



## **ANNOUNCEMENT on Current Accounts and Connected Services**

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Effective from: 12th May 2023.

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### GRÁNIT MOST Mastercard' bank card special offer\*\*\*

'GRÁNIT MOST Mastercard' 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', 'Sztár' and 'Digitális' bank account package
- you can demand 'GRÁNIT Most' bank card only as a primary card at the time when opening 'Bajnok Plusz', 'Bajnok', '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. l. 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 20.04.2023. until 31.05.2023 (in case of 'Digital' bank account from 20.04.2023. until 31.05.2023.)

Helló GRÁNIT' package<sup>5\*</sup> contains

- 1 pc. GRÁNIT 'Sztár' ('Star') bank account
- 1 pc. 'GRÁNIT MOST Mastercard' bank card OR 'Mastercard Standard contactless Unembossed' bank card OR (requested package until 09.03.2018 or after 01.04.2018.) 'GRÁNIT Platinum Mastercard' 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<sup>6\*</sup>

HUF 10,000 will be credited<sup>7\*</sup> from the first annual banking cost for those who will make contract for 'Helló GRÁNIT' package through GRÁNIT VideóBank from 20.04.2023. until 31.05.2023 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 - 'Bajnok Plusz' (Champion Plus) bank account <sup>(1)</sup>	GRÁNIT - 'Bajnok' (Champion) bank account <sup>(1)</sup>	GRÁNIT - 'Digitális Plusz' ('Digital Plus') bank account	GRÁNIT - 'Digitális' ('Digital') bank account	GRÁNIT - 'Sztár' ('Star') bank account
<b>Conditions of HUF current accounts</b>					
<b>Conditions depending on type of account:</b>					
<b>Sight interest paid on current account</b>					
Annual sight interest rate of current account	0,01%	0,01%	0.00%	0.00%	0.00%
EBKM (standard deposit rate) of current account	0,01%	0,01%	0.00%	0.00%	0.00%
Interest paid	monthly on current account	monthly on current account	-	-	quarterly on current account
Type of interest	fix	fix	fix	fix	fix
Calculation of interest	on a daily basis, extent is annual sight interest rate	on a daily basis, extent is annual sight interest rate	on a daily basis, extent is annual sight interest rate	on a daily basis, extent is annual sight interest rate	on a daily basis, extent is annual sight interest rate
<b>Account maintenance</b>					
Monthly account maintenance fee (in case either related condition is fulfilled)	HUF 990	HUF 0	HUF 890	HUF 0	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	No conditions	No conditions	No conditions
Monthly account maintenance fee (in case neither related condition is fulfilled)	HUF 2,990	HUF 2,990	-	-	-
<b>Electronic banking services</b>					
NetBank registration fee			HUF 0		
Monthly fee of NetBank services			HUF 0		
TeleBank registration fee			HUF 0		
eBank <sup>(3)</sup> registration fee			HUF 0		
eBank <sup>(2)</sup> monthly fee			HUF 0		
Monthly fee of general information request to VideoBank service (former interest / consultancy function) <sup>(4)</sup>			HUF 0		
Monthly fee of subscription to VideoBanking service (previous administration function) <sup>(5)</sup>			HUF 0 / month		
Monthly fee of TeleBank service			HUF 0		
Monthly fee of text alert services	HUF 0	HUF 0	not available, just the iSMS	not available, just the iSMS	HUF 0
Text alert service item fee	HUF 20	HUF 20	not available, just the iSMS	not available, just the iSMS	HUF 20
Monthly fee of iSMS services <sup>(7)</sup>	HUF 0	HUF 0	HUF 0	HUF 0	HUF 0
iSMS service item fee <sup>(7)</sup>	HUF 0	HUF 0	HUF 0	HUF 0	HUF 0

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

	GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account <sup>(1)</sup>	GRÁNIT - 'Bajnok' (Champion) bank account <sup>(1)</sup>	GRÁNIT - 'Digitális Plusz' ('Digital Plus') bank account	GRÁNIT - 'Digitális' ('Digital') bank account	GRÁNIT - 'Sztár' ('Star') bank account
<b>Conditions of HUF current accounts</b>					
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, ISMS or email sent by the Bank (such as passwords per transactions, login password for NetBank, eBank, TeleBank, VideoBank service) are free of charge. The Bank send the code for login password for NetBank and passwords per transactions via ISMS, provided the customer has an activated eBank services and internet connection when the Bank is sending the code. If it is not possible, the Bank will send SMS messages.					
<b>Conditions of debit cards</b>					
GRÁNIT MOST Mastercard bank card special offer <sup>(8), (9)</sup>					
Annual fee of primary card in first year	HUF 0	HUF 0	-	HUF 0 (instead of HUF 1,390)	HUF 0
Annual fee of primary card from second year	HUF 3,790	HUF 3,390	-	HUF 1,390	HUF 3,390
Mastercard Standard contactless Unembossed / GRÁNIT COOP Co-branded contactless 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 <sup>(11), (12)</sup> )	HUF 4,490	HUF 3,090 (HUF 0 <sup>(11), (12)</sup> )	HUF 1,890 (HUF 0 <sup>(11), (12)</sup> )
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 4,490	HUF 3,090	HUF 3,390
Issue fee of co-card	HUF 2,390	HUF 2,390	HUF 4,490	HUF 3,590	HUF 2,390
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 4,490	HUF 3,590	HUF 2,390
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.					
GRÁNIT Neo Mastercard contactless Unembossed					
Issue fee of primary card	HUF 4,990	HUF 4,990	HUF 4,990	Under 26 years: HUF 0 Over 26 years of age: HUF 4,990	HUF 4,990
Annual fee of primary card in first year	HUF 0	HUF 0	HUF 0	Under 26 years: HUF 0 Over 26 years of age: HUF 0	HUF 0
Annual fee of primary card from second year	HUF 4,990	HUF 4,990	HUF 4,990	Under 26 years: HUF 0 (instead of HUF 2,990) **** Over 26 years of age: HUF 4,990	HUF 4,990
Issue fee of co-card	HUF 4,990	HUF 4,990	HUF 4,990	Under 26 years: HUF 4,990 Over 26 years of age: HUF 4,990	HUF 4,990
Annual fee of co-card in first year	HUF 0	HUF 0	HUF 0	Under 26 years: HUF 0 Over 26 years of age: HUF 0	HUF 0
Annual fee of co-card from second year	HUF 4,990	HUF 4,990	HUF 4,990	Under 26 years: HUF 4,990 Over 26 years of age: HUF 4,990	HUF 4,990
Mastercard Standard contactless Embossed / GRÁNIT COOP Co-branded contactless 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 <sup>(11), (12)</sup> )	HUF 5,390 (HUF 0*)	HUF 5,990	HUF 5,690 (HUF 0*)	HUF 4,390 (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 5,990	HUF 5,690	HUF 4,390
Issue fee of co-card	HUF 4,390	HUF 4,390	HUF 5,990	HUF 5,690	HUF 3,390
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 5,990	HUF 5,690	HUF 3,390
Mastercard Standard contactless 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	-
<b>Transactions with debit card</b>					
Number of free of charge cash withdrawals with primary card from any ATM nationwide <sup>(14)</sup>	4 pcs / month <sup>(15)</sup>	0 pcs / month	0 pcs / month	0 pcs / month	0 pcs / month
Number of preferential (previously: free of charge for GRÁNIT 'Champ' account package) cash withdrawals with primary card from any ATM nationwide <sup>(14)</sup>	0 pcs / month	4 pcs / month <sup>(15)</sup>	0 pcs / month	all	2 pcs / month <sup>(15)</sup>
Fee of preferential cash withdrawals with primary card from any ATM nationwide <sup>(14)</sup>	-	0.30% (min. HUF 0; max. -)	-	0.60% (min. HUF 0; max. -)	0.60% (min. HUF 0; max. -)
GRÁNIT Digital Bankcard Service <sup>(16)</sup>					
Available Mastercard Standard contactless Unembossed / Mastercard Standard contactless Embossed / MasterCard Neo	Special offer from 20.04.2023 until 31.05.2023 HUF 0, after this date HUF 990				

# 1. ANNOUNCEMENT

## on Private HUF Current Accounts and Connected Debit Cards

	GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account <sup>(1)</sup>	GRÁNIT - 'Bajnok' (Champion) bank account <sup>(1)</sup>	GRÁNIT - 'Digitális Plusz' ('Digital Plus') bank account	GRÁNIT - 'Digitális' ('Digital') bank account	GRÁNIT - 'Sztár' ('Star') bank account
<b>Conditions of HUF current accounts</b>					
<b>Financial services</b>					
<b>One-off payment orders</b>					
Via NetBank, eBank <sup>(17)</sup> 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 (including the instant payments too) <sup>(18)</sup>	0.00% (min. HUF 0; max. HUF 0)	0.10% (min. HUF 0; max. HUF 6,000)	0.00% (min. HUF 0; max. HUF 0)	0.40% (min. HUF 0; max. HUF 8,000)	0.30% (min. HUF 45; max. HUF 6,000)
Domestic HUF transfer fee (including the instant payments too) <sup>(18)</sup>	0.00% (min. HUF 0; max. HUF 0)	0.10% (min. HUF 0; max. HUF 6,000)	0.00% (min. HUF 0; max. HUF 0)	0.40% (min. HUF 0; max. HUF 8,000)	0.30% (min. HUF 75; max. HUF 6,000)
Fee of FCY transfer within the bank	0.40% (min. HUF 400; max. HUF 15,000)	0.40% (min. HUF 400; max. HUF 15,000)	0.40% (min. HUF 500; max. HUF 15,000)	0.40% (min. HUF 400; max. HUF 15,000)	0.40% (min. HUF 400; max. HUF 15,000)
Domestic FCY transfer fee	0.50% (min. HUF 3,000; max. HUF 16,000)	0.50% (min. HUF 3,000; max. HUF 16,000)	0.50% (min. HUF 3,100; max. HUF 16,000)	0.50% (min. HUF 3,000; max. HUF 16,000)	0.50% (min. HUF 3,000; max. HUF 16,000)
Cross-border Fee of EUR transfer to EEA country	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)	0.40% (min. HUF 0; max. HUF 8,000)	0.30% (min. HUF 75; max. HUF 6,000)
International HUF or other FCY transfer fee	0.50% (min. HUF 3,000; max. HUF 16,000)	0.50% (min. HUF 3,000; max. HUF 16,000)	0.50% (min. HUF 3,100; max. HUF 16,000)	0.50% (min. HUF 3,000; max. HUF 16,000)	0.50% (min. HUF 3,000; max. HUF 16,000)
<b>Via TeleBank service</b>					
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)	0.40% (min. HUF 375; max. HUF 20,000)	0.40% (min. HUF 475; max. HUF 20,000)	0.40% (min. HUF 375; max. HUF 20,000)	0.40% (min. HUF 375; max. HUF 20,000)
Domestic HUF transfer fee	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 475; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)	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)	0.40% (min. HUF 400; max. HUF 20,000)	0.40% (min. HUF 500; max. HUF 20,000)	0.40% (min. HUF 400; max. HUF 20,000)	0.40% (min. HUF 400; max. HUF 20,000)
Domestic FCY transfer fee	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,100; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)
Cross-border Fee of EUR transfer to EEA country	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 475; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)
International HUF or other FCY transfer fee	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,100; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)
<b>Paper-based order of transfers</b>					
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)	0.40% (min. HUF 375; max. HUF 20,000)	0.40% (min. HUF 475; max. HUF 20,000)	0.40% (min. HUF 375; max. HUF 20,000)	0.40% (min. HUF 375; max. HUF 20,000)
Domestic HUF transfer fee (IG1) <sup>(18)</sup>	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 475; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)
Domestic HUF transfer fee (IG2) <sup>(19)</sup>	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 475; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)
Domestic HUF transfer fee (VIBER)	0.80% (min. HUF 12,000; max. HUF 106,000)	0.80% (min. HUF 12,000; max. HUF 106,000)	0.80% (min. HUF 12,100; max. HUF 106,000)	0.80% (min. HUF 12,000; max. HUF 106,000)	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)	0.40% (min. HUF 400; max. HUF 20,000)	0.40% (min. HUF 500; max. HUF 20,000)	0.40% (min. HUF 400; max. HUF 20,000)	0.40% (min. HUF 400; max. HUF 20,000)
Domestic FCY transfer fee	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,100; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)
Cross-border Fee of intraday EUR transfer to EEA country	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,100; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)
Cross-border Fee of EUR transfer to EEA country	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 475; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)	0.50% (min. HUF 375; max. HUF 25,000)
International HUF or other FCY transfer fee	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,100; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)	0.60% (min. HUF 6,000; max. HUF 25,000)
<b>Direct debits</b>					
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)	0.00% (min. HUF 0; max. HUF 0)	0.35% (min. HUF 0; max. HUF 8,000)	0.30% (min. HUF 75; max. HUF 6,000)
<b>Standing orders</b>					
Standing transfer order fee	0.00% (min. HUF 0; max. HUF 0)	0.10% (min. HUF 0; max. HUF 6,000)	0.00% (min. HUF 0; max. HUF 0)	0.35% (min. HUF 0; max. HUF 8,000)	0.30% (min. HUF 75; max. HUF 6,000)
<b>General conditions of HUF current accounts</b>					
<b>General HUF current account conditions</b>					
Account opening fee	HUF 0	HUF 0	HUF 0	HUF 0	HUF 0
Account closing fee - within 6 months <sup>(20)</sup>	HUF 0	HUF 0	HUF 3,500	HUF 0	HUF 0
Account closing fee - after 6 months <sup>(20)</sup>	HUF 0	HUF 0	HUF 0	HUF 0	HUF 0
Monthly closing fee	HUF 0				
<b>Crediting items</b>					
Crediting fee of HUF and FCY items	HUF 0				
Crediting fee of transfers via post	Fee charged by Hungarian Post				
<b>Cash transactions</b>					
Cash depositing fee	0.00% (min. HUF 0; max. HUF 0)				
Cash withdrawal fee <sup>(21), (20)</sup>	0.90% (min. HUF 1,125; max. -)				
Coin processing fee (in case of depositing more than 50 coins)	10.00%				
Fee of announced but not occurred or previously not announced cash withdrawal	HUF 10,000				
<b>Entering, deleting secondary account identifiers by customer</b>					
via eBank	Special offer from 20.04.2023. until 31.05.2023 HUF 0/ identifier; Standard fee HUF 100/ identifier				
via Central Branch Office or WestEnd Client Center	HUF 1000 /per instance/ account				

# 1. ANNOUNCEMENT

## on Private HUF Current Accounts and Connected Debit Cards

	GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account <sup>(1)</sup>	GRÁNIT - 'Bajnok' (Champion) bank account <sup>(1)</sup>	GRÁNIT - 'Digitális Plusz' ('Digital Plus') bank account	GRÁNIT - 'Digitális' ('Digital') bank account	GRÁNIT - 'Sztár' ('Star') bank account
<b>Conditions of HUF current accounts</b>					
<b>Payment request <sup>(22)</sup></b>					
Initiation	Special offer from 20.04.2023. until 31.05.2023 HUF 0/ pcs; Standard fee HUF 50/pcs				
Approval fulfillment	equivalent as the instant payments fee*				
<b>Transfer based on QR code <sup>(23)</sup></b>					
Transfer by scanning QR code	equivalent as the instant payments fee*				
<b>Other fees, costs</b>					
Fee of bank statement	free of charge				
Fee of bank statement mailed by post	HUF 300	HUF 300	available on NetBank or acceptance personally paper-based in the branch	available on NetBank or acceptance personally paper-based in the branch	HUF 300
Fee of extraordinary bank statement	HUF 500 / statement	HUF 500 / statement	HUF 500 / statement	HUF 500 / statement	HUF 500 / statement
Fee of account package modification <sup>(23)</sup>	HUF 1,000	HUF 1,000	HUF 2,000	HUF 1,000	HUF 1,000
Telefax fee (/page)	HUF 500				
Issuance of certificates	HUF 2,000	HUF 2,000	HUF 2,000	HUF 2,000	HUF 2,000
Fee of additional collection of data (for period within one year)	HUF 2,000	HUF 2,000	HUF 2,500	HUF 2,000	HUF 2,000
Fee of additional collection of data (for period over one year)	HUF 5,000	HUF 5,000	HUF 5,500	HUF 5,000	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 <sup>(24)</sup>	HUF 5,000 per instance				
Field work fee in the countryside <sup>(24)</sup>	HUF 6,000 per instance				
Emergency field work fee in Budapest <sup>(24)</sup>	HUF 8,000 per instance				
Emergency field work fee in the countryside <sup>(24)</sup>	HUF 10,000 per instance				
Fee of registration or modification of co-owner or authorized person after contract signing	HUF 1,000	HUF 1,000	HUF 1,500	HUF 1,000	HUF 1,000
Fee of registration or modification of beneficiary in case of death after contract signing <sup>(25)</sup>	HUF 1,000	HUF 1,000	HUF 1,500	HUF 1,000	HUF 1,000
Transfer fee of repayment of banking loan issued by GRANIT Bank	0.30% (min. HUF 0; max. HUF 6,000)	0.30% (min. HUF 0; max. HUF 6,000)	0.30% (min. HUF 0; max. HUF 6,000)	0.30% (min. HUF 0; max. HUF 6,000)	0% (min. HUF 0; max. HUF 0)
Penalty interest rate	29.90%				
<b>Conditions of debit cards</b>					
<b>Debit card transaction fees</b>					
Purchase	0.00% (min. HUF 0; max. HUF 0)				
Additional cash withdrawal fee from any ATM nationwide	HUF 200 + 0.75%	HUF 200 + 0.75%	HUF 490 + 0.75%	HUF 200 + 0.75%	HUF 200 + 0.75%
Cash withdrawal abroad from ATM	HUF 200 + 0.75% <sup>(26)</sup>	HUF 200 + 0.75% <sup>(26)</sup>	HUF 490 + 0.75% <sup>(26)</sup>	HUF 200 + 0.75% <sup>(26)</sup>	HUF 200 + 0.75% <sup>(26)</sup>
Cash withdrawal at other banks or at post office	HUF 500 + 1.10%				
Cash withdrawal abroad at any bank branches	HUF 500 + 1.10%				
Balance inquiry in Hungary	HUF 100				
Querying PIN code and card information in the GRANIT eBank application. <sup>(44)</sup>	Special offer from 20.04.2023. until 31.05.2023 HUF 0/ pcs; Standard fee HUF 24/instance				
PIN modification via ATM	HUF 300				
<b>Other debit card related fees, costs and information</b>					
Card replacement	HUF 1,500				
Card / PIN letter acceptance in Central Branch Office <sup>(27)</sup>	HUF 1,000 / pcs				
Emergency card request within 3 bank workday <sup>(27), (28)</sup>					
Place of acceptance: Central Branch Office or WestEnd Client Center	HUF 6,000 / 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 3 bank workday <sup>(27), (28)</sup>					
Place of acceptance: Central Branch Office or WestEnd Client Center	temporary Instant debit card: HUF 3,500 ; card type according to the contract: HUF 6,000				
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				
Emergency PIN code replacement within 3 bank workday <sup>(27), (28)</sup>					
Place of acceptance: Central Branch Office or Westend Client Center	HUF 3,000				
Place of acceptance: anywhere in Budapest	HUF 20,000				
Place of acceptance: countryside home delivery	HUF 47,000				

# 1. ANNOUNCEMENT

## on Private HUF Current Accounts and Connected Debit Cards

Conditions of HUF current accounts	GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account <sup>(1)</sup>	GRÁNIT - 'Bajnok' (Champion) bank account <sup>(1)</sup>	GRÁNIT - 'Digitális Plusz' ('Digital Plus') bank account	GRÁNIT - 'Digitális' ('Digital') bank account	GRÁNIT - 'Sztár' ('Star') bank account
PIN replacement					HUF 500
Card expiration date			The card is valid until 12 p.m. on the validity period's last day declared on the bank card		
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 service					HUF 0
Card reactivating fee via GRÁNIT eBank service					HUF 0
Digitalized debit card monthly fee via GRÁNIT eBank / GRÁNIT Pay function <sup>(29)</sup>					HUF 0 / month
Monthly fee of eligible travel insurance <sup>(13)</sup>					HUF 165
Limit modification fee <sup>(30)</sup>					HUF 100
Card limit change fee via GRÁNIT eBank function <sup>(31)</sup>					HUF 0
<b>Default card limits <sup>(31)</sup></b>					
Daily ATM cash withdrawal (standard setting) <sup>(33)</sup>					HUF 150,000; 3 pcs
Daily POS / ONLINE usage (standard setting) <sup>(34)</sup>					HUF 100,000; 20 pcs
Contactless domestic payment limit					HUF 15,000 per transaction
Maximum daily ATM limit limit via GRÁNIT eBank service <sup>(35)</sup>					HUF 3,000,000
Maximum daily POS / ONLINE limit limit via GRÁNIT eBank service <sup>(34), (35)</sup>					HUF 3,000,000
Cumulative contactless payment limit <sup>(36)</sup>					HUF 45,000
Online payment limit for strong customer authentication					HUF 10,000 per transaction
Cumulative (low value) online payment limit for strong customer authentication <sup>(37)</sup>					HUF 35,000
<b>Rules applied in the case of AUTHORIZATION of the amount of a Bankcard transaction on the account</b>					
CURRENCY OF THE BANKCARD TRANSACTION			With a Mastercard HUF-based Bankcard		
HUF			No conversion		
OTHER CURRENCIES	The amount of the Bankcard transaction determined in foreign currency will be converted into HUF at the selling rate <sup>(40)</sup> quoted by the Card Company on the value date used in the authorization <sup>(39)</sup> . This HUF amount will be blocked from the balance of the account connected to the Bankcard. <sup>(42) (43)</sup>				
<b>Rules applied in the case of CLEARING of the amount of a Bankcard transaction on the account</b>					
CURRENCY OF THE BANKCARD TRANSACTION			With a Mastercard HUF-based Bankcard		
HUF			No conversion		
EUR	The amount of the Bankcard transaction in EUR will be converted into HUF at the latest EUR selling rate quoted by the Bank until 3:00 p.m., valid on the day when it is sent for settlement <sup>(41)</sup> . This HUF amount will be debited on the account connected to the Bankcard. <sup>(42) (43)</sup> .				
USD and OTHER CURRENCIES	The amount of the Bankcard transaction authorized in accordance with the above will be converted by the Card Company into EUR through the cross mid-rates of the currency pairs recorded by Them, at the cross mid-rates valid on the day of the authorization <sup>(39)</sup> . Then they inform the Bank about this in the settlement <sup>(41)</sup> , and the Bank converts the transaction into HUF on the day it is sent in the settlement <sup>(41)</sup> , at the latest EUR selling rate quoted by the Bank until 3:00 p.m. This HUF amount will be debited on the account connected to the Bankcard. <sup>(42) (43)</sup>				

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. Frozen account's conditions are similar to those of the original.

### PROMOTIONS

\*\*\* If 'GRÁNIT MOST Mastercard' 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 happened and the contract was signed.

\*\*\*\* In the framework of the promotion, in case of claims made between 20.04.2023. until 31.05.2023, the annual fee of the GRÁNIT Neo Mastercard bank card (primary card) from second year is HUF 0 until the Cardholder customer reaches the age of 26. Without the promotion the annual fee of the GRÁNIT Neo Mastercard bank card (primary card) from second year is HUF 2 990 until the Cardholder customer reaches the age of 26. After the age of 26, the annual fee of the bank card (primary card) is automatically switched to the annual fee over the age of 26 on the next annual fee charging date.

# 1. ANNOUNCEMENT

## on Private HUF Current Accounts and Connected Debit Cards

<u>Conditions of HUF current accounts</u>	GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account <sup>(1)</sup>	GRÁNIT - 'Bajnok' (Champion) bank account <sup>(1)</sup>	GRÁNIT - 'Digitális Plusz' ('Digital Plus') bank account	GRÁNIT - 'Digitális' ('Digital') bank account	GRÁNIT - 'Sztár' ('Star') bank account
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<sup>5\*</sup> 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 insurance 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 VideoBank 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.

<sup>6\*</sup> For those clients who request a Helló GRÁNIT package via VideoBank and sign the contract between **20.04.2023. until 31.05.2023.** 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 GRÁNIT MOST Mastercard<sup>®</sup> 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.

<sup>7\*</sup> 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 which is decreased by the amount of previously reimbursed fees.

<sup>(1)</sup> In case of GRÁNIT 'Bajnok Plusz' and 'Bajnok' account package and from 2nd December 2019 in case of 'Sztár' or 'Digitális' account package at least one debit (primary) card needs to be required.

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

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

<sup>(4)</sup> 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.

<sup>(5)</sup> 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.

<sup>(7)</sup> The GRÁNIT iSMS service is only available when GRÁNIT NetBank and GRÁNIT SMS service is activated. In order to receive text messages about transactions through iSMS service, the technical settings -application set up, phone number's registration and activation through NetBank- have to be done by the user, besides

(8) GRÁNIT MOST Mastercard<sup>®</sup> bank card is a Mastercard instant unembossed contactless card, which is valid till 12 p.m. on the validity period's last day declared on the bank card. In case of replacement or reproduction Mastercard Standard Unembossed card is available for clients.

(9) Mastercard Standard embossed debit cards in circulation till 31.07.2015. are replaced by Mastercard Standard contactless embossed debit cards, and Mastercard Standard unembossed and GRÁNIT MOST Mastercard<sup>®</sup> debit cards in circulation till 31.07.2015. are replaced by Mastercard Standard contactless unembossed debit cards. The issue fee of the sent contactless unembossed cards instead of 'GRÁNIT MOST Mastercard<sup>®</sup>' debit cards will not be charged.

<sup>(10)</sup> After 21th December 2015 the renewal of the GRÁNIT-COOP Co-branded embossed and unembossed cards will renewed with the GRÁNIT-COOP Co-branded contactless embossed or unembossed cards.

<sup>(11)</sup> The unembossed primary card in case of 'Bajnok', '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 Hungarian National Team, management 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
- who are employees of MVM Group
- who are employees of Leroy Group
- who are employees of Equilor Investment Ltd.
- who are employees of Waberer's International Plc.
- who work in Millennium Business Center III or who are employees of companies situated in Millennium Business Center III

Discount is valid from **20.04.2023. until 31.05.2023** 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.

<sup>(12)</sup> The eligible travel insurance connected to debit card is provided by Aegon Hungary Ltd.

<sup>(14)</sup> 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.

<sup>(15)</sup> 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.

<sup>(16)</sup> GRÁNIT Digital Card Service for new Payment Framework Agreements (signed after 24th April 2023) when requesting a card: Upon using the service, the bank will make the data of the GRÁNIT Platinum Mastercard bank card, as well as the PIN code associated with the Instant Debit Card, available in the GRÁNIT eBank application on the working day following the initiation of the card production. The Instant Debit Card available in the GRÁNIT Digital Card Service can be used for physical and online purchases, as well as for cash withdrawals from ATM machines that support contactless technology. Prior to physical purchases and cash withdrawals, the Instant Debit Card must be digitized using a mobile payment solution (Apple Pay/Google Pay). The Instant Debit Card does not have a PIN code and cannot be used for cash withdrawals. The Instant Debit Card will automatically expire upon activation of the physical bank card. The service can only be requested in conjunction with the Bank Card Agreement that is signed at the same time as the Payment Framework Agreement, and it is possible to apply for a physical bank card at the same time (for both primary and additional cards).

For existing customers with Payment Framework Agreements signed before 24th April 2023, the GRÁNIT Digital Card Service allows independent account holders to request an Instant Debit Card in the GRÁNIT eBank application. After the request is made, the requested Instant Debit Card becomes immediately available in the GRÁNIT eBank application, and a physical bank card is also ordered. Only primary residential cards can be requested in the GRÁNIT eBank application. The service can only be requested in conjunction with the application for a physical bank card. The data associated with the requested bank card and the PIN code for the Instant Debit Card can be obtained in the GRÁNIT eBank application. The Instant Debit Card available in the GRÁNIT Digital Card Service can be used for physical and online purchases, as well as for cash withdrawals from ATM machines that support contactless technology. Prior to physical purchases and cash withdrawals, the Instant Debit Card must be digitized using a mobile payment solution (Apple Pay/Google Pay).

## 1. ANNOUNCEMENT

### on Private HUF Current Accounts and Connected Debit Cards

<u>Conditions of HUF current accounts</u>	GRÁNIT - 'Bajnok Plusz' (Champion Plus) bank account <sup>(1)</sup>	GRÁNIT - 'Bajnok' (Champion) bank account <sup>(1)</sup>	GRÁNIT - 'Digitális Plusz' ('Digital Plus') bank account	GRÁNIT - 'Digitális' ('Digital') bank account	GRÁNIT - 'Sztár' ('Star') bank account
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<sup>(17)</sup> eBank Service transfer functionality is available on devices with at least 10.0 iOS or at least 4.3 Android operating System.

<sup>(18)</sup> One-off transfer orders that are given in HUF from HUF accounts via digital channels (NetBank, eBank) and do not exceed 10 million forints count as instant payment if they don't contain a debit day later than the day the order arrives to the Bank.

<sup>(18)</sup> 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.

<sup>(19)</sup> IG2 - transactions with intraday settlement (fulfilled several times a day). Electronic one-off or standing orders are exclusively processed / fulfilled by IG2 system.

<sup>(20)</sup> Claim on above HUF 1,000,000 or similar amount of foreign currency cash withdrawal needs to be announced to the Bank at least 2 (banking) days before transaction in oral or written form.

<sup>(21)</sup> Payment order of above HUF 500,000 or similar amount of foreign currency can only be accepted with an attorney notarized form by the trustee.

<sup>(22)</sup> Payment request: A request for an instant HUF payment, where the payee may send to the payer, prior to launching the transaction, all information that may be necessary for the launching of the transaction and for the processing thereof at the payee's end. The request should be sent via electronic system (eBank) or through the payment service provider. The service is available for users with at least 10.0 iOS or with at least 4.3 Android operating System. The instant transfer order function initiated with a payment request is available in the GRÁNIT eBank Orders menu item. A payment request can also be initiated to the secondary identifier of the paying party. The payment request is fulfilled by immediate transfer, if there is cover in the bank account for the amount to be transferred. The acceptance of the received payment request may be decided by the receiving party at a later date, accepted or rejected.

<sup>(23)</sup> QR code transfer: a QR code is a data entry solution that allows the automated delivery of all or part of the data required to submit an instant transfer order to a cash substitute payment gateway. The Transfer by QR code function is available in the Transfer menu of GRÁNIT eBank. Within the function, it is possible to transfer by scanning a QR code and to generate a QR code.

<sup>(24)</sup> 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.

<sup>(25)</sup> 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 GRÁNIT Bank happens until 14:30, then within the following 2 working days, in other case within the following 3 working days the Bank's partner 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 service 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 GRÁNIT 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.

<sup>(26)</sup> After signing of Payment Services Framework Agreement, the fee is charged per bank account and per person.

<sup>(27)</sup> Fee charged by GRÁNIT Bank. For using debit card abroad, foreign ATM operators or merchandisors are able to charge fee about which please ask information before paying. These fee you should pay.

<sup>(28)</sup> The service is only available in case of Card / PIN replacement by personal contracting in the Central Branch Office or in Westend Client Center.

<sup>(29)</sup> The debit card 3 banking day delivery of emergency 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 will

<sup>(30)</sup> 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 or at least on iPhone 6 operating system. Digitalization of the debit card in case of GRÁNIT Pay can be performed in GRÁNIT eBank application by 30.09.2022. After 30.09.2022 the digitized debit card deleted because of any reason cannot be re digitized. The digitized debit cards which were digitized before 30.09.2022 can be used for transactions until they will have been deleted because of any reason.

<sup>(31)</sup> 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.

<sup>(32)</sup> The limit changed via GRÁNIT eBank service is take effect when it's approved from the application.

<sup>(33)</sup> 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.

<sup>(34)</sup> 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.

<sup>(35)</sup> 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.

<sup>(36)</sup> 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.

<sup>(37)</sup> If the total amounts of the consecutive PIN less contactless transactions exceeds 45, 000 Ft, then PIN code entering is needed during the following PIN less, low-value transaction (under 15, 000 Ft). After entering the PIN code, the aggregation procedure restarts.

<sup>(38)</sup> If the total amounts of the consecutive online payment without strong customer authentication exceeds 35,000 Ft, then strong customer authentication is needed during the following low-value online payment (under 10, 000 Ft). After payment with strong customer authentication the aggregation procedure restarts.

<sup>(39)</sup> According to the Card Company's main rules, this is the previous value date to authorization, but it may differs based on the Card Company's own internal rules.

<sup>(40)</sup> The Card Company exchange rates used during authorization can be viewed at the following link: <https://www.mastercard.hu/hu-hu/te-es-a-mastercard/segitseg/valutavalto-kalkulator.html>

<sup>(41)</sup> The date of sending the transaction settlement file collected by the Card Company to the Bank, which is earlier than the date of posting on the account connected to the Bankcard.

<sup>(42)</sup> If sent for settlement on a weekend or bank holiday, the last EUR selling rate quoted by the Bank will be used.

<sup>(43)</sup> Exchange rates quoted by the Bank can be viewed at the following link: <https://granitbank.hu/arfolyamok>

Further account related instructions, fees and their frequency of settlement are to be found in the 3rd section of the Announcement. The Bank does not charge any additional fees during the conversion.

<sup>(44)</sup> Querying PIN code and card information in the GRÁNIT eBank application is possible for cardholders who have authorization to use the GRÁNIT eBank. The PIN code can be queried up to a maximum of 5 (five) times per day in the GRÁNIT eBank application.

Amendments to the Notice are highlighted in sapphire. Reason for amendment: extension of partner discounts.

Effective from: 12th May 2023.

Published: 11th May 2023.



## 2. ANNOUNCEMENT on Private Foreign Currency II. Accounts

Accounts	EUR	USD	CHF	GBP
<b>Account maintenance</b>				
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
<b>Sight interest paid on current account</b>				
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			
<b>Electronic banking services</b>				
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 <sup>(1)</sup>	EUR 0.00	USD 0.00	CHF 0.00	GBP 0.00
iSMS service item fee <sup>(1)</sup>	EUR 0.00	USD 0.00	CHF 0.00	GBP 0.00
All obligatory text messages, iSMS or e-mail sent by the Bank (such as passwords by transactions, login password for NetBank service etc.) are free of charge. The Bank send the code for login password for NetBank and passwords per transactions via iSMS, provided the customer has an activated eBank services and internet connection when the Bank is sending the code. If it is not possible, the Bank will send SMS messages.				
<b>Financial services</b>				
<b>Crediting items</b>				
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			
<b>One-off payment orders</b>				
<b>Via NetBank, eBank<sup>(2)</sup> and VideoBank services</b>				
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)
Cross-border Fee of EUR transfer to EEA country	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 other international transfer	0.50% (min. EUR 14.40; max. EUR 107.20)	0.50% (min. USD 20.00; max. USD 140.00)	0.50% (min. CHF 17.60; max. CHF 130.00)	0.50% (min. GBP 12.40; max. GBP 93.80)
<b>Via TeleBank service</b>				
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)
Cross- border Fee of EUR transfer to EEA country	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 other international transfer	0.70% (min. EUR 25.20; max.: EUR 178.60)	0.70% (min. USD 35.00; max. USD 250.00)	0.70% (min. CHF 30.8; max. CHF 217.40)	0.70% (min. GBP 21.70; max. GBP 156.30)
<b>Paper-based order of transfers</b>				
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)
Cross- border Fee of EUR transfer to EEA country	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 other international transfer	0.70% (min. EUR 25.20; max.: EUR 178.60)	0.70% (min. USD 35.00; max. USD 250.00)	0.70% (min. CHF 30.80; max. CHF 217.40)	0.70% (min. GBP 21.70; max. GBP 156.30)
<b>Cash transactions</b>				
Cash depositing fee	free of charge			
Cash withdrawal fee <sup>(3)</sup>	0.90% (min. EUR 14.40)	0.90% (min. USD 20.00)	0.90% (min. CHF 17.60)	0.90% (min. GBP 12.40)
<b>Other fees and costs related to cash transactions</b>				
Coin processing fee (in case of depositing more than 50 coins)	10.00%			
Fee of announced but not occurred or previously not announced cash withdrawal	EUR 35.80	USD 50.00	CHF 43.50	GBP 31.30

## 2. ANNOUNCEMENT on Private Foreign Currency II. Accounts

Accounts	EUR	USD	CHF	GBP
<b>Entering, deleting secondary account identifiers by customer</b>				
via eBank	Special offer from 20.04.2023. until 31.05.2023. EUR 0.00/identifier; after this date EUR 0.40/identifier	Special offer from 20.04.2023. until 31.05.2023. USD 0.00/identifier; after this date USD 0.40/identifier	Special offer from 20.04.2023. until 31.05.2023. CHF 0.00/identifier; after this date CHF 0.40/identifier	Special offer from 20.04.2023. until 31.05.2023. GBP 0.00/identifier; after this date GBP 0.30/identifier
via Central Branch Office or WestEnd Client Center	EUR 4.00/per instance/account	USD 4.00/per instance/account	CHF 4.00/per instance/account	GBP 3.00/per instance/account
<b>Payment request <sup>(1)</sup></b>				
Initiation	Special offer from 20.04.2023. until 31.05.2023. EUR 0.00/pcs; after this date EUR 0.20/pcs*	Special offer from 20.04.2023. until 31.05.2023. USD 0.00/pcs; after this date USD 0.20/pcs*	Special offer from 20.04.2023. until 31.05.2023. CHF 0.00/pcs; after this date CHF 0.20/pcs*	Special offer from 20.04.2023. until 31.05.2023. GBP 0.00/pcs; after this date GBP 0.20/pcs*
Approval fulfillment	the service is not available by law			
<b>Other fees, costs</b>				
Fee of bank statement	free of charge			
Fee of bank statement mailed by post	EUR 1.1	USD 1.50	CHF 1.30	GBP 1.0
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 7.2	USD 10.0	CHF 8.80	GBP 6.20
Fee of additional collection of data (for period within one year)	EUR 7.2	USD 10.0	CHF 8.80	GBP 6.20
Fee of additional collection of data (for period over one year)	EUR 18.0	USD 25.0	CHF 22.0	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 <sup>(6)</sup>	EUR 16.7	USD 18.0	CHF 18.0	GBP 14.3
Field work fee in the countryside <sup>(6)</sup>	EUR 20.0	USD 21.5	CHF 21.5	GBP 17.2
Emergency field work fee in Budapest <sup>(6)</sup>	EUR 26.7	USD 28.6	CHF 28.6	GBP 23.0
Emergency field work fee in the countryside <sup>(6)</sup>	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%			
<p><sup>(1)</sup> The usage of GRANIT iSMS service is only available if both GRANIT NetBank and GRANIT SMS services are used too. In order to receive text messages about transactions through iSMS service, the technical settings -application set up, phone number's registration and activation through NetBank- have to be done by the user, besides the presence of internet connection on the registered mobile device is required by the messages' transmission.</p> <p><sup>(2)</sup> eBank Service transfer functionality is available on devices with at least 10.0 iOS or with at least 4.3 Android operating System.</p> <p><sup>(3)</sup> 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. Claim on above HUF 1,000,000 or similar amount of foreign currency cash withdrawal needs to be announced to the Bank at least 2 (banking) days before transaction in oral or written form. Payment order of above HUF 500,000 or similar amount of foreign currency can only be accepted with an attorney notarized form by the trustee.</p> <p><sup>(4)</sup> Payment request: A request for an instant HUF payment, where the payee may send to the payer, prior to launching the transaction, all information that may be necessary for the launching of the transaction and for the processing thereof at the payee's end. The request should be sent via electronic system (eBank) or through the payment service provider. The service is available for users with at least 10.0 iOS or with at least 4.3 Android operating System, The instant transfer order function initiated with a payment request is available in the GRANIT eBank Orders menu item. A payment request can also be initiated to the secondary identifier of the paying party.</p> <p><sup>(6)</sup> 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 partner 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 service 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.</p> <p>Further account related instructions, fees and their frequency of settlement are to be found in the 3rd section of the Announcement.</p> <p><b>Amendments to the Notice are highlighted in sapphire. Reason for amendment: extension of partner discounts.</b></p>				
<b>Effective from: 12th May 2023.</b>				
Published: 11th May 2023.				

**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 sapphire color.

**Effective from: 12th May 2023.**

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