# ANNOUNCEMENT on Current Accounts and Connected Services

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100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

## *'Helló GRÁNIT' package* contains:*

- **1 pc. GRÁNIT 'Sztár' ('Star') bank account**
- **1 pc.'GRÁNIT Most' bank card OR 'MasterCard Standard PayPass Unembossed' bank card OR (requested package until 09.03.2018 or after 01.04.2018.) 'GRÁNIT Platinum' bank card** (chosen by the client)
- **All GRÁNIT electronic channels:** eBank, NetBank/MobilBank, TeleBank and VideoBank
- **SMS service** (all debit and credit transaction from HUF 1)
- **Free trial period during the month of the contract and the following 3 calendar months****

**HUF 10,000 will be credited*** from the first annual banking cost for those who will make contract for 'Helló GRÁNIT' package through GRÁNIT VideóBank until 31.12.2018 and receive at least 8 times HUF 100,000 lump sum income (salary, pension) and realize at least 8 times direct debits or standing orders on the bank account before the fee reimbursement.**

The 'Helló GRÁNIT' package can be requested through the GRÁNIT VideóBank by pressing the "Account Open" button. The fees of the products and services of 'Helló GRÁNIT' package are in this Announcement and in the Announcement on 'Platinum' bank card.

***GRÁNIT Partner Discount Plus*[4]***
If 'Digital' bank account is requested through GRÁNIT Bank's partners (e.g. Bankmonitor) and the contract is signed via GRÁNIT VideóBank until 31.09.2018, then the Bank will credit HUF 5,555 after the client meets the conditions detailed bellowed[4]*.

***GRÁNIT Partner Discount*[5]***
If 'Digital' bank account is requested through the BankMonitor and the contract is signed via GRÁNIT VideóBank until 31.03.2018, then the Bank will reimburse costs up to HUF 10,000 after the first year in case of you purchase at least HUF 50,000 / month with your bank card which is connect to your GRÁNIT 'Digitális' account package.

***'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', 'Sztár' and 'Digitalis' 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.[6]*
**Special offer: from 14 October 2015 until 31 December 2018.**

**GRÁNIT Digital ACTION[7]***
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 2019.

| Conditions of HUF current accounts | GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account [(1)] | GRÁNIT - 'Bajnok' (Champion) bank account [(1)] | GRÁNIT - 'Ász' ('Ace') bank account | GRÁNIT - 'Sztár' ('Star') bank account | GRÁNIT - 'Digitális' ('Digital') bank account |
|---|---|---|---|---|---|
| **Conditions depending on type of account:** | | | | | |
| **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 | - | - |

| Conditions of HUF current accounts | GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account [1] | GRÁNIT - 'Bajnok' (Champion) bank account [1] | GRÁNIT - 'Ász' ('Ace') bank account | GRÁNIT - 'Sztár' ('Star') bank account | GRÁNIT - 'Digitális' ('Digital') bank account |
|---|---|---|---|---|---|
| **Electronic banking services** | | | | | |
| NetBank, MobilBank registration fee | HUF 0 | | | | |
| Monthly fee of NetBank, MobilBank services | HUF 0 | | | | |
| TeleBank registration fee | HUF 0 | | | | |
| eBank [3] registration fee | HUF 0 | | | | |
| eBank [3] monthly fee | HUF 0 | | | | |
| Monthly fee of general information request to VideoBank service (former interest / consultancy function) [4] | HUF 0 | | | | |
| Monthly fee of subscription to VideoBanking service (previous administration function) [5] | In the discount: HUF 0 / month [6], otherwise HUF 500 / month | | | | |
| Monthly fee of TeleBank service | HUF 0 | | | | |
| Monthly fee of text alert services | 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 [7] | HUF 0 | HUF 0 | HUF 0 | HUF 0 | HUF 0 |
| iSMS service item fee [7] | HUF 0 | HUF 0 | HUF 0 | HUF 0 | HUF 0 |
| In case of Payment Services Framework Agreement signed on 26 June 2017 or later NetBank, MobilBank, TeleBank services are mandatory parts of the contract and eBank and iSMS service are optional. 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 debit cards** | | | | | |
| **'GRÁNIT Most' bank card** [8], [9] | | | | | |
| Annual fee of primary card in first year | HUF 0 | HUF 0 | HUF 0 | HUF 0 | HUF 0 (instead of 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.) [9]**/ GRÁNIT COOP Co-branded Unembossed** (Can not be required from 21/12/2015 with signing a new debit card contract.) [10] | | | | | |
| Annual fee of primary card in first year | HUF 0 | HUF 1,890 (HUF 0 [11]) | HUF 1,390 (HUF 0 [11]) | HUF 1,890 (HUF 0 [11]) | - |
| 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 [11], [12]) | HUF 1,390 (HUF 0 [11], [12]) | HUF 1,890 (HUF 0 [11], [12]) | HUF 3,090 (HUF 0 [12]) |
| 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.) [9]**/ GRÁNIT COOP Co-branded Embossed** (Can not be required from 12/21/2015 with signing a new debit card contract.) [10] | | | | | |
| Annual fee of primary card in first year | HUF 2,490 (HUF 0 [11]) | 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 [11], [12]) | 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** [13] | | | | | |
| 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 [14] | 4 pcs / month [15] | 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 [14] | 0 pcs / month | 4 pcs / month [15] | 4 pcs / month [15] | 2 pcs / month [15] | all |
| Fee of preferential cash withdrawals with primary card from any ATM nationwide [14] | - | 0.30% (min. HUF 0; max.-) | 0.60% (min. HUF 0; max. -) | 0.60% (min. HUF 0; max. -) | 0.60% (min. HUF 0; max. -) |

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| Conditions of HUF current accounts | GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account [1] | GRÁNIT - 'Bajnok' (Champion) bank account [1] | GRÁNIT - 'Ász' ('Ace') bank account | GRÁNIT - 'Sztár' ('Star') bank account | GRÁNIT - 'Digitális' ('Digital') bank account |
|---|---|---|---|---|---|
| **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) | | | | |
| **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) [16] | 0.50% (min. HUF 375; max. HUF 25,000) | | | | |
| Domestic HUF transfer fee (IG2) [17] | 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 [12], [18] | 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 [21] | 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 | | | | |

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| Conditions of HUF current accounts | GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account [1] | GRÁNIT - 'Bajnok' (Champion) bank account [1] | GRÁNIT - 'Ász' ('Ace') bank account | GRÁNIT - 'Sztár' ('Star') bank account | GRÁNIT - 'Digitális' ('Digital') bank account |
|---|---|---|---|---|---|
| Field work fee in Budapest [22] | HUF 5,000 per instance | | | | |
| Field work fee in the countryside [22] | HUF 6,000 per instance | | | | |
| Emergency field work fee in Budapest [22] | HUF 8,000 per instance | | | | |
| Emergency field work fee in the countryside [22] | 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 [23] | 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 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 [24] | HUF 1,000 / pcs | | | | |
| Emergency card request within 1 bank workday [24] [25] | | | | | |
| 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 [24], [25] | | | | | |
| 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 [27] | In the discount: HUF 0 / month [26], otherwise HUF 200 / month | | | | |
| Monthly fee of eligible travel insurance [12] | HUF 165 | | | | |
| Limit modification fee [28] | HUF 100 | | | | |
| Card limit change fee via GRÁNIT eBank / GRÁNIT Lock function [29] | HUF 0 | | | | |
| **Default card limits** | | | | | |
| Daily ATM cash withdrawal | HUF 200,000; 3 pcs | | | | |
| Daily POS / ONLINE usage [30] | HUF 500,000; 10 pcs | | | | |
| Maximum daily ATM limit limit via GRÁNIT eBank / GRÁNIT Lock function | HUF 1 000 000 | | | | |
| Maximum daily POS / ONLINE limit limit via GRÁNIT eBank / GRÁNIT Lock function [30] | HUF 1 000 000 | | | | |

Only the first GRÁNIT retail forint bank account can be claimed on the online account opening interface. Requesting additional bank accounts may be made via NetBank, TeleBank or in person at the Central Account Center, Westend Customer Center.

| Conditions of HUF current accounts | GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account [1] | GRÁNIT - 'Bajnok' (Champion) bank account [1] | GRÁNIT - 'Ász' ('Ace') bank account | GRÁNIT - 'Sztár' ('Star') bank account | GRÁNIT - 'Digitális' ('Digital') bank account |
|---|---|---|---|---|---|

* In case of 'Helló GRÁNIT' package the 'Sztár' bank account may have only one account holder, during the account opening, a foreign currency account, a savings account, a permanent savings account and Aegon travel insurancecan can not be requested, but after the conclusion of the contract it can be requested at any time by the client.
Those can request a 'Helló GRÁNIT' package through the GRÁNIT VideóBank by pressing the "Account Open" button, who has no retail bank account at GRÁNIT Bank and open the account for his/herself, is Hungarian citizen, has resident in Hungary, identify his/herself by Hungarian ID card and address card, pay tax in Hungary, contributes to data management and marketing requests, is not a politically exposed person, not a close relative of a politically exposed person and not a person close relationship to a politically exposed person.

** For those clients who request a Helló GRÁNIT package via VideoBank and sign the contract between 15.11.2017. and 31.12.2018 the Bank will provide the following services free of charge during the month of the contract and the following 3 calendar months (for trial purposes):
• 1 'GRANIT Most' bank card (for primary card)
• the first or the first two forint cash withdrawals per month from any ATM nationwide up to a maximum HUF 150,000 / month * (regardless of whether the account holder's statement made pursuant to Section 36 / A of Act LXXXV of 2009)
• Standing orders or domestic HUF transfers together up to HUF 150,000 / month * (via NetBank / MobilBank, TeleBank, VideoBank service or paper-based order)
• All direct debits, regardless of the amount and number
• Monthly account maintenance fee of the bank account
• NetBank / MobilBbank, TeleBank, Videobank and eBank service (free of registration and monthly fees)
• SMS service (free of monthly fee and piece coast)
• account statement via NetBank
The Free Trial Period will be met by reimbursing charged monthly fees of the above services in the following month, provided that the fee was not refunded for any other reason. If a fee has been refunded under the 'Free Trial Period', other refund can not be happened under other action. The fees and costs related to Helló GRÁNIT are listed in this Announcement and in the Announcement of the Retail Platinum Bank Card and Other Services. If a transaction exceeds the limit of HUF 150,000, - without refunding - the fee of this transaction will be determined based on its total amount without proportion of the fixed or minimum price.

*** The fee reimbursement will happened 1 year later from the first day of the month in which the contract was concluded, and the return of 'Sztár' account package fees charged is up to only the fees paid in the first year by the client actually but not exceeding an amount of HUF 10,000 if the bank account has not been canceled before the reimbursement. The amount to be reimbursed will be determined by the actually paid bank charges up to HUF 10,000 whisch is decreased by the amount of previously reimbursed fees.

4* Those are eligible for the credit in the frame of GRÁNIT Partner Discount Plus program, who did not have any retail bank accounts as an Account Holder or Joint Account Holder at the GRÁNIT Bank at the time of requesting the Digital Bank Account and at the end of the second month following the month in which the contract was signed the first lump sum min. HUF 80,000 income (wages, pensions) is credited to their account. The 5,555 HUF is a pre-credited discount for the fees and costs (eg annual and issue fees for a bankcard, monthly account management fees, occasional or regular transfer fees, direct debit fees, cash withdrawal fees, SMS notifications fees, etc.) charged within 3 years from the opening of the bank account, in the context of any HUF or foreign currency bank accounts' transactions, account maintenance and other related services connected to the accounts based on the ANNOUNCEMENT on Private Current Accounts and Connected Services or ANNOUNCEMENT on Platinum bank card.
The 5,555 HUF discount is credited in one lump sum, no later than the 10th day of the calendar month following the date of the fulfillment of the income criteria.
Customers participating in the "GRANIT Partner Discount Plus" program can not participate in 'GRANIT Digital Action' or 'GRANIT Partner Discount' Program. If the bank account is closed within 3 years after the account opening, the client will be obliged to pay the pre-credit discount before the account is closed.

5* 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 or unembossed bank cards belonging to the GRANIT Digital account. During the promotional period the fees will be refunded after the first 12-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 March 2018. 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 client actually but not exceeding an amount of HUF 10,000 after the first 12-month from the date of the contract month (including the date of the month of the contract). Those clients who take part in 'GRÁNIT Partner discount', can not paticipate in 'GRÁNIT Digital ACTION' or 'GRANIT Partner Discoun Plus" Program.

6* 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.

7* 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 bank cards belonging to the GRANIT Digital account. During the promotional period (till 31 December 2019) 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 case of 'Digital' accounts opened till 31 December 2018. 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 client 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 2019). Those clients who take part in 'GRÁNIT Digital ACTION', can not paticipate in 'GRÁNIT Partner discount' or 'GRANIT Partner Discoun Plus" Program.

(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.

(4) In case of using GRÁNIT VideoBank system (after selecting 'I would like information' button) the customer does not identify him/herself with the NetBank user name, password and single-use sms login password.

(5) If the customer enters into a contract with GRÁNIT VideoBank service, the fee will be charged for each calendar month started. In case of using GRÁNIT VideoBank system (after selecting 'Client' button) the client identifies him/herself with the NetBank user name, password and single-use sms login password.

(6) The action applies to monthly fees charged up till 31 December, 2018.

(7) 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,

(8) 'GRÁNIT Most' bank card is a MasterCard instant unembossed paypass card, which is valid till 31 December, 2020. In case of replacement or reproduction MasterCard Standard Unembossed card is available for clients.

(9) 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.

(10) 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.

(11)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 Ltd.
• 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 Provident Financial Ltd.
➢who are employees of Szerencsejáték Ltd.
➢who are employees or sales partners of Quantis Group
Discount is valid till 31 December 2018.(Provident Financial LTD. 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.

(12) 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 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. 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.

| Conditions of HUF current accounts | GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account [1] | GRÁNIT - 'Bajnok' (Champion) bank account [1] | GRÁNIT - 'Ász' ('Ace') bank account | GRÁNIT - 'Sztár' ('Star') bank account | GRÁNIT - 'Digitális' ('Digital') bank account |
|---|---|---|---|---|---|

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

[14] 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.

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

[16] 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.

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

[18] 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.

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

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

[21] In the case of a change of account package, the Fee of account package modification must be paid at the time when the filing of this customer's request and must also cover the time proportion of the difference between the annual fees of the debit card prior to the change and the new bill set. The Fee of account package modification will also be charged, if If the client withdraw his/her request before setting the modification. If the client changes from one account packet to another account packet with a more favorable annual bank card, the Bank will credit the proportionate portion of the bankcard fee.

[22] 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.

[23] After signing of Payment Services Framework Agreement, the fee is charged per bank account and per person.

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

[25] The debit card next banking day delivery of emergeny debit card request / replacement demand given banking day from 08:00 to 16:00 shall be submitted. If the emergency card request / 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 request / replacement, delivery is performed by courier service.

[26] The discount applies to the bank accounts where successful debit card digitalization happens until 30 September 2018. For these accounts the Digitalized debit card monthly fee is free as long as the account will be terminated.

[27] 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.

[28] 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.

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

[30] 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.

[31] 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: the prolongation of the announced promotions.

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100 000 EURÓIG OBA BIZTOSÍTOTT BANKBETÉT

| ***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 |

| ***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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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) |

Amendments of the Announcement are indicated with red.

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