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Conditions of HUF current accounts	GRÁNIT - Welcome account package [1]
Conditions depending on account package:	
Sight interest paid on current account	
Annual sight interest rate of current account	0.00%
EBKM (standard deposit rate) of current account	0.00%
Interest paid	quarterly on current account
Type of interest	variable
Calculation of interest	daily
Account maintenance	
Account opening fee	HUF 0
Account closing fee	HUF 0
Monthly account maintenance fee	HUF 0
Electronic banking services	
NetBank registration fee	HUF 0
Monthly fee of NetBank, MobilBank services	HUF 2,500
TeleBank registration fee	HUF 0
Monthly fee of TeleBank service	HUF 0
eBank [2] registration fee	HUF 0
eBank [2] monthly fee	HUF 0
Monthly fee of general information request to VideoBank service (former interest / consultancy function) [3]	HUF 0
Monthly fee of subscription to VideoBanking service (previous administration function) [4]	HUF 0 / month
Monthly fee of text alert (SMS) services [6]	HUF 0
Text alert service (SMS) item fee (available for non Hungarian mobile number)	HUF 80
Monthly fee of iSMS services [7]	HUF 0
iSMS service item fee [7]	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	
MasterCard Standard PayPass Embossed	
Issue fee of primary card	HUF 6,600
Annual fee of primary card in first year	HUF 0
Annual fee of primary card from second year	HUF 6,600
Issue fee of co-card	HUF 4,600
Annual fee of co-card in first year	HUF 0
Annual fee of co-card from second year	HUF 4,600
Transactions with debit card	
Number of preferential cash withdrawals with primary card from any ATM nationwide [8]	2 pcs / month [9]
Fee of preferential cash withdrawals with primary card from any ATM nationwide [8]	HUF 200 + 0.70%
Financial services	
One-off payment orders	
Via NetBank, eBank[10] 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	0.40% (min. HUF 145; max. HUF 12,000)
Domestic HUF transfer fee	0.40% (min. HUF 175; max. HUF 15,000)
Fee of FCY transfer within the bank	0.40% (min. HUF 400; max. HUF 18,000)
Domestic FCY transfer fee	0.50% (min. HUF 3,000; max. HUF 20,000)
Fee of EUR transfer to EEA country	0.50% (min. HUF 3,000; max. HUF 20,000)
International HUF or other FCY transfer fee	0.50% (min. HUF 3,000; max. HUF 20,000)
Via TeleBank service	
HUF or FCY transfer between own accounts	HUF 200
Fee of HUF transfer within the bank	0.40% (min. HUF 375; max. HUF 20,000)

Conditions of HUF current accounts	GRÁNIT - Welcome account package [1]
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)
Fee of EUR transfer to EEA country	0.60% (min. HUF 6,000; max. HUF 25,000)
International HUF or other 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	200 Ft
Fee of HUF transfer within the bank	0.40% (min. HUF 375; max. HUF 20,000)
Domestic HUF transfer fee (IG1) [11]	0.50% (min. HUF 375; max. HUF 25,000)
Domestic HUF transfer fee (IG2) [12]	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)
Fee of EUR transfer to EEA country	0.50% (min. HUF 375; max. HUF 25,000)
Fee of intraday EUR transfer to EEA country	0.60% (min. HUF 6,000; max. HUF 25,000)
International HUF or other 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	0.30% (min. HUF 75; max. HUF 6,000)
Standing orders	
Standing transfer order fee	0.30% (min. HUF 75; max.HUF 6,000)
General conditions of HUF current accounts	
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	under HUF 1,500,000: free of charge for the part above HUF 1,500,000: 1.00% (min. HUF 5,000; max. -)
Cash withdrawal fee [13], [14]	1.20% (min. HUF 6.000; 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	HUF 0, available via NetBank in electronic form
Fee of extraordinary bank statement	HUF 500 / statement
Fee of account package modification [16]	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 [17]	HUF 5,000 per instance
Field work fee in the countryside [17]	HUF 6,000 per instance
Emergency field work fee in Budapest [17]	HUF 8,000 per instance
Emergency field work fee in the countryside [17]	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 [18]	HUF 1,000
Transfer fee of repayment of banking loan issued by GRANIT Bank	0.30% (min. HUF 0; max. HUF 6,000)
Penalty interest rate	29.90%
Conditions of debit cards	
Debit card transaction fees	

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Conditions of HUF current accounts	GRÁNIT - Welcome account package [1]
Purchase	0.00% (min. HUF 0; max. -)
Additional cash withdrawal fee from any ATM nationwide	HUF 350 + 0.75%
Cash withdrawal abroad from ATM	HUF 350 + 0.75% [19]
Cash withdrawal at other banks or at post office	HUF 500 + 1.10%
Cash wthdrawal abroad at any bank branches	HUF 500 + 1.10%
Balance inquiry in Hungary	HUF 100
PIN modification via ATM	HUF 300
Other debit card related fees, costs and information	
Card replacement	HUF 1,000
Card / PIN letter acceptance in Central Branch Office [20]	HUF 1,000 / pcs
Emergency card request within 2 bank workday [20], [21]	
Place of acceptance: Central Branch Office or WestEnd Client Center	HUF 12,000 / pcs
Place of acceptance: anywhere in Budapest	HUF 20,000 / pcs
Place of acceptance: countryside home delivery	HUF 47,000 / pcs
Emergency card replacement within 2 bank workday [20], [21]	
Place of acceptance: Central Branch Office or WestEnd Client Center	temporary Instant debit card: HUF 3,500 ; card type according to the contract: HUF 12,000
Place of acceptance: anywhere in Budapest	temporary Instant debit card: HUF 8,000 ; card type according to the contract: HUF 20,000
Place of acceptance: countryside home delivery	temporary Instant debit card: HUF 38,000 ; card type according to the contract: HUF 47,000
PIN replacement	HUF 1,000
Card expiration date	3 years
Card blocking fee of MasterCard Standard Embossed debit cards	HUF 0
Card blocking fee of MasterCard Standard Unembossed debit cards	HUF 0
Permanent card blocking fee via GRÁNIT eBank / GRÁNIT Lock function	HUF 0
Card reactivating fee via GRÁNIT eBank / GRÁNIT Lock function	HUF 0
Digitalized debit card monthly fee via GRÁNIT eBank / GRÁNIT Pay function [22]	HUF 0 / month
Limit modification fee [23]	HUF 100
Card limit change fee via GRÁNIT eBank function [24]	HUF 0
Default card limits [25]	
Daily ATM cash withdrawal (standard setting) [26]	HUF 150,000; 3 pcs
Daily POS / ONLINE usage (standard setting) [27]	HUF 100,000; 20 pcs
Domestic payment via PayPass touchless technology	HUF 5,000 per transaction
Maximum daily ATM limit limit via GRÁNIT eBank / GRÁNIT Lock function [28]	HUF 3,000,000
Maximum daily POS / ONLINE limit limit via GRÁNIT eBank / GRÁNIT Lock function [27], [28]	HUF 3,000,000
Maximum daily limit for payments via Paypass touchless technology [29]	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.

[1] The GRANIT Welcome is only avaliable for natural persons applying in the program defined in 2012. CCXX law. The minimum deposit is HUF 50,000 at the account opening and the NetBank is mandatory.

[2] 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.

[3] 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.

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

[6] Text alert service (SMS) is available for non-Hungarian mobile number also.

[7] 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 -install the GRÁNIT eBank application, register the phone number and activate it in the Netbank service- have to be done by the user, besides the presence of internet connection on the registered mobile device is required by the messeges' transmission.

[8] 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.

[9] 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.

[10] 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.

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Conditions of HUF current accounts

GRÁNIT - Welcome account package [1]

[11] 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.
[12] IG2 - transactions with intraday settlement (fulfilled several times a day). Electronic one-off or standing orders are exclusively processed / fulfilled by IG2 system.
[13] 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.
[14] Payment order of above HUF 500,000 can only be accepted with an attorney notarized form by the trustee.
[15] Frozen account's conditions are similar to those of the original.
[16] 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.
[17] 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.
[18] After signing of Payment Services Framework Agreement, the fee is charged per bank account and per person.
[19] 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.
[20] The service is only available in case of Card / PIN replacement by personal contracting in the Central Branch Office or in WestEnd Client Center.
[21] The debit card 2 banking day delivery of emergeny debit card request / replacement demand given banking day from 08:00 to 16:00 shall be submitted. If the emergency card request / replacement happens with a temporary Instant debit card, the manufacture of a card with the same type as the original one willl start without addtional fee, which postal delivary. The temporary Instant debit card can be used till before activate the new one, but not longer than 60 days. In case of emergency card request / replacement, delivery is performed by courier service.
[22] The Pay function of eBank service is available only on NFC enabled mobile phones with at least 4.3 Android operating system or at least on iPhone 6 .
[23] Debit card limit modifications could be immediately available when arranged either at customer service or by phone. In case of a NetBank free-form mail arrangement, new limits will be available on the following working day from 12 pm.
[24] The limit changed via GRÁNIT eBank / GRÁNIT Lock function is take effect when it's approved from the application.
[25] 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.
[26] The Bank excludes the liability for dysfunctional, incomplete, or the inadequately working of the card company rules from ATM's operated by third party services. Among others but not exclusively: PIN code change, or limitation of the cash withdrawal
[27] 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.
[28] 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.
[29] 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. The reason of the modification:Emergency card replacement and request within 2 bank workday

Effective from: 30th December 2019

Publish date: 23th December 2019

GRÁNIT BANK

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Current account	**GRÁNIT-Welcome EUR account package** [1]	**GRÁNIT-Welcome USD account package** [1]
Account maintenance		
Account opening fee	free of charge	
Monthly account maintenance fee	EUR 5	USD 8
Account closing fee	EUR 0.00	USD 0.00
Monthly closing fee	EUR 0.00	USD 0.00
Sight interest paid on current account		
Annual sight interest rate		
Annual sight interest rate of current account	0.00%	0.00%
EBKM (standard deposit rate) of current account	0.00%	0.00%
Interest paid	quarterly	
Type of interest	variable	
Electronic banking services		
NetBank registration fee (in case service is required)	EUR 0.00	USD 0.00
Monthly fee of NetBank services	EUR 0.00	USD 0.00
TeleBank registration fee (in case service is required)	EUR 0.00	USD 0.00
Monthly fee of TeleBank service	EUR 0.00	USD 0.00
Monthly fee of text alert (SMS) services (in case either service is required) [2]	EUR 0.00	USD 0.00
Text alert service (SMS) item fee	EUR 0.50	USD 0.70
Monthly fee of iSMS services [3]	EUR 0.00	USD 0.00
iSMS service item fee [3]	EUR 0.00	USD 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[4] 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)
Fee of domestic transfer	0.50% (min. EUR 10.80; max.EUR 107.20)	0.50% (min. USD 15.00; max.USD 140.00)
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)
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)
Via TeleBank service		
Fee of transfer between own accounts	EUR 0.80	USD 1.00
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)
Fee of domestic transfer	0.70% (min. EUR 25.20; max.: EUR 178.60)	0.70% (min. USD 35.00; max. USD 250.00)
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)
Fee of international other transfer	0.70% (min. EUR 25.20; max.: EUR 178.60)	0.70% (min. USD 35.00; max. USD 250.00)

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Current account	**GRÁNIT-Welcome EUR account package** [1]	**GRÁNIT-Welcome USD account package** [1]
Paper-based order of transfers		
Fee of transfer between own accounts	EUR 0.80	USD 1.00
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)
Fee of domestic transfer	0.70% (min. EUR 25.20; max.: EUR 178.60)	0.70% (min. USD 35.00; max. USD 250.00)
Fee of intraday 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)
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)
Fee of international other transfer	0.70% (min. EUR 25.20; max.: EUR 178.60)	0.70% (min. USD 35.00; max. USD 250.00)
Cash transactions		
Cash depositing fee	Under EUR 5,000: free of charge For the part above EUR 5,000: 1.00% (min. EUR 19.00; max. -)	Under USD 5 500: free of charge For the part above USD 5,500: 1.00% (min. USD 22.00; max. -)
Cash withdrawal fee [5]	1.20% (min. EUR 22.00; max. -)	1.20% (min. USD 25.00; max. -)
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
Other fees, costs		
Fee of bank statement	free of charge, available via NetBank	
Fee of extraordinary bank statement	EUR 2.00 / statement	USD 2.80 / statement
Telefax fee (/page)	EUR 2.00	USD 2.80
Issuance of certificates	EUR 7.20	USD 10.00
Fee of additional collection of data (for period within one year)	EUR 7.20	USD 10.00
Fee of additional collection of data (for period over one year)	EUR 18.00	USD 25.00
Fee of modification or cancellation of orders	EUR 3.60	USD 5.00
Fee of recalling orders	EUR 3.60	USD 5.00
Fee of queuing booking items	EUR 2.00	USD 2.80
Field work fee in Budapest [6]	EUR 16.7	USD 18.0
Field work fee in the countryside [6]	EUR 20.0	USD 21.5
Emergency field work fee in Budapest [6]	EUR 26.7	USD 28.6
Emergency field work fee in the countryside [6]	EUR 33.4	USD 35.7
Fee of registration or modification of co-owner or authorized person after contract signing	EUR 3.60	USD 5.00
Fee of registration or modification of beneficiary in case of death after contract signing	EUR 3.60	USD 5.00
Penalty interest rate	18,00%	

[1] The GRÁNIT Welcome EUR and GRÁNIT Welcome USD account packages are only available with the GRÁNIT Welcome HUF account.

[2] Text alert service (SMS) is available for non-Hungarian mobile number also.

[3] 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.

[4] 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.

[5] 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.

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Current account	**GRÁNIT-Welcome EUR account package** [1]	**GRÁNIT-Welcome USD account package** [1]

[6] 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. The reason of the modification:

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