ANNOUNCEMENT on Current Accounts and Connected Services

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Effective from: 2nd December 2019

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GRANIT Super Gift PROMTION*

If a customer who does or did not have a GRANIT retail account and contract with 'Bajnok Plusz', 'Bajnok', 'Ász', 'Sztár' or 'Digitális' bank account requested by promotion code on the GRANIT Bank website, and request GRANIT MasterCard Standard PayPass Unembossed bank card as a primary card, its issue fee will be free.
Special offer: from 02 December 2019 until 31 December 2019

PAY PROMOTION in case of GRANIT Digital account package
Beetwen 01th October 2019 and 31th December 2019 opening GRANIT Digital Account and, if you purchase with GRÁNIT Pay or Apple Pay for at least HUF 150,000 every month until December 31, 2020, the Bank will the Bank will reimburse costs up to HUF 10,000/year during the action period.**

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.***
Special offer: from 14 October 2015 until 31 December 2019 (in case of 'Digital' bank account from 1 July 2018 until 31 December 2019.)

GRÁNIT Digital ACTION[4]*
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.

Helló GRÁNIT' package[5]* 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, 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[6]***

HUF 10,000 will be credited[7]* from the first annual banking cost for those who will make contract for 'Helló GRÁNIT' package through GRÁNIT VideóBank until 31.12.2019 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.

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	-	-

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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
Electronic banking services					
NetBank registration fee	HUF 0				
Monthly fee of NetBank 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]	HUF 0 / 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. In case of Payment Services Framework Agreement signed on 28 October 2019 or later NetBank, MobilBank, VideoBank, 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, eBank, TeleBank, VideoBank service) are free of charge					
Conditions of debit cards					
'GRÁNIT Most' bank card special offer [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, which can not be required from 02/06/2014 when sign a new debit card contract. [9] **/ GRÁNIT COOP Co-branded Unembossed**, which can not be required from 21/12/2015 when sign 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, which can not be required from 28/10/2019 when sign a new debit card contract.					
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 [11], [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, which can not be required from 02/06/2014 when sign a new debit card contract. [9] **/ GRÁNIT COOP Co-branded Embossed**, which can not be required from 12/21/2015 when sign 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, which can not be required from 28/10/2019 when sign a new debit card contract.					
Issue fee of primary card	HUF 2,490 (HUF 0* [11], [12])	HUF 5,390 (HUF 0*)	HUF 5,390 (HUF 0*)	HUF 4,390 (HUF 0*)	HUF 5,690 (HUF 0*)
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, which can not be required from 28/10/2019 with signing a new debit card contract. [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, eBank[16] 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) [17]	0.50% (min. HUF 375; max. HUF 25,000)				
Domestic HUF transfer fee (IG2) [18]	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], [19]	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 [22]	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 [23]	HUF 5,000 per instance				
Field work fee in the countryside [23]	HUF 6,000 per instance				
Emergency field work fee in Budapest [23]	HUF 8,000 per instance				

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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
Emergency field work fee in the countryside [23]	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 [24]	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% [25]				
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 [26]	HUF 1,000 / pcs				
For current account contracts concluded before 28.10.2019: Emergency card request within 1 bank workday [20], [21] / In the case of current account contracts concluded 28.10.2019 or later: Emergency card request within 2 bank workday [26], [27]					
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				
For current account contracts concluded before 28.10.2019: Emergency card replacement within 1 bank workday (20), (21) / In the case of current account contracts concluded 28.10.2019 or later:Emergency card replacement within 2 bank workday [26], [27]					
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 [28]	HUF 0 / month				
Monthly fee of eligible travel insurance [12]	HUF 165				
Limit modification fee [29]	HUF 100				
Card limit change fee via GRÁNIT eBank function [30]	HUF 0				
Default card limits [31], [32]					
Daily ATM cash withdrawal (standard setting)	HUF 150,000; 3 pcs				
Daily POS / ONLINE usage (standard setting) [33]	HUF 100,000; 20 pcs				
Maximum daily ATM limit limit via GRÁNIT eBank / GRÁNIT Lock function [34]	HUF 3 000 000				
Maximum daily POS / ONLINE limit limit via GRÁNIT eBank / GRÁNIT Lock function [33], [34]	HUF 3 000 000				
Maximum daily limit for payments via Paypass touchless technology [35]	HUF 45 000				

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

PROMITIONS

*If you open 'Bajnok Plusz', 'Bajnok', 'Ász', 'Sztár' or 'Digital' account on the GRÁNIT BANK website, select the Super Gift and give the promotion code then the issue fee of GRANIT MasterCard Standard PayPass Unembossed primary card will free.
Duration of the promotion: 02.12.2019 - 31.12.2019. It is available to natural persons based on the bank promotion, who does not have currently and did not have previously retail bank accountare as owner or co-owner at GRANIT Bank. The promotional code can be found on the Bank's online platform and leaflets. 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 promotion valid beetwen 01th October 2019 and 31th December2019 opening GRANIT Digital Account , The monthly GRÁNIT Pay or Apple Pay 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 2020) 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 2019. 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 2020).

*** 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.

[4]* 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 Discount Plus" Program.

[5]* 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.

[6]* For those clients who request a Helló GRÁNIT package via VideoBank and sign the contract between 15.11.2017. and 31.12.2019 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, eBank, 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, 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.

[7]* 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.

(1) In case of GRANIT 'Bajnok Plusz' and 'Bajnok' account package and from 2nd December 2019 in case of 'Ász', 'Sztár' or 'Digitális' 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.

(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 January, 2022. 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' 'Sztár' and 'Digitális' 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
• Hungarien Kayak-Canoe Federation member of the Hungarien National Team, managment and Kayak-Canoe Federation licensed player
• who are employees of BKV Ltd.
➢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 2019. 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.

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

[12] Within Millennium Program the unembossed primary card (except 'Most' bank card) in case of 'Bajnok', 'Ász', 'Sztár' or 'Digitális' 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 or for those clients, who work at Leroy Group. Discount is valid till 31 December 2019. 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 100%of the salary is credited on the GRÁNIT bank account. Discount is valid till 31 December 2019.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.

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

[14]If there is a valid statement about the twice a month, free cash withdrawals achievable in HUF only, 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 in HUF 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 and the bank account package as well!
If the first or second recording cash amount in HUF 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. The transactions can be executed in a currency other than HUF, if it is suitable for use on domestic ATM.

[16] In the transfer orders provided via eBank service, the account number to be credited must be an account that has already been transferred via Netbank, Telebank, Videobank or on paper order. eBank Service transfer functionality is available on devices with at least 10.0 iOS or at least 4.3 Android operating System.

[17] 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.

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

[19] 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.

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

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

[22] 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.

[23] 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.

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

[25] Fee charged by GRANIT Bank. For using debit card abroad, foreign ATM operators or mercahndisors are able to charge fee about which please ask information before paying. These fee you should pay.

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

[27] 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

[28] 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. The Pay function of eBank service is available only on NFC enabled mobile phones with at least 4.3 Android operating or at least on iPhone 6 system.

[29] 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.

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

[31] The actual aggregated daily limit of the bankcard is equal to the sum of current daily ATM cash withdrawal limit and actual daily POS limit. In case you have already reached or exceed the actual total daily limit by performing ATM or POS transactions (including online transactions as well) on a given day, you can initiate additional transactions only if you raise – at least for the duration of the planned transaction – the actual set ATM and/or POS limit by extent, which aggregated sum is exceed the sum of performed and planned ATM and POS (include online transactions as well) limit.

[32] 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. The maximum amount of actual cash withdrawal that can be withdrawn during a transaction is determined by the ATM operator.

[33] 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. This is valid for all debit cards, that have not been modified for daily POS event pieces limit.

[34] If the maximum daily ATM/POS/ONLINE limit setting is set through the GRÁNIT eBank application, it will be set by the customer's individual request after the bank's risk assessment. The claim can be filed via NetBank by writing a free-Form letter or via Telebank with TPIN identification or in person in our bank accounts.

[35] In the case of the 'Ász' account package opened on or after 02.09.2019, the Issue Fee and the Annual Card Fee valid from the 2nd year shall be HUF 2,200, if these fees are charged until 31.12.2019.

[36] If the total amounts of the consecutive PIN less Paypass transactions (including the GRÁNIT Pay transactions as well) exceeds the 45.000 HUF, then PIN code entering is needed during the following PIN less, low-value transaction (under 5.000 HUF). After entering the PIN code, the aggregation procedure is restarted.
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. Changes are: prolongation of the announced promotions and intorduce GRANIT Super Gift PROMTION.

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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 registration fee (in case service is required)	free of charge			
Monthly fee of NetBank 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, eBank[2] 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 [3]	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 [4]	EUR 16.7	USD 18.0	CHF 18.0	GBP 14.3
Field work fee in the countryside [4]	EUR 20.0	USD 21.5	CHF 21.5	GBP 17.2
Emergency field work fee in Budapest [4]	EUR 26.7	USD 28.6	CHF 28.6	GBP 23.0
Emergency field work fee in the countryside [4]	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] In the transfer orders provided via eBank service, the account number to be credited must be an account that has already been transferred via Netbank, Telebank, Videobank or on paper order. eBank Service transfer functionality is available on devices with at least 10.0 iOS or with at least 4.3 Android operating System.

[3] 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.

[4] 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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