



RETAIL ACCOUNT-ANNOUNCEMENT

Valid : from 1st of February 2011.

<u>Opening of account</u>	free of charge
Account management deposit	1.000,- HUF
Account maintenance	free of charge
Maintenance fee of unidentified accounts	100,- HUF / month
<u>Payment fees</u>	
Cash withdrawal at cash-desk	3,0 ‰ min. 200,- HUF
HUF transfer	
In-house internal	free of charge
To a different bank	
Paper-based	2,5 ‰ min. 250,- HUF / item
Electronic	1,8 ‰ min. 100,- HUF / item
Abroad	3,0 ‰ min. 3.500,- HUF / item
Regular transfer, authorization	50,- HUF / item
VIBER transfer	3,0 ‰ min. 15.000,- HUF / item
Exchange transfer	2,0 ‰ min. 3.500,- HUF / item
Exchange credited	1,0 ‰ min. 2.000,- HUF / item
Payment at post office	4,0 ‰ + 150,- HUF / item
<u>Charged costs</u>	
Limit-watching	free of charge
Provisions in case of death	1.000,- HUF
Blocking of account on request from the holder	200,- HUF / account
Despatching one statement monthly after end-of month closing	free of charge
Statement replacement on request	
concerning the given year	150,- HUF
concerning a previous year	600,- HUF
Postage fees	
letter requesting payment	500,- HUF
legistered delivery	500,- HUF
Fees of forms	
cash payment and withdrawal certificate	free of charge
Bank certificates	500,- HUF