



List of conditions for legal persons and organisations without legal personality

III/1. Loans and other risk products

Loans offered for small businesses – 1x1 product family

In effect: from 14 February 2011

A. 1x1 product family

Requests for loans secured by EUR and HUF deposits will only be accepted by the Bank, if the denomination of the deposit securing the loan is the same as the denomination of the requested loan.

The Bank suspends the acceptance of new applications for EUR based MKB 1x1 Overdraft Credit for indefinite period as of 07 April 2009

I. MKB 1x1 Overdraft Credit		
Currency	HUF	EUR
Interest rate (p.a.)	1 month BUBOR	1 month EURIBOR
Interest premium (p.a.)	Depending on the customer's rating 6 – 8 %	
Default interest rate (p.a.)	The transactional interest rate in place on the due date + 6.00 % In the case of matured foreign exchange debts converted into HUF: The interest rate on the 1x1 Overdraft Credit in place on the due date + 6.0 % p.a.	
Commissions, fees		
Item description		Rate or amount
Credit appraisal fee		50 000 HUF
Handling charge (monthly)		0.25% min. 2500 HUF
Commitment fee (p.a.)		1.5 %
Contract modification fee	Including altering the contracted amount and/or maturity date	1.0 %, min. 30 000 HUF
	Without altering the contracted amount and/or maturity date	30 000 HUF
Contract conclusion fee in case of scheduled limit decrease		one-off 3% for the entire limit decrease

II. MKB 1x1 Overdraft Credit Plusz		
Currency	HUF	
Interest rate (p.a.)	1 month BUBOR	
Interest premium (p.a.)	Depending on the customer's rating 3 – 5 %	
Default interest rate (p.a.)	The transactional interest rate in place on the due date + 6.00 %	
Commissions, fees		
Item description		Rate or amount
Credit appraisal fee		50 000 HUF
The annual fee payable for the direct surety provided by Garantiqa Zrt.		See the effective announcement of Garantiqa Zrt.
Handling charge (monthly)		0.25% min. 2500 HUF
Commitment fee (p.a.)		1.5 %
Contract modification fee	Including altering the contracted amount and/or maturity date	1.0 %, min. 30 000 HUF
	Without altering the contracted amount and/or maturity date	30 000 HUF
Contract conclusion fee in case of scheduled limit decrease		one-off 3% for the entire limit decrease



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III. MKB 1x1 Any-purpose Mortgage Loan			
Currency		HUF	EUR
Interest rate (p.a.)	In the case of linear repayment	1 month BUBOR 3 month BUBOR	1 month EURIBOR 3 month EURIBOR
	In the case of annuity repayment	3 month BUBOR	3 month EURIBOR
Interest premium (p.a.)		Depending on the customer's rating 4,5 – 6 %	
Default interest rate (p.a.)		The transactional interest rate in place on the due date + 6.00 % In the case of matured foreign exchange debts converted into HUF: The interest rate on the HUF 1x1 Any-purpose Mortgage Loan in place on the due date + 6.0 % p.a.	
Commissions, fees			
Item description		Rate or amount	
Credit appraisal fee		100 000 HUF	
Contract conclusion fee		1.0 % max. 500 000 HUF	
Handling charge (monthly)		0.2 %	
Commitment fee (p.a.)		1.5 %	
Contract modification fee	In the case of partial prepayment	1.0 %, min. 50 000 HUF	
	In the case of changing the amount of the loan agreement		
	In the case of changing the maturity date entailing modification of the loan agreement		
	Without altering the contracted amount and/or maturity date	30 000 HUF	
The fee payable for the annual review of the loan coverage		15 000 HUF	
Closure fee		50 000 HUF	

IV. MKB 1x1 Investment Loan			
Currency		HUF	EUR
Interest rate (p.a.)	In the case of linear repayment	1 month BUBOR 3 month BUBOR	1 month EURIBOR 3 month EURIBOR
	In the case of annuity repayment	3 month BUBOR	3 month EURIBOR
Interest premium (p.a.)		Depending on the customer's rating 4.5 – 6 %	
Default interest rate (p.a.)		The transactional interest rate in place on the due date + 6.00 % In the case of matured foreign exchange debts converted into HUF: The interest rate on the HUF 1x1 Investment Loan in place on the due date + 6.0 % p.a.	
Commissions, fees			
Item description		Rate or amount	
Credit appraisal fee		100 000 HUF	
Loan application fee		45 000 HUF	
Contract conclusion fee		1.0 % max. 500 000 HUF	
Handling charge (monthly)		0.2 %	
Commitment fee (p.a.)		1.5 %	



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Contract modification fee	In the case of partial prepayment	1.0 %, min. 50 000 HUF
	In the case of changing the amount of the loan agreement	
	In the case of changing the maturity date entailing modification of the loan agreement	
	Without altering the contracted amount and/or maturity date	
The fee payable for the annual review of the loan coverage		15 000 HUF
Closure fee		50 000 HUF

V. MKB 1x1 Current Asset Loan

Currency	HUF	EUR
Interest rate (p.a.)	1 month BUBOR 3 month BUBOR	1 month EURIBOR 3 month EURIBOR
Interest premium (p.a.)	Depending on the customer's rating 4,5 – 6 %	
Default interest rate (p.a.)	The transactional interest rate in place on the due date + 6.00 % In the case of matured foreign exchange debts converted into HUF: The interest rate on the HUF 1x1 Current Asset Loan in place on the due date + 6.0 % p.a.	
Commissions, fees		
<i>Item description</i>	<i>Rate or amount</i>	
Credit appraisal fee	50 000 HUF	
Contract conclusion fee	1.0 % max. 250 000 HUF	
Disbursement commission	10 000 HUF	
Handling charge (monthly)	0.2 %	
Commitment fee (p.a.)	1.5 %	
Contract modification fee	In the case of partial prepayment	1.0 %, min. 50 000 HUF
	In the case of changing the amount of the loan agreement	
	In the case of changing the maturity date entailing modification of the loan agreement	
	Without altering the contracted amount and/or maturity date	
The fee payable for the annual review of the loan coverage		15 000 HUF
Closure fee		50 000 HUF

VI. MKB 1x1 Deposit covered loan

Currency	HUF	EUR
Interest rate (p.a.)	In the case of linear repayment	1 month EURIBOR 3 month EURIBOR
	In the case of annuity repayment	3 month EURIBOR
Interest premium (p.a.) depending on the amount of the loan agreement	HUF: 500 000 – 9 999 999 EUR: 2 000 – 39 999	4 %
	HUF: 10 000 000 – 49 999 999 EUR: 40 000 – 199 999	3,5 %
	HUF: 50 000 000 – EUR: 200 000 –	3 %
Default interest rate (p.a.)	The transactional interest rate in place on the due date + 6.00 % In the case of matured foreign exchange debts converted into HUF: The interest rate on the HUF 1x1 Deposit covered loan in place on the due date + 6.0 % p.a.	



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Commissions, fees		
Item description		Rate or amount
Contract conclusion fee		1.0 % max. 250 000 HUF
Handling charge (monthly)		0.2 %
Commitment fee (p.a.)		1.5 %
Contract modification fee	In the case of partial prepayment	1.0 %, min. 30 000 HUF
	In the case of changing the amount of the loan agreement	
	In the case of changing the maturity date entailing modification of the loan agreement	
Without altering the contracted amount and/or maturity date		30 000 HUF
Closure fee		50 000 HUF

VII. MKB 1x1 Deposit covered bank guarantee	
Commissions, fees	
Issuing guarantee, increasing its amount (one-off handling charge)	2.5 ‰, min. 20 000 HUF
Guarantee fee (in addition to the fee payable for issuing the guarantee)	1.35 ‰/ month, min. 3 000 HUF/month
Calling the guarantee	1.75 ‰, min. 10 000 HUF
Modifying the guarantee (except for increasing its amount), cancelling the guarantee or withdrawing the application for the guarantee	7 500 HUF
Calling for urgent procedure (free upon the first occasion)	3 500 HUF
Consultancy and preparation of the draft of the guarantee	1.0 ‰, min. 9 000 HUF
Issuing individual guarantee statements or statements differing from the bank's standard texts (surcharge)	9 000 HUF
Letter of intent concerning the issuance of guarantee	1.5 ‰, min. 12 000 HUF
Default penalty	
In the case of HUF debts	The standard interest rate on the short term HUF loans extended by MKB Bank Zrt. in place on the due date + 6 % p.a.
In the case of foreign exchange debts	The standard interest rate on the shorter than one year foreign exchange loans extended by MKB Bank Zrt. in place on the due date + 6 % p.a.

Conditions applying to this chapter of the list of conditions, that are not detailed here, are laid out in chapter 'List of conditions for legal persons and organisations without legal personality - General and special provisions (V7)'



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B. Products which cannot be sold

The sale of Új Magyarország Micro Loan Programme was suspended as of 14 February 2011.

I. Új Magyarország Investment Loan	
Currency type	HUF
Interest (per annum)	0.3*3 months BUBOR
Interest premium (per annum)	6 %
Default interest (per annum)	Deal interest effective on the due date + 6.00 %
Default interest (in case if MV Zrt. reclaims the Subsidy received or used illegally)	Interest rate defined and published pursuant to Section 9-11 of Committee Decree 794/2004/EK on the fulfilment of Council Decree 659/1999/EK on the establishment of the detailed rules concerning the application of Section 93 of the EK Contract increased by 7 percentage points
Commissions, fees	
Title	Size
Credit application fee	HUF 50 000
Annual fee payable for the utilisation of the joint and several suretyship (Portfolio guarantee) of MV Zrt.	0.8%

II. Új Magyarország Current Asset Loan	
Currency type	HUF
Interest (per annum)	0.3*3 months BUBOR
Interest premium (per annum)	6 %
Default interest (per annum)	Deal interest effective on the due date + 6.00 %
Default interest (in case if MV Zrt. reclaims the Subsidy received or used illegally)	Interest rate defined and published pursuant to Section 9-11 of Committee Decree 794/2004/EK on the fulfilment of Council Decree 659/1999/EK on the establishment of the detailed rules concerning the application of Section 93 of the EK Contract increased by 7 percentage points
Commissions, fees	
Title	Size
Credit application fee	HUF 50 000
Annual fee payable for the utilisation of the joint and several suretyship (Portfolio guarantee) of MV Zrt.	0.8%



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The sale of MKB 1x1 Factoring was suspended as of 26 March 2009.

I. MKB 1x1 Factoring		
Factoring interest rate (p.a.)	3 month BUBOR + 5,50 %	
Factoring fee	1.3 % of the gross amount of the account underlying the transferred receivable	
Handling charge (per account)	0.5 % of the gross amount of the account underlying the transferred receivable minimum 500 HUF, maximum 2 000 HUF	
Urgency fee	500 HUF / account	
Default interest rate (p.a.)	The transactional interest rate in place on the due date + 6 % p.a.	
Commissions, fees		
<i>Item description</i>	<i>Rate or amount</i>	
Contract modification fee	Involving change in the contracted amount	1.0 %, min. 30 000 HUF
	Without changing the contracted amount	30 000 HUF

Products detailed in the rest of the list of conditions will no longer be sold - no new applications for them will be accepted - by the Bank from 24 December 2008!

II. MKB Egyszeregy Overdraft Credit		
Interest rate (p.a.)	19.50 %	
Interest rate (p.a.) in the case of contracts concluded on the basis of applications accepted between 1 February 2008 and 19 November 2008 until the expiry of the contract – not exceeding one year	16.50 %	
Default interest rate (p.a.)	The transactional interest rate in effect on the due date + 6.00 %	
Commissions, fees		
<i>Item designation</i>	<i>Rate</i>	
Commitment fee	1.0 % p.a.	
Fee payable for contract modification	Involving altering the contracted amount and/or the maturity period	1.0 %, min. 30 000 HUF
	Without altering the contracted amount and/or the maturity period	30 000 HUF

III. MKB Egyszeregy Real Estate-Secured Overdraft credit		
Denomination	HUF	EUR
Interest rate (p.a.)		
In the case of MKB Egyszeregy Real Estate-Secured Overdraft Credit of amounts exceeding the market value of the real estates offered as collateral security	17.00%	13.00%
In the case of MKB Egyszeregy Real Estate-Secured Overdraft Credit of amounts not exceeding the market value of the real estates offered as collateral security	15.00%	11.00%
Interest rate (p.a.)	Interest rate (p.a.) in the case of contracts concluded on the basis of applications accepted between 1 February 2008 and 19 November 2008 until the expiry of the contract – not exceeding one year	
In the case of MKB Egyszeregy Real Estate-Secured Overdraft Credit of amounts exceeding the market value of the real estates offered as collateral security	14.00%	11.00%
In the case of MKB Egyszeregy Real	12.00%	9.00%



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Estate-Secured Overdraft Credit of amounts not exceeding the market value of the real estates offered as collateral security			
Default interest rate (p.a.)		The transactional interest rate in effect on the due date + 6.00 %	
Commissions, fees			
Item designation		Rate	
Commitment fee		1.0 % p.a.	
Fee payable for contract modification	Involving altering the contracted amount and/or the maturity period	1.0 %, min. 30 000 HUF	
	Without altering the contracted amount and/or the maturity period	30 000 HUF	

IV. MKB Egyszeregy Mortgage Loan			
Denomination	HUF	EUR	CHF
Interest rate (p.a.)	13.00 %	8.50 %	7.50 %
Default interest rate (p.a.)	The transactional interest rate in effect on the due date + 6.0 % In the case of foreign exchange debts matured and converted into HUF: the interest rate of the HUF Egyszeregy Mortgage Loan on the due date + 6.0 % p.a.		
Commissions, fees			
Item designation		Rate	
Contract conclusion fee		1.0 %	
Commitment fee	If existing real estate is the collateral	0 % p.a.	
	In the case of real estate purchase	1.0 % p.a.	
Fee payable for contract modification	Involving altering the contracted amount and/or the maturity period	1.0 %, min. 50 000 HUF	
	Without altering the contracted amount and/or the maturity period	30 000 HUF	
Credit approval fee		45 000 HUF	
Closure fee		50 000 HUF	

V. MKB Egyszeregy Deposit-Secured loan						
Denomination:	HUF		CHF		EUR	
Interest depending on loan amount (p.a.)	3 month interest period	1 year interest period	3 month interest period	1 year interest period	3 month interest period	1 year interest period
HUF: 500 000 – 9 999 999 CHF: 3 250 – 64 999 EUR: 2 000 – 39 999	12.00 %	12.30 %	6.00 %	6.30 %	6.50 %	6.80 %
HUF: 10 000 000 – 49 999 999 CHF: 65 000 – 329 999 EUR: 40 000 – 199 999	11.50 %	11.80 %	5.50 %	5.80 %	6.00 %	6.30 %
HUF: 50 000 000 – CHF: 330 000 – EUR: 200 000 –	11.00 %	11.30 %	5.00 %	5.30 %	5.50 %	5.80 %
Default interest rate (p.a.)	The transactional interest rate in effect on the due date + 6.0 % In the case of foreign exchange debts matured and converted into HUF: the interest rate of the HUF Egyszeregy Deposit-Secured loan in effect on the due date established for the same interest period + 6.0 % p.a.					



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Commissions, fees		Rate	
Item designation			
Contract conclusion fee	up to a loan amount of 10 M HUF	10 000 HUF	
	in excess of a loan amount of 10 M HUF	0.5 %, max. 100 000 HUF	
Commitment fee in the case of a revolving type loan		1.0 % p.a.	
Fee payable for contract modification	Involving altering the contracted amount and/or the maturity period	1.0%, minimum 30 000 HUF	
	Without altering the contracted amount and/or the maturity period	30 000 HUF	
Closure cost (in the case of pre-payment resulting in the cancellation of the contract)		20 000 HUF	

VI. MKB Egyszeregy Deposit-Secured Bank Guarantee	
Commissions, fees	
Issuing guarantee, increasing its amount (one-off handling charge)	2.5 ‰, min. 20 000 HUF
Guarantee fee (without issue commission)	1.35 ‰/ month, min. 3 000 HUF/month
Calling guarantee	1.75 ‰, min. 10 000 HUF
Modifying guarantee (except for amount increase), cancellation, withdrawal of application	7 500 HUF
Requesting urgent procedure (free of charge on the first occasion)	3 500 HUF
Consultancy, and/or preparation of draft guarantee agreement	1.0 ‰, min. 9 000 HUF
Issuing guarantee statements of individually drafted texts, different from the Bank's standard texts (surcharge)	9 000 HUF
Letter of intent to issue guarantee	1.5 ‰, min. 12 000 HUF
Default interest	
In the case of HUF debts	The base interest rates on the short term loans extended by MKB Bank Zrt. in HUF, in effect on the due date + 6 % p.a.
In the case of foreign exchange debts	The base interest rates on the short term loans extended by MKB Bank Zrt. in foreign currencies, in effect on the due date + 6 % p.a.

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 (V7)'