fee - use of the SME NetBANKár Text Message package free of the monthly fee for one user - Utilisation of NetBANKár Business service for 30% of the monthly fee - issue of 1 Visa Electron, MasterCard Unembossed * bankcard without annual fee for the bank account belonging to the service package szolgáltatáscsomagba - issue of 1 Visa Business and MasterCard Silver Business bankcard at 50% of the annual fee for the bank account belonging to the service package - Free of charge cash withdrawal from any domestic ATM with any bankcard belonging to the service package. This applies to the first two occasions of drawing cash from an ATM according to the date of booking <p>One of the following two services may be chosen in the Flotta Service Package:</p> <p>A) opening and keeping, free of the monthly fee, of the first opened bank account in any currency other than the HUF OR</p> <p>B) use of the normal version of PCBANKár free of the monthly fee</p>		
7. Interest rate	As specified in Section II. Deposit products (V3) of the List of conditions for legal entities and for organisations without legal personality	As specified in Section II. Deposit products (V3) of the List of conditions for legal entities and for organisations without legal personality		
8. Package fee	HUF 3000/month, of which the usable turnover commission is HUF 200/month Every started month counts as a full month for the purpose of calculating the monthly fee.	HUF 6600/ month, of which the usable turnover commission is HUF 1000/month Every started month counts as a full month for the purpose of calculating the monthly fee.		
9. Transaction fees	The usable turnover commission will only be considered for simple HUF payment transfer orders according to the following:	The usable turnover commission will only be considered for simple HUF payment transfer orders according to the following:		
	Simple HUF payment transfer	see II. 2.1.	Simple HUF payment transfer	see II. 2.1.
	Activation of HUF master order	see II. 2.5	Activation of HUF master order	see II. 2.5
	Standing HUF payment transfer	see II. 2.6.	Standing HUF payment transfer	see II. 2.6.
	HUF group collection	see II. 4.2.	HUF group collection	see II. 4.2.
	The usable turnover commission can only be enforced from the package fee if at least 2 of the above simple HUF payment transfer orders were fulfilled during the given month. If the amount of the turnover commission charged by the Bank in the subject month	<ul style="list-style-type: none"> ▪ does not reach the amount of the usable turnover commission the Customer must pay the difference between the monthly fee of the package and the charged (i.e. used) turnover commission; ▪ exceeds the amount of the usable turnover commission in addition to the monthly fee of the package the Customer must also pay the difference between the value of the usable turnover commission and the charged turnover commission. 	The usable turnover commission can only be enforced from the package fee if at least 4 of the above simple HUF payment transfer orders were fulfilled during the given month. If the amount of the turnover commission charged by the Bank in the subject month	<ul style="list-style-type: none"> ▪ does not reach the amount of the usable turnover commission the Customer must pay the difference between the monthly fee of the package and the charged (i.e. used) turnover commission; ▪ exceeds the amount of the usable turnover commission in addition to the monthly fee of the package the Customer must also pay the difference between the value of the usable turnover commission and the charged turnover commission.
Performance of 1 standing HUF payment transfer or group collection order per month without fee		Performance of 2 standing HUF payment transfer or group collection order per month without fee		
Performing 1 one-time HUF transfers per month free of charge to APEH (NAV)*** via NetBANKár or PCBANKár or TeleBANKár with the assistance of an administrator.		Performing 2 one-time HUF transfers per month free of charge to APEH (NAV)*** via NetBANKár and/or PCBANKár and/or TeleBANKár with the assistance of an administrator.		

*In case of new applications accepted after 18 October 2010 only MasterCard Unembossed cards can be requested

**The Bank will charge the application fee at the application for the service package and the termination fee at the termination of the service package. At the replacement of one service package by another service package – as a service package replacement fee – the Bank will charge the application fee for the new package, however in this case the Bank will not charge the termination fee for the termination of the previous service package.

*** In terms of APEH (NAV) bank account numbers, which can be read at www.mkb.hu website on the day when the payment transfer is accepted.



List of conditions for legal persons and organisations without legal personality

XII. Telephone and electronic services	
1. TeleBANKár service	
Entry fee	free of charge
TeleBANKár service's monthly fee	free of charge
2. NetBANKár service	
Entry fee	free of charge
Monthly fee (The monthly fee is also payable during the period of the suspension of the service.)	
- SME TEXT message package	500 HUF/user
TEXT message signature password fee (The password sent out in a TEXT message is in effect for 10 minutes after it is sent.)	free of charge
TEXT message on successful entry of the NetBANKár service	free of charge
3. PCBankár	
Monthly fee:	
- light version	2 900 HUF
- normal version	3 300 HUF
Contract conclusion fee	15 000 HUF
4. PCBankár STP services	
Contract conclusion fee	15 000 HUF
Monthly fee	3 300 HUF
5. NetBANKár Business	
Contract conclusion fee	7 500 HUF (Free charge if it is alongside existing PCBankár contract)
Monthly fee	1 550 HUF (HUF 520 if it is alongside existing PCBankár contract)
Text signature password fee (A password delivered in a text message is valid for a period of five days after the time of sending.)	free of charge
Text message of successful entry of the NetBANKár Business service system	free of charge
6. MobilBANKár (TEXT message service)	
Monthly fee (The monthly fee is also payable during the period of the suspension of the service.)	260 HUF/telephone number
TEXT message-fee	26 HUF/TEXT message
The messages linked to bank card transactions are free of charge	
Suspending the use of the service	free of charge
Activation of suspended service	2 080 HUF

XIII. Bank card use	
1. Bank card types	
- VISA Electron HUF and USD based international bankcards	
- MasterCard Unembossed HUF and EUR based international bankcards	
- VISA Business HUF and USD based international bankcards	
- Mastercard Silver HUF, USD and EUR based international bankcards	
- VISA Business Gold HUF and USD based international bankcards	
- VISA Internet HUF-based international bank card	
- Széchenyi card (MasterCard Standard HUF based bankcard)	



List of conditions for legal persons and organisations without legal personality

Bank card use						
	MC Business Unembossed		VISA Business és MC Silver Business		VISA Business Gold	
2. The smallest amount to be placed on the cover account	none		none		none	
3. Standard spending limits						
Daily limit (HUF)	number	amount	number	amount	number	amount
- purchase	5	500 000	8	1 000 000	7	1 500 000
- cash take-out	3	300 000	3	200 000	3	300 000
4. One-off and Annual fees						
Bail amount	based on individual assessment		based on individual assessment		based on individual assessment	
Annual fee per bank card	3 200 HUF / 15 EUR		15 000 HUF		25 000 HUF	
5. Other fees						
Fee payable for urgent preparation of bank card	7 500 HUF		7 500 HUF		Free of charge	
Fee payable for taking over bank card at branch office*. **	1 000 HUF		1 000 HUF		1 000 HUF	
Fee payable for cancellation of bank card	1 000 HUF		10 000 HUF		10 000 HUF	
Fee payable for replacement card, for temporary bank card						
- in the case of defect in magnetic strip/chip	free of charge		free of charge		free of charge	
- in the case of the cancellation of the card	free of charge		free of charge		free of charge	
- in other cases	1 500 HUF		4 000 HUF		free of charge	
- urgent card replacement abroad	-		250 EUR		free of charge	
Fee payable for urgent cash-take out abroad	175 EUR		175 EUR		free of charge	
Refusal to provide urgent service or withdrawal of request	50 EUR		50 EUR		free of charge	
The fee payable for obtaining bank card certificate	7 500 HUF		7 500 HUF		free of charge	
6. Transaction commissions and costs						
Cash take-out						
- at MKB Bank branch office	see Cash desk and vault transactions		see Cash desk and vault transactions		see Cash desk and vault transactions	
- at other domestic bank branch office or post office	0.3% min, 1 100 HUF		0.3% min, 1 100 HUF		0.3% min, 1 100 HUF	
- at branch office abroad	1% + 6 EUR		1% + 6 EUR		1% + 6 EUR	
- From MKB Bank's ATM	200 HUF		200 HUF		200 HUF	
- from ATM operated by others	450 HUF		450 HUF		450 HUF	
- from ATM abroad	8 EUR		8 EUR		8 EUR	
Card transactions at post office	0.3% min, 1 100 HUF		0.3% min, 1 100 HUF		0.3% min, 1 100 HUF	
Purchase	free of charge		free of charge		free of charge	
7. Card's expiry date	3 years		3 years		3 years	
8. Insurance	optional, its annual fee 2 000 HUF		free of charge		free of charge	

* Not charged until 31 March 2012

** It is not charged for the urgent preparation of bank card

During the use of the bankcard the accepting party may charge a fee, cost or other payment obligation or may offer a discount for the use of the bankcard, about the size of which, the method of payment of which the accepting party provides information.



List of conditions for legal persons and organisations without legal personality

As of 18 October 2010 the Bank does not accept new applications for the issue of Visa Electron cards

Bank card use						
	VISA Electron		VISA Internet		Széchenyi Card	
2. The smallest amount to be placed on the cover account	none		none			
3. Standard spending limits						
Daily limit (HUF)	number	amount	number	amount	number	amount
- purchase	5	500 000	3	50 000	5	200 000
- cash take-out	3	300 000	-	-	5	100 000
4. One-off and Annual fees						
Bail amount	based on individual assessment		none		none	
Annual fee per bank card	3 200 HUF		600 HUF		see XXXIX/B Széchenyi card List of Terms and Conditions	
5. Other fees						
Fee payable for urgent preparation of bank card	7 500 HUF		1 500 HUF		1 500 HUF	
Fee payable for taking over bank card at branch office*.**	1 000 HUF		1 000 HUF		free of charge	
Fee payable for cancellation of bank card	1 000 HUF		1 000 HUF		10 000 HUF	
Fee payable for replacement card, for temporary bank card						
- in the case of defect in magnetic strip/chip	free of charge		free of charge		free of charge	
- in the case of the cancellation of the card	free of charge		free of charge		free of charge	
- in other cases	1 500 HUF		600 HUF		4 000 HUF	
- urgent card replacement abroad	-		-		250 EUR	
Fee payable for urgent cash-take out abroad	175 EUR		-		175 EUR	
Refusal to provide urgent service or withdrawal of request	50 EUR		-		50 EUR	
The fee payable for obtaining bank card certificate	7 500 HUF		7 500 HUF		7 500 HUF	
6. Transaction commissions and costs						
Cash take-out						
- at MKB Bank branch office	see Cash desk and vault transactions		not possible		1% + 500 HUF min. 2 000 HUF	
- at other domestic bank branch office or post office	0.3% min, 1 100 HUF		not possible		1% + 500 HUF min. 2 000 HUF	
- at branch office abroad	1% + 6 EUR		not possible		1% + 6 EUR	
- From MKB Bank's ATM	200 HUF		not possible		1 500 HUF	
- from ATM operated by others	450 HUF		not possible		1 500 HUF	
- from ATM abroad	8 EUR		not possible		8 EUR	
Card transactions at post office	0.3% min, 1 100 HUF		not possible		1% + 500 HUF min. 2 000 HUF	
Purchase	free of charge		free of charge		free of charge	
7. Card's expiry date	3 years		3 years		1 year	
8. Insurance	optional, its annual fee 2 000 HUF		none		none	

* Not charged until 31 March 2012

** It is not charged for the urgent preparation of bank card

During the use of the bankcard the accepting party may charge a fee, cost or other payment obligation or may offer a discount for the use of the bankcard, about the size of which, the method of payment of which the accepting party provides information.



List of conditions for legal persons and organisations without legal personality

XIV. Other fees applying to bank account keeping and payment transactions	
1. Booking fee	48 HUF/item
2. Special fee of paper based transactions - For orders submitted on paper in case of electronic account keeping	
2.1. HUF (one-off) transaction	
To bank account kept with MKB Bank	
- in the case of a paper-based order	0.15%
To bank account not kept with MKB Bank	
- in the case of a paper-based order	0.15%
2.2. (One-off) forex transaction in currencies contained in MKB Bank's official list of exchange rates	
To bank account kept with MKB Bank (fee charged to the ordering customer)	
- in the case of a paper-based order	0.15%
To bank account not kept with MKB Bank (fee charged to the ordering customer)	
- in the case of a paper-based order	0.15%
- in case of paper-based SEPA order	0.15%
2.3. (One-off) forex transaction in currencies not contained in MKB Bank's official list of exchange rates	
- in the case of a paper-based order	0.15%
2.4. VIBER transfer, and/or HUF one-off transfer to recipient Abroad (also via MT101SWIFT message)	0.15%
2.5 Submission of group HUF collection order	
From bank account kept with MKB Bank	
- in the case of a paper-based order	0.15%
From bank account not kept with MKB Bank	
- in the case of a paper-based order	0.15%
2.6. HUF group transfer	
To bank account kept with MKB Bank	
- in the case of a paper-based order	0.15%
To bank account not kept with MKB Bank	
- in the case of a paper-based order	0.15%
3. Automatic fill-up of card coverage accounts	2 080 HUF/month/bank account
4. Payment transfer by authorities / Recording of prompt HUF collection order	2 080 HUF/order
5. Fee payable for recording/modifying/cancelling (in the case of paper based standing money transfer)	520 HUF/order
6. Cancellation of (simple) payment transfer orders (Withdrawn by Customer, initiated by the Bank)	2 080 HUF/item
7. Cancelling VIBER orders	26 000 HUF/item
8. Withdrawal of international payment transfer orders (by the customer or at the initiative of the Bank) after the process of performance started	6 000 HUF/payment transfer order
9. Recovery of the amount of not performed or incorrectly performed international payment transfers if the payment transfer order specifies incorrect individual ID	6 000 HUF/payment transfer order
10. Amendment of data provided by the Customer in case of the performance of international payment transfers	6 000 HUF/payment transfer order
11. Obtaining information in connection with the performance of international payment transfer orders	6 000 HUF/information
12. Fee charged for customer's order not effected and queued up for lack of funding	520 HUF/order



List of conditions for legal persons and organisations without legal personality

13. Blocking fee resulting from blocking a bank account pursuant to Act CXXXVI of 2007 for lack of sufficient data equals	2 950 HUF/month/bank account + bank account keeping fee/Package fee
- In the case of NOVA service package	minimum transaction commission requirement + 2 850 HUF/month (in addition to the minimum transaction commission)
14. Fee payable for issuing or extending coverage certificate	0.52%, min. 3 100 HUF
15. Bank account statement requested through the SWIFT system	
15.1. Transmitting MT940 bank account statement through SWIFT system	16 600 HUF/month/bank account
15.2. Transmitting MT942 intraday bank account statement through SWIFT system	16 000 HUF/month/bank account + 50 HUF/ message*
15.3. Receiving of messages in the MT942 format (daytime interim bank account statements) via the SWIFT system*	free of charge
16. Bank account statement requested on CD data carrier	
- within one year	200 HUF/bank account statement + 2 600 HUF
- over one year	200 HUF/bank account statement + 5 200 HUF
17. Submission of orders via coded fax	5 200 HUF/month/customer
18. Registration of collection based on letter of authorisation	520 HUF/letter of authorisation
19. Notification by telephone or fax of foreign exchange items received from other banks	8 320 HUF/quarter
20. Commission for urgent procedure	0.1%/calendar day, min. 5 200 HUF
21. Fee of the replacement of the postal receipt	740 HUF /money order/postal payment order
22. Postal money transmission service	
Analytical data relating to postal cash transfer order	
- paper based	670 HUF
- electronic	210 HUF
Postal fees originating from money transmission service carried out by Magyar Posta Zrt. for the Bank's account holders are passed on to the account holders as they incur.	

* The messages are divided according to the SWIFT standard. A single message may contain 2000 characters. The Bank will not charge a fee for messages that do not contain transactions.

Terms and conditions relating to this chapter of the List of Conditions that are not detailed herein are laid out in 'List of Conditions for legal entities and for organisations without legal personality - General and specific regulations (L8)'