



ANNOUNCEMENT on Current Accounts and Connected Services

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Effective from: 15 September 2016

Budapest, 14th September 2016

"ACTIVITY ACTION" for Champions

If you meet the following requirements in three consecutive calendar months in the following 12 months after the account opening:

- the worth of purchases is at least HUF 50,000 / month and
- the total number of direct debits or standing orders is at least 3 / month ,

then the Bank credit HUF 3,000 to the affected bank account.

The action is valid for those Champion current accounts which are opened from 30th March, 2015 to the action takes but no longer than 31st December 2015. A customer can participate in the action only once.

'GRÁNIT Most' bank card for immediately

'GRÁNIT Most' bank card required to newly opened private current accounts during the special offer

- has free annual fee in first year at 'Bajnok Plusz', 'Bajnok', 'Ász' and 'Sztár' bank account package and

- is receivable immediately in WestEnd Client Center (1062 Budapest, Váci str. 1-3. I. floor, Hild József walkway 24.) or Central Branch Office (1095 Budapest, Lechner Ödön alley 8.) if you personally demand 'GRÁNIT Most' bank card as a primary card for 'Bajnok Plusz', 'Bajnok', 'Ász', 'Sztár' or 'Digitális' bank account package and do not have retail bank account before 1 August, 2015 at GRÁNIT Bank.

Special offer: from 14 October, 2015 until 31 August, 2017.

GRÁNIT DIGITAL ACTION*

If you purchase at least HUF 150,000 / month with your embossed bank card which is connect to your GRÁNIT 'Digitális' account package, the Bank will reimburse costs up to HUF 10,000/year during the action period. The action valid until recalled, but at least till 31 December, 2017.

	GRÁNIT - 'Bajnok Plusz' (Champion Plus) account package ⁽¹⁾	GRÁNIT - 'Bajnok' (Champion) account package ⁽¹⁾	GRÁNIT - 'Ász' ('Ace') account package	GRÁNIT - 'Sztár' ('Star') account package	GRÁNIT - 'Digitális' ('Digital') account package
Conditions of HUF current accounts					
Conditions depending on account package:					
Sight interest paid on current account					
Annual sight interest rate of current account	NBH base rate - 3.00% (min 0.00%) for the share of balance up to HUF 500,000	NBH base rate - 3.00% (min 0.00%) for the share of balance up to HUF 500,000	0.10% for the share of balance up to HUF 300,000	0.00%	0.00%
	NBH base rate - 1.50% (min 0.00%) for the share of balance over HUF 500,000	NBH base rate - 1.50% (min 0.00%) for the share of balance over HUF 500,000	NBH base rate - 3.00% (min 0.00%) for the share of balance over HUF 300,000		
EBKM (standard deposit rate) of current account (based on the NBH base rate valid on 29/04/2016)	0.00% (calculated for a balance of HUF 500,000)	0.00% (calculated for a balance of HUF 500,000)	0.00% (calculated for a balance of HUF 300,000)	0.00%	0.00%
	0.00% (calculated for a balance of HUF 10,000,000)	0.00% (calculated for a balance of HUF 10,000,000)	0.00% (calculated for a balance of HUF 10,000,000)		
Interest paid	monthly on current account	monthly on current account	quarterly on current account	quarterly on current account	-
Type of interest	variable	variable	variable	variable	fix
Calculation of interest	on a daily basis, extent is adjusted to the base rate of the NBH	on a daily basis, extent is adjusted to the base rate of the NBH	on a daily basis, extent is adjusted to the base rate of the NBH	daily	daily
Account maintenance					
Monthly account maintenance fee (in case either related condition is fulfilled)	HUF 990	HUF 0			
Condition	A) Crediting at least a total amount of HUF 280,000 by at most two transactions monthly OR B) Maintaining a daily account balance of at least HUF 150,000	A) Crediting at least a total amount of HUF 280,000 by at most two transactions monthly OR B) Maintaining a daily account balance of at least HUF 150,000	A) Crediting at least a total amount of HUF 150,000 by at most two transactions monthly OR B) Maintaining a daily account balance of at least HUF 100,000	No conditions	No conditions
Monthly account maintenance fee (in case neither related condition is fulfilled)	HUF 2,990	HUF 2,990	HUF 1,990	-	-
Electronic banking services					
NetBank, MobilBank registration fee (in case service is required)	HUF 0				
Monthly fee of NetBank, MobilBank services	HUF 0				
TeleBank registration fee (in case service is required)	HUF 0				
eBank ⁽³⁾ registration fee	HUF 0				
eBank ⁽³⁾ monthly fee	HUF 0				
Monthly fee of TeleBank service	HUF 0				
Monthly fee of text alert services (in case either service is required)	HUF 0	HUF 0	HUF 0	HUF 0	not available, just the iSMS
Text alert service item fee	HUF 20	HUF 20	HUF 17	HUF 20	not available, just the iSMS
Monthly fee of iSMS services ⁽⁴⁾	HUF 0	HUF 0	HUF 0	HUF 0	HUF 0
iSMS service item fee ⁽⁴⁾	HUF 0	HUF 0	HUF 0	HUF 0	HUF 0

All obligatory text messages sent by the Bank (such as passwords per transactions, login password for NetBank service etc.) are free of charge

Conditions of HUF current accounts	GRÁNIT - 'Bajnok Plusz' (Champion Plus) account package ⁽¹⁾	GRÁNIT - 'Bajnok' (Champion) account package ⁽¹⁾	GRÁNIT - 'Ász' ('Ace') account package	GRÁNIT - 'Sztár' ('Star') account package	GRÁNIT - 'Digitális' ('Digital') account package
Conditions of debit cards					
GRÁNIT Most' bank card ^{(5), (6)}					
Annual fee of primary card in first year	HUF 0	HUF 0	HUF 0	HUF 0	HUF 1,390
Annual fee of primary card from second year	HUF 3,790	HUF 3,390	HUF 2,390	HUF 3,390	HUF 1,390
MasterCard Standard Unembossed (Can not be required from 02/06/2014 with signing a new debit card contract.) ⁽⁶⁾ / GRÁNIT COOP Co-branded Unembossed (Can not be required from 21/12/2015 with signing a new debit card contract.) ⁽⁷⁾					
Annual fee of primary card in first year	HUF 0	HUF 1,890 (HUF 0 ⁽⁶⁾)	HUF 1,390 (HUF 0 ⁽⁶⁾)	HUF 1,890 (HUF 0 ⁽⁶⁾)	-
Annual fee of primary card from second year	HUF 3,790	HUF 3,390	HUF 2,390	HUF 3,390	-
Annual fee of co-card	HUF 2,390	HUF 2,390	HUF 2,390	HUF 2,390	-
MasterCard Standard PayPass Unembossed / GRÁNIT COOP Co-branded PayPass Unembossed					
Issue fee of primary card	HUF 0	HUF 1,890 (HUF 0 ⁽⁶⁾)	HUF 1,390 (HUF 0 ⁽⁶⁾)	HUF 1,890 (HUF 0 ⁽⁶⁾)	HUF 3,090
Annual fee of primary card in first year	HUF 0	HUF 0	HUF 0	HUF 0	HUF 0
Annual fee of primary card from second year	HUF 3,790	HUF 3,390	HUF 2,390	HUF 3,390	HUF 3,090
Issue fee of co-card	HUF 2,390	HUF 2,390	HUF 2,390	HUF 2,390	HUF 3,590
Annual fee of co-card in first year	HUF 0	HUF 0	HUF 0	HUF 0	HUF 0
Annual fee of co-card from second year	HUF 2,390	HUF 2,390	HUF 2,390	HUF 2,390	HUF 3,590
MasterCard Standard Embossed (Can not be required from 02/06/2014 with signing a new debit card contract.) ⁽⁶⁾ / GRÁNIT COOP Co-branded Embossed (Can not be required from 12/21/2015 with signing a new debit card contract.) ⁽⁷⁾					
Annual fee of primary card in first year	HUF 2,490 (HUF 0 ⁽⁶⁾)	HUF 5,390	HUF 5,390	HUF 4,390	-
Annual fee of primary card from second year	HUF 5,990	HUF 5,390	HUF 5,390	HUF 4,390	-
Annual fee of co-card	HUF 4,390	HUF 4,390	HUF 4,390	HUF 3,390	-
To a single current account only one primary card could be linked. The holder of the primary card must be the same as that of the account package. This cannot be changed afterwards. Any additional debit card connected to the current account is to be considered as co-card.					
MasterCard Standard PayPass Embossed / GRÁNIT COOP Co-branded PayPass Embossed					
Issue fee of primary card	HUF 2,490 (HUF 0 ⁽⁶⁾)	HUF 5,390	HUF 5,390	HUF 4,390	HUF 5,690
Annual fee of primary card in first year	HUF 0	HUF 0	HUF 0	HUF 0	HUF 0
Annual fee of primary card from second year	HUF 5,990	HUF 5,390	HUF 5,390	HUF 4,390	HUF 5,690
Issue fee of co-card	HUF 4,390	HUF 4,390	HUF 4,390	HUF 3,390	HUF 5,690
Annual fee of co-card in first year	HUF 0	HUF 0	HUF 0	HUF 0	HUF 0
Annual fee of co-card from second year	HUF 4,390	HUF 4,390	HUF 4,390	HUF 3,390	HUF 5,690
MasterCard Standard PayPass Embossed built-in travel insurance ⁽⁹⁾					
Issue fee of primary card	-	-	-	-	HUF 6,990
Annual fee of primary card in first year	-	-	-	-	HUF 0
Annual fee of primary card from second year	-	-	-	-	HUF 6,990
Issue fee of co-card	-	-	-	-	HUF 6,990
Annual fee of co-card in first year	-	-	-	-	HUF 0
Annual fee of co-card from second year	-	-	-	-	HUF 6,990
Transactions with debit card					
Number of free of charge cash withdrawals with primary card from any ATM nationwide ⁽¹⁰⁾	4 pcs / month ⁽¹¹⁾	0 pcs / month	0 pcs / month	0 pcs / month	0 pcs / month
Number of preferential (previously: free of charge for GRÁNIT 'Champ' account package) cash withdrawals with primary card from any ATM nationwide ⁽¹⁰⁾	0 pcs / month	4 pcs / month ⁽¹¹⁾	4 pcs / month ⁽¹¹⁾	2 pcs / month ⁽¹¹⁾	all
Fee of preferential cash withdrawals with primary card from any ATM nationwide ⁽¹⁰⁾	-	0.30% (min. HUF 0; max. -)	0.60% (min. HUF 0; max. -)	0.60% (min. HUF 0; max. -)	0.60% (min. HUF 0; max. -)
Financial services					
One-off payment orders					
Via NetBank, MobilBank and VideoBank services					
HUF or FCY transfer between own accounts	0,00% (min. HUF 0; max. HUF 0)				
Fee of HUF transfer within the bank	0.00% (min. HUF 0; max. HUF 0)	0.10% (min. HUF 0; max. HUF 6,000)	0.30% (min. HUF 0; max. HUF 6,000)	0.30% (min. HUF 45; max. HUF 6,000)	0.40% (min. HUF 0; max. HUF 8,000)
Domestic HUF transfer fee	0.00% (min. HUF 0; max. HUF 0)	0.10% (min. HUF 0; max. HUF 6,000)	0.30% (min. HUF 0; max. HUF 6,000)	0.30% (min. HUF 75; max. HUF 6,000)	0.40% (min. HUF 0; max. HUF 8,000)
Fee of FCY transfer within the bank	0.40% (min. HUF 400; max. HUF 15,000)				
Domestic FCY transfer fee	0.50% (min. HUF 3,000; max. HUF 16,000)				
International HUF or FCY transfer fee	0.50% (min. HUF 3,000; max. HUF 16,000)				
Via TeleBank service					
HUF or FCY transfer between own accounts	HUF 100				
Fee of HUF transfer within the bank	0.40% (min. HUF 375; max. HUF 20,000)				
Domestic HUF transfer fee	0.50% (min. HUF 375; max. HUF 25,000)				
Fee of FCY transfer within the bank	0.40% (min. HUF 400; max. HUF 20,000)				
Domestic FCY transfer fee	0.60% (min. HUF 6,000; max. HUF 25,000)				
International HUF or FCY transfer fee	0.60% (min. HUF 6,000; max. HUF 25,000)				

	GRÁNIT - 'Bajnok Plusz' (Champion Plus) account package ⁽¹⁾	GRÁNIT - 'Bajnok' (Champion) account package ⁽¹⁾	GRÁNIT - 'Ász' ('Ace') account package	GRÁNIT - 'Sztár' ('Star') account package	GRÁNIT - 'Digitális' ('Digital') account package
Conditions of HUF current accounts					
Paper-based order of transfers					
HUF or FCY transfer between own accounts			HUF 100		
Fee of HUF transfer within the bank			0.40% (min. HUF 375; max. HUF 20,000)		
Domestic HUF transfer fee (IG1) ⁽¹²⁾			0.50% (min. HUF 375; max. HUF 25,000)		
Domestic HUF transfer fee (IG2) ⁽¹³⁾			0.80% (min. HUF 5,000; max. HUF 50,000)		
Domestic HUF transfer fee (VIBER)			0.80% (min. HUF 12,000; max. HUF 106,000)		
Fee of FCY transfer within the bank			0.40% (min. HUF 400; max. HUF 20,000)		
Domestic FCY transfer fee			0.60% (min. HUF 6,000; max. HUF 25,000)		
International HUF or FCY transfer fee			0.60% (min. HUF 6,000; max. HUF 25,000)		
Direct debits					
Acceptance of authorization of public utility on direct debit			free of charge		
Fulfilment of public utility authorization on direct debit	0.00% (min. HUF 0; max. HUF 0)	0.10% (min. HUF 0; max. HUF 6,000)	0.30% (min. HUF 0; max. HUF 6,000)	0.30% (min. HUF 75; max. HUF 6,000)	0.35% (min. HUF 0; max. HUF 8,000)
Standing orders					
Standing transfer order fee	0.00% (min. HUF 0; max. HUF 0)	0.10% (min. HUF 0; max. HUF 6,000)	0.30% (min. HUF 0; max. HUF 6,000)	0.30% (min. HUF 75; max. HUF 6,000)	0.35% (min. HUF 0; max. HUF 8,000)
General conditions of HUF current accounts					
General HUF current account conditions					
Account opening fee			HUF 0		
Account closing fee			HUF 0		
Monthly closing fee			HUF 0		
Crediting items					
Crediting fee of HUF and FCY items			HUF 0		
Crediting fee of transfers via post			Fee charged by Hungarian Post		
Cash transactions					
Cash depositing fee			0.00% (min. HUF 0; max. HUF 0)		
Cash withdrawal fee ^{(9), (14)}			0.90% (min. HUF 1,125; max. -)		
Coin processing fee (in case of depositing more than 50 coins)			10.00%		
Fee of announced but not occurred or previously not announced cash withdrawal			HUF 10,000		
Other fees, costs					
Fee of bank statement			free of charge		
Fee of bank statement mailed by post		HUF 300			only available on NetBank
Fee of extraordinary bank statement			HUF 500 / statement		
Fee of account package modification ⁽¹⁷⁾			HUF 1 000		
Telefax fee (/page)			HUF 500		
Issuance of certificates			HUF 2,000		
Fee of additional collection of data (for period within one year)			HUF 2,000		
Fee of additional collection of data (for period over one year)			HUF 5,000		
Fee of modification or cancellation of orders			HUF 1,000		
Fee of recalling orders			HUF 1,000		
Fee of queuing booking items			HUF 500		
Field work fee in Budapest ⁽¹⁸⁾			HUF 5 000 per instance		
Fee of registration or modification of co-owner or authorized person after contract signing			HUF 1,000		
Fee of registration or modification of beneficiary in case of death after contract signing			HUF 1,000		
Transfer fee of repayment of banking loan issued by GRANIT Bank		0.30% (min. HUF 0; max. HUF 6,000)		0% (min. HUF 0; max. HUF 0)	0.30% (min. HUF 0; max. HUF 6,000)
Penalty interest rate			29.90%		

Conditions of HUF current accounts	GRÁNIT - 'Bajnok Plusz' (Champion Plus) account package ⁽¹⁾	GRÁNIT - 'Bajnok' (Champion) account package ⁽¹⁾	GRÁNIT - 'Ász' ('Ace') account package	GRÁNIT - 'Sztár' ('Star') account package	GRÁNIT - 'Digitális' ('Digital') account package
Conditions of debit cards					
Debit card transaction fees					
Purchase			0.00% (min. HUF 0; max. HUF 0)		
Additional cash withdrawal fee from any ATM nationwide			HUF 200 + 0.75%		
Cash withdrawal abroad from ATM			HUF 500 + 1.30%		
Cash withdrawal at other banks or at post office			HUF 500 + 1.10%		
Cash withdrawal abroad at any bank branches			HUF 1,000 + 1.30%		
Balance inquiry in Hungary			HUF 100		
PIN modification via ATM			HUF 300		
Other debit card related fees, costs and information					
Card replacement			HUF 1,000		
Card / PIN letter acceptance in Central Branch Office ⁽¹⁹⁾			HUF 1,000 / pcs		
Emergency card request within 1 bank workday ⁽¹⁹⁾					
Place of acceptance: Central Branch Office or WestEnd Client Center			HUF 12,000 / pcs		
Place of acceptance: anywhere in Budapest			HUF 20,000 / pcs		
Place of acceptance: countryside home delivery			HUF 47,000 / pcs		
Emergency card replacement within 1 bank workday ^{(19), (20)}					
Place of acceptance: Central Branch Office or WestEnd Client Center			temporary Instant debit card: HUF 3,500 ; card type according to the contract: HUF 12,000		
Place of acceptance: anywhere in Budapest			temporary Instant debit card: HUF 8,000 ; card type according to the contract: HUF 20,000		
Place of acceptance: countryside home delivery			temporary Instant debit card: HUF 38,000 ; card type according to the contract: HUF 47,000		
PIN replacement			HUF 1,000		
Card expiration date			3 years		
Card blocking fee of MasterCard Standard Embossed debit cards			HUF 0		
Card blocking fee of MasterCard Standard Unembossed debit cards			HUF 0		
Permanent card blocking fee via GRÁNIT eBank / GRÁNIT Lock function			HUF 0		
Card reactivating fee via GRÁNIT eBank / GRÁNIT Lock function			HUF 0		
Digitalized debit card monthly fee via GRÁNIT eBank / GRÁNIT Pay function ⁽²²⁾			In the discount: HUF 0 / month ⁽²¹⁾ , otherwise HUF 200 / month		
Monthly fee of eligible travel insurance ⁽⁹⁾			HUF 165		
Limit modification fee ⁽²³⁾			HUF 100		
Card limit change fee via GRÁNIT eBank / GRÁNIT Lock function ⁽²⁴⁾			HUF 0		
Default card limits					
Daily ATM cash withdrawal			HUF 200,000; 3 pcs		
Daily POS usage			HUF 500,000; 10 pcs		
Maximum daily ATM limit limit via GRÁNIT eBank / GRÁNIT Lock function			HUF 1 000 000		
Maximum daily POS limit limit via GRÁNIT eBank / GRÁNIT Lock function ⁽²⁵⁾			HUF 1 000 000		

Conditions of HUF current accounts

GRÁNIT - 'Bajnok Plusz'
(Champion Plus)
account package ⁽¹⁾

GRÁNIT - 'Bajnok' (Champion)
account package ⁽¹⁾

GRÁNIT - 'Ász' ('Ace')
account package

GRÁNIT - 'Sztár' ('Star')
account package

GRÁNIT - 'Digitális' ('Digital')
account package

* The monthly card purchase taking into account every calendar months from the date of contracting (also taking into account the month of the contracting) and be determined by summing those purchases which have been blocked or debited and made with embossed credit cards belonging to the GRÁNIT Digital account. Those client who opens and makes contract to 'Digital' account package till 31 December 2016 fulfillment of the monthly purchase condition is controlled from the calendar month following contracting, assuming that the purchase condition is met in the month of the contracting. The return of 'Digital' account package fees charged is up to only the fees paid by the customer actually but not exceeding an amount of HUF 10,000 per year in the calendar month following the month of contract during the promotional period.

⁽¹⁾ To any GRÁNIT 'Champ' and 'Champ Plus' account package at least one debit (primary) card needs to be required.

⁽²⁾ Fulfillment of the conditions is monitored between the first and the last day of each calendar month. The Bank does not monitor the fulfillment of the conditions during the month in which the account was opened. This applies for the upcoming month as well. For the satisfaction of the crediting condition only transfers initiated from other banks or by third party can be taken into account. Cash transactions and transfers related to the lending activity of GRÁNIT Bank cannot be categorized as crediting items from this aspect.

⁽³⁾ The GRÁNIT Lock function is available via GRÁNIT eBank service, where the bankcards can be temporarily blocked/reactivated and the card limit can be changed.

⁽⁴⁾ The GRÁNIT iSMS service is only available when GRÁNIT NetBank and GRÁNIT SMS service is activated. In order to receive text messages about transactions through iSMS service, the technical settings - application set up, phone number's registration and activation through NetBank- have to be done by the user,

⁽⁵⁾ 'GRÁNIT Most' bank card is a MasterCard instant unembossed card, which is valid till 31st August, 2018. In case of replacement or reproduction MasterCard Standard Unembossed card is available for clients.

⁽⁶⁾ MasterCard Standard embossed debit cards in circulation till 31.07.2015. are replaced by MasterCard Standard PayPass embossed debit cards, and MasterCard Standard unembossed and 'GRÁNIT Most' debit cards in circulation till 31.07.2015. are replaced by MasterCard Standard PayPass unembossed debit cards. The issue fee of the sent PayPass unembossed cards instead of 'GRÁNIT Most' debit cards will not be charged.

⁽⁷⁾ After 21st December 2015 the renewal of the GRÁNIT-COOP Co-branded embossed and unembossed cards will be renewed with the GRÁNIT-COOP Co-branded Paypass embossed or unembossed cards.

⁽⁸⁾ The unembossed primary card in case of 'Bajnok', 'Ász' or 'Sztár' account packages or embossed primary card in case of 'Bajnok Plusz' account package can be received free annual fee in first year for those clients,

who are employees and/or clients of the following organizations:

- Gáz Tranzit Plc.
- CIG Pannónia Life Insurance Plc.
- CIG Pannónia First Hungarian General Insurance Plc.
- Pannónia Pension Fund
- Pannónia Mutual Fund
- Pannónia Fund Services
- Pannónia CIG Fund Management
- Medicina Health Fund

who are employees of Szerencsejáték Plc.

who are employees or sales partners of Quantis Group

Discount is valid until withdrawal. To start the card ordering process the card fee without discount have to be available on the related bank account in case of contracts signed after 06 August 2014, which will not be charged.

⁽⁹⁾ The eligible travel insurance connected to debit card is provided by Aegon Hungary Ltd.

⁽¹⁰⁾ If there is a valid statement about the twice a month, free cash withdrawals up to a total of 150 thousand forints according to the Act 36/A §, LXXXV of 2009. and the first or the first two cash withdrawals per month are implemented by the primary card, the number of such transactions are included to the free/preferential cash withdrawals stated in this Announcement!

If the first or second recording cash amount according to the Act 36/A §, LXXXV of 2009. exceed of 150 thousand forints, the charged fee for this amount is specified in the effective Announcement, without proportion of the fixed or minimum price.

⁽¹¹⁾ Transactions' order to specify preferential withdrawals is based on the date and time of transaction initiation.

⁽¹²⁾ IG1 - transactions with overnight settlement

⁽¹³⁾ IG2 - transactions with intraday settlement (fulfilled several times a day). Electronic one-off or standing orders are exclusively processed / fulfilled by IG2 system.

⁽¹⁴⁾ Claim on above HUF 1,000,000 cash withdrawal needs to be announced to the Bank at least 2 (banking) days before transaction in oral or written form.

⁽¹⁵⁾ Payment order of above HUF 500,000 can only be accepted with an attorney notarized form by the trustee.

⁽¹⁶⁾ Frozen account's conditions are similar to those of the original

⁽¹⁷⁾ In case of account package modification, client is obliged to pay the modification fee as well as the proportional difference between previous and new debit card annual fees. If the annual fee of the new debit card is more preferential, the Bank will credit the difference for the client.

⁽¹⁸⁾ **It is possible to contract in a place designated by the customer (in Budapest) and time (between 8:30 and 18:00 business day). It is made of 15th September 2016 for retail account openings possible.**

⁽¹⁹⁾ The service is only available in case of Card / PIN replacement by personal contracting in the Central Branch Office or in WestEnd Client Center.

⁽²⁰⁾ If the emergency card replacement happens with a temporary Instant debit card, the manufacture of a card with the same type as the original one will start without additional fee, which postal delivery. The temporary Instant debit card can be used till before activate the new one, but not longer than 60 days. In case of emergency card replacement, delivery is performed by courier service.

⁽²¹⁾ **The discount applies to the bank accounts where successful debit card digitalization happens until 31th of December, 2016. For these accounts the Digitalized debit card monthly fee is free as long as the account will be terminated.**

⁽²²⁾ **The full monthly fee will be charged to the bank account, if any of the debit cards connected to the account was digitalized at any time in the month. Only one monthly fee will be charged if more than one digitalized debit card belonged to the account, or the same card has been repeatedly digitalized - regardless of the cause.**

⁽²³⁾ Debit card limit modifications could be immediately available when arranged either at customer service or by phone. In case of a NetBank free-form mail arrangement, new limits will be available on the following working day from 12 pm.

⁽²⁴⁾ The limit changed via GRÁNIT eBank / GRÁNIT Lock function is take effect when it's approved from the application.

⁽²⁵⁾ ONLINE limit: the limit made for the online transactions (for example: buyings on the internet), this limit is part of the POS limit, it cannot exceed the POS limit.

⁽²⁶⁾ The Bank excludes the liability for dysfunctional, incomplete, or the inadequately working of the card company rules from ATM's operated by third party services. Among others but not exclusively: PIN code change, or limitation of the cash withdrawal limit, etc.

Further account related instructions, fees and their frequency of settlement are to be found in the 3rd section of the Announcement.

Amendments of the Announcement are indicated with red. The reasons for changes: start of the GRÁNIT Pay service and field-work fee.

Effective from: 15 September 2016

Budapest, 14 September 2016

Folyószámla	EUR	USD	CHF	GBP
Account maintenance				
Account opening fee	free of charge			
Monthly account maintenance fee	EUR 0.50	USD 0.80	CHF 0.70	GBP 0.50
Account closing fee	EUR 0.00	USD 0.00	CHF 0.00	GBP 0.00
Monthly closing fee	EUR 0.00	USD 0.00	CHF 0.00	GBP 0.00
Sight interest paid on current account				
Annual sight interest rate				
Annual sight interest rate of current account	0.00%	0.00%	0.00%	0.00%
EBKM (standard deposit rate) of current account	0.00%	0.00%	0.00%	0.00%
Interest paid	quarterly			
Type of interest	variable			
Electronic banking services				
NetBank, MobilBank registration fee (in case service is required)	free of charge			
Monthly fee of NetBank, MobilBank services	free of charge			
TeleBank registration fee (in case service is required)	free of charge			
Monthly fee of TeleBank service	free of charge			
Monthly fee of text alert services (in case either service is required)	free of charge			
Text alert service item fee	EUR 0.30	USD 0.20	CHF 0.20	GBP 0.10
Monthly fee of iSMS services ⁽¹⁾	EUR 0.00	USD 0.00	CHF 0.00	GBP 0.00
iSMS service item fee ⁽¹⁾	EUR 0.00	USD 0.00	CHF 0.00	GBP 0.00
All obligatory text messages sent by the Bank (such as passwords by transactions, login password for NetBank service etc.) are free of charge				
Financial services				
Crediting items				
Crediting fee of domestic HUF transfers	free of charge			
Crediting fee of domestic FCY transfers	free of charge			
Crediting fee of international HUF or FCY transfers	free of charge			
One-off payment orders				
Via NetBank, MobilBank and VideoBank services				
Fee of transfer between own accounts	free of charge			
Fee of transfer within the bank	0.40% (min. EUR 3.60; max. EUR 53.60)	0.40% (min. USD 5.00; max. USD 75.00)	0.40% (min. CHF 4.40; max. CHF 65.00)	0.40% (min. GBP 3.10; max. GBP 46.90)
Fee of domestic transfer	0.50% (min. EUR 10.80; max. EUR 107.20)	0.50% (min. USD 15.00; max. USD 140.00)	0.50% (min. CHF 13.20; max. CHF 130.00)	0.50% (min. GBP 9.30; max. GBP 93.80)
Fee of international transfer	0.50% (min. EUR 14.40; max. EUR 107.20)	0.50% (min. USD 20.00; max. USD 140.00)	0.50% (min. CHF 17.60; max. CHF 130.00)	0.50% (min. GBP 12.40; max. GBP 93.80)
Via TeleBank service				
Fee of transfer between own accounts	EUR 0.80	USD 1.00	CHF 0.90	GBP 0.70
Fee of transfer within the bank	0.40% (min. EUR 7.20; max. EUR 107.20)	0.40% (min. USD 10.00; max. USD 140.00)	0.40% (min. CHF 8.80; max. CHF 130.00)	0.40% (min. GBP 6.20; max. GBP 93.80)
Fee of domestic transfer	0.70% (min. EUR 25.20; max. EUR 178.60)	0.70% (min. USD 35.00; max. USD 250.00)	0.70% (min. CHF 30.80; max. CHF 217.40)	0.70% (min. GBP 21.70; max. GBP 156.30)
Fee of international transfer	0.70% (min. EUR 25.20; max. EUR 178.60)	0.70% (min. USD 35.00; max. USD 250.00)	0.70% (min. CHF 30.80; max. CHF 217.40)	0.70% (min. GBP 21.70; max. GBP 156.30)
Paper-based order of transfers				
Fee of transfer between own accounts	EUR 0.80	USD 1.00	CHF 0.90	GBP 0.70
Fee of transfer within the bank	0.40% (min. EUR 7.20; max. EUR 107.20)	0.40% (min. USD 10.00; max. USD 140.00)	0.40% (min. CHF 8.80; max. CHF 130.00)	0.40% (min. GBP 6.20; max. GBP 93.80)
Fee of domestic transfer	0.70% (min. EUR 25.20; max. EUR 178.60)	0.70% (min. USD 35.00; max. USD 250.00)	0.70% (min. CHF 30.80; max. CHF 217.40)	0.70% (min. GBP 21.70; max. GBP 156.30)
Fee of international transfer	0.70% (min. EUR 25.20; max. EUR 178.60)	0.70% (min. USD 35.00; max. USD 250.00)	0.70% (min. CHF 30.80; max. CHF 217.40)	0.70% (min. GBP 21.70; max. GBP 156.30)
Cash transactions				
Cash depositing fee	free of charge			
Cash withdrawal fee ⁽²⁾	0.90% (min. EUR 14.40)	0.90% (min. USD 20.00)	0.90% (min. CHF 17.60)	0.90% (min. GBP 12.40)
Other fees and costs related to cash transactions				
Coin processing fee (in case of depositing more than 50 coins)	10.00%			
Fee of announced but not occurred or previously not announced cash withdrawal	EUR 35.80	USD 50.00	CHF 43.50	GBP 31.30
Other fees, costs				
Fee of bank statement	free of charge			
Fee of bank statement mailed by post	EUR 1.10	USD 1.50	CHF 1.30	GBP 1.00
Fee of extraordinary bank statement	EUR 2.00 / statement	USD 2.80 / statement	CHF 2.50 / statement	GBP 2.00 / statement
Telefax fee (/page)	EUR 2.00	USD 2.80	CHF 2.50	GBP 2.00
Issuance of certificates	EUR 7.20	USD 10.00	CHF 8.80	GBP 6.20
Fee of additional collection of data (for period within one year)	EUR 7.20	USD 10.00	CHF 8.80	GBP 6.20
Fee of additional collection of data (for period over one year)	EUR 18.00	USD 25.00	CHF 22.00	GBP 15.50
Fee of modification or cancellation of orders	EUR 3.60	USD 5.00	CHF 4.40	GBP 3.10
Fee of recalling orders	EUR 3.60	USD 5.00	CHF 4.40	GBP 3.10
Fee of queuing booking items	EUR 2.00	USD 2.80	CHF 2.50	GBP 2.00
Fee of registration of modification or beneficiary in case of streamer contract	EUR 3.60	USD 5.00	CHF 4.40	GBP 3.10
Fee of registration of modification or beneficiary in case of streamer contract	EUR 3.60	USD 5.00	CHF 4.40	GBP 3.10
Penalty interest rate	18.00%			

⁽¹⁾ The usage of GRANIT iSMS service is only available if both GRANIT NetBank and GRANIT SMS services are used too. In order to receive text messages about transactions through iSMS service, the technical settings -application set up, phone number's registration and activation through NetBank- have to be done by the user, besides the presence of internet connection on the registered mobile device is required by the messages' transmission.

⁽²⁾ If the first or second recording cash amount according to the Act 36/A §. LXXXV of 2009. exceed of 150 thousand forints, the charged fee for this amount is specified in the effective Announcement, without proportion of the fixed or minimum price. Further account related instructions, fees and their frequency of settlement are to be found in the 3rd section of the Announcement.

Amendments of the Announcement are indicated with red.

Effective from: 15 September 2016
 Budapest, 14 September 2016

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**3. ANNOUNCEMENT on Settlement
Frequency of Costs and Fees
Related to Private
HUF and FCY Accounts**

Fees & Costs	Frequency of Settlement
FCY transaction fees	per transaction, at end of day closing
Other one-off fees	per transaction, immediately
HUF transaction fees	per transaction, monthly, on the last banking day of calendar month
Periodic fees	monthly, on the last banking day of calendar month
Annual fee of debit card	at the settlement time of card application, in advance for one year
Debit card transaction fees	at account charging by GRANIT Bank, per transaction
Monthly- and item fee of text alert service	monthly, on the last banking day of calendar month
Monthly fee of foreign travel insurance	monthly, on the last banking day of calendar month (always in advance for the following month)

Amendments of the Announcement are indicated with red.

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