ANNOUNCEMENT on Current Accounts and Connected Services

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Budapest, 19 April 2017

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GRÁNIT BANK

1. ANNOUNCEMENT
on Private HUF Current Accounts and Connected Debit Cards

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

GRÁNIT Most' bank card special offer
'GRÁNIT Most' bank card's application requirements 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
• you can demand 'GRÁNIT Most' bank card only as a primary card at the time when opening 'Bajnok Plusz', 'Bajnok', 'Ász', 'Sztár' or 'Digitális' bank account package and do not have currently and did not have previously retail bank account
• you can receive 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 open the private current accounts
• you can receive within a few days via Postal way if you open your account on-line or through our partners.*
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 till 31 December 2018.

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 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 valied 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					

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on Private HUF Current Accounts and Connected Debit Cards

100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

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 [8])	HUF 1,390 (HUF 0 [8])	HUF 1,890 (HUF 0 [8])	-
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 [8], [9])	HUF 1,390 (HUF 0 [8], [9])	HUF 1,890 (HUF 0 [8], [9])	HUF 3,090 (HUF 0 [9])
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 [8])	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 [8], [9])	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 [10]					
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 [11]	4 pcs / month [12]	0 pcs / month	0 pcs / month	0 pcs / month	0 pcs / month
Number of preferential (previously: free of charge for GRANIT 'Champ' account package) cash withdrawals with primary card from any ATM nationwide [11]	0 pcs / month	4 pcs / month [12]	4 pcs / month [12]	2 pcs / month [12]	all
Fee of preferential cash withdrawals with primary card from any ATM nationwide [11]	-	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)				

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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
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) [13]	0.50% (min. HUF 375; max. HUF 25,000)				
Domestic HUF transfer fee (IG2) [14]	0.50% (min. HUF 375; max. HUF 25,000)				
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], [15]	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 ocurred 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 [18]	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 [19]	HUF 5,000 per instance				
Field work fee in the countryside [19]	HUF 6,000 per instance				
Emergency field work fee in Budapest [19]	HUF 8,000 per instance				
Emergency field work fee in the countryside [19]	HUF 10,000 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%				

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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 wthdrawal 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 [20]	HUF 1,000 / pcs				
Emergency card request within 1 bank workday [20]					
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 [20], [21]					
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 [23]	In the discount: HUF 0 / month [22], otherwise HUF 200 / month				
Monthly fee of eligible travel insurance [9]	HUF 165				
Limit modification fee [24]	HUF 100				
Card limit change fee via GRÁNIT eBank / GRÁNIT Lock function [25]	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 [26]	HUF 1 000 000				

* If 'GRÁNIT Most' bank card is sent via Postal way it has become fully usable when the bank card-owner client has completed the bank card activation (or asked the Bank to perform it) and the bank account also became a full-usable after customer identification had happenned and the contract was signed.

** 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 GRANIT Digital account. During the promotional period (till 31 December 2018) the fees will be refunded in every 12th month from the date of the contract month (including the date of the month of the contract), in the case of 'Digital' accounts opened till 31 December 2017. Assuming the fulfilment of the monthly purchases in the opening month the bank controls bankcard purchases from the calendar month following the month of the contract. 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 (till 31 December 2018).

[1] To any GRANIT '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 GRANIT Bank cannot be categorized as crediting items from this aspect.

[3] The GRÁNIT Lock function is avaliable via GRÁNIT eBank service, where the bankcards can be temporarly blocked/reactivated and the card limit can be changed.

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[4] The GRÁNIT iSMS service is only avaliable 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 embossed card, which is valid till 31 December, 2018. In case of replacement or reproduction MasterCard Standard Unembossed card is available for clients.

[6] MasterCard Standard embossed debit cards in cerculation till 31.07.2015. are replaced by MasterCard Standard PayPass embossed debit cards, and MasterCard Standard unembossed and 'GRÁNIT Most' debit cards in cerculation 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 21th December 2015 the renewal of the GRÁNIT-COOP Co-branded embossed and unembossed cards will 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 till 31 December 2018. 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] Within Millennium Program the unembossed primary card (except 'Most' bank card) in case of 'Bajnok', 'Ász' or 'Sztár' account packages or embossed primary card (except 'Platinum', 'Platinum Future' or 'Platinum Future+' bank cards) in case of 'Bajnok Plusz' account package can be received free annual fee in first year for those clients, who work in Millennium Business Center III or who are employees of companies situated in Millennium Business Center III. Discount is valid till 31 March 2018. To start the card ordering process the card fee without discount have to be available on the related bank account, which will not be charged. The GRÁNIT Bank's employees also take part in the Millenium Program if at least 50% of the salary is credited on the GRÁNIT bank account. Discount is valid till 31 December 2018.To start the card ordering process the card fee without discount have to be available on the related bank account, which will not be charged.

[10] The eligible travel insurance connected to debit card is provided by Aegon Hungary Ltd.

[11] If the 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.

[12] Transactions' order to specify preferential withdrawals is based on the date and time of transaction initiation.

[13] IG1 - transactions with overnight settlement. Paper-based order of Domestic HUF transfer given by client is performed via IG2 settlement, IG1 settlement can be used for only money order initiated by authorities.

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

[15] 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.

[16] Payment order of above HUF 500,000 can only be accepted with an attorney notarized form by the trustee.

[17] Frozen account's conditions are similar to those of the original

[18] 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.

[19] It is possible the client specifies the place (in Budapest or in the countryside) and time of modifying contract, making contract and client's identification. In case of emergency service, if data reconciliation between the client and TeleBank of GRANIT Bank happens until 14:30, then within the following 2 working days, in other case within the following 3 working days the Bank's parner will meet with the customer in a previously agreed time in the purpose of client's identification and contracting. In case of non-emergency service it will happen within 4 and 5 working days after data verification. The fee of the sevice will be debited after the contract is signed. If more accounts are affected by the service, the fee will be charged only once occasionally, when both forint and foreign currency account is effected by the service, then the fee included in the forint bank account package's Announcement will be charged. The non-discounted fee must be paid if the customer's fault causes cancellation of signing or modifying the contract. The customer could cancel the service free of charge no later when telephone consultation with the Bank's counterpart happens. If data reconciliation does not happen between the client and TeleBank of GRANIT Bank, then the modifying contract, making contract and client's identification must be done in Central Branch or in WestEnd Client Office of the Bank.
ACTION!!!
Those who initiates opening current account by on-line and asks non-emergency services in the countryside, and TeleBank can make data verification with them between 06/03/2017 and 30/06/2017 the service is free for the first 25 per a week.

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

[21] 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 willl start without addtional fee, which postal delivary. 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.

[22] The discount applies to the bank accounts where successful debit card digitalization happens until 30 June, 2017. For these accounts the Digitalized debit card monthly fee is free as long as the account will be terminated.

[23] 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.

[24] 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.

[25] The limit changed via GRÁNIT eBank / GRÁNIT Lock function is take effect when it's approved from the application.

[26] 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.

[27] 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: modifying the expiry date of GRÁNIT Most debit card.

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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 interntional 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 interntional 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 30.8; 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 interntional 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 ocurred 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

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Folyószámla	**EUR**	**USD**	**CHF**	**GBP**
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
Field work fee in Budapest [3]	EUR 16.7	USD 18.0	CHF 18.0	GBP 14.3
Field work fee in the countryside [3]	EUR 20.0	USD 21.5	CHF 21.5	GBP 17.2
Emergency field work fee in Budapest [3]	EUR 26.7	USD 28.6	CHF 28.6	GBP 23.0
Emergency field work fee in the countryside [3]	EUR 33.4	USD 35.7	CHF 35.7	GBP 28.6
Fee of registration or modification of co-owner or authorized person after contract signing	EUR 3.60	USD 5.00	CHF 4.40	GBP 3.10
Fee of registration or modification of beneficiary in case of death after contract signing	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 messeges' 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.

[3] It is possible the client specifies the place (in Budapest or in the countryside) and time of modifying contract, making contract and client's identification. In case of emergency service, if data reconciliation between the client and TeleBank of GRANIT Bank happens until 14:30, then within the following 2 working days, in other case within the following 3 working days the Bank's parner will meet with the customer in a previously agreed time in the purpose of client's identification and contracting. In case of non-emergency service it will happen within 4 and 5 working days after data verification. The fee of the sevice will be debited after the contract is signed. If more accounts are affected by the service, the fee will be charged only once occasionally, when both forint and foreign currency account is effected by the service, then the fee included in the forint bank account package's Announcement will be charged. The non-discounted fee must be paid if the customer's fault causes cancellation of signing or modifying the contract. The customer could cancel the service free of charge no later when telephone consultation with the Bank's counterpart happens. If data reconciliation does not happen between the client and TeleBank of GRANIT Bank, then the modifying contract, making contract and client's identification must be done in Central Branch or in WestEnd Client Office of the Bank.

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.

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Budapest, 19 April 2016

GRÁNIT BANK

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)

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