

# Fees and Commissions for the ‘Erste EgySzámlla’ Account Package

Published on: 12<sup>th</sup> of July 2019

Effective from: 15<sup>th</sup> of July 2019

## Reason of changes:

Announcement consolidation

**Terms of application:** Any resident or non-resident natural persons of legal age and any resident natural persons over 14 years but less than legal age may apply for the ‘Erste EgySzámlla’ Single Account Fee Package, the latter with the approval of and surety assumed by their legal guardians.

### For the purposes of obtaining a monthly customer relations fee discount:

- Persons qualify as Students if they are over 14 years but maximum 26 years of age and are students at a secondary school or an institute of higher education.
- Persons qualify as Pensioners if they are entitled to pension payments and who hold an official decision/card containing a registry number providing evidence of entitlement to a pension.
- All persons qualify as Adults if they are of legal age and cannot meet the conditions required for obtaining the monthly customer relations fee discount established for Student and Pensioner customers.

### Discounts:

I. In connection with the ‘Erste EgySzámlla’ Single Account Fee Package, one discount may be selected from the following fee discounts:

I. Optional discounts	
NetBank HUF transfer discount (7)	Discount fee for one-time HUF transfer via Erste NetBank and Erste MobilBank service within and outside the bank, regardless of amount limit: HUF 0 + (0.30%, maximum HUF 6,000)
Erste ‘Hírnök’ discount	The monthly fee for the Erste ‘Hírnök’ service requested by the Account Holder and co-holders for the first domestic phone number and/or email address with 50% discount
Embossed bank card discount	The issuing fee and annual card fee for VISA Classic and MasterCard Standard bank cards are available with the issuing fee and annual card fee for VISA Electron/Maestro bank cards.

II. A Monthly Customer Relations Discount is also available for the ‘Erste EgySzámlla’ Single Account Fee Package in the following cases. The Account Holder selects the conditions fulfilling which he or she wants to use the discount from the conditions required for obtaining the Monthly Customer Relations Discount.

II. Conditions for the monthly customer relations fee discount	
Clientele	Conditions for the monthly customer relations fee discount (1)(2)
Adult	<ul style="list-style-type: none"> <li>• application for electronic account statements for all bank accounts associated with the General Agreement, <u>and</u> <ul style="list-style-type: none"> <li>➢ crediting the transfer of a monthly income of at least HUF 150,000 to any bank account covered by the General Agreement in not more than two instalments, <u>or</u></li> <li>➢ bank card purchase to the amount of HUF 35,000 in the reference month to the debit of the bank accounts covered by the General Agreement;</li> </ul> </li> </ul>
Pensioner	<ul style="list-style-type: none"> <li>• presentation of official decision/card that contains a registry number providing evidence of entitlement to a pension, <u>and</u> <ul style="list-style-type: none"> <li>➢ crediting the transfer of a monthly pension/income of at least HUF 60,000 to any bank account covered by the General Agreement in one instalment, <u>or</u></li> <li>➢ bank card purchase to the amount of HUF 35,000 in the reference month to the debit of the bank accounts covered by the General Agreement;</li> </ul> </li> </ul>
Student	<ul style="list-style-type: none"> <li>• application for electronic account statement for all bank accounts associated with the General Agreement.</li> </ul>

**Service fees:**

Account keeping		Fee rate	Due date
<b>Monthly customer relations fee (HUF/month) (regardless of the number of bank accounts, in the case of the Account Holder's General Agreement)</b>			
<b>Clientele</b>	If the conditions for the monthly customer relations fee discount are fulfilled	If the conditions for the monthly customer relations fee discount are not fulfilled	Last day of the reference month
Adult	HUF 229	HUF 1,190	
Pensioner	HUF 229	HUF 1,190	
Student	HUF 0	HUF 229 (3) under a promotion that lasts until withdrawn, HUF 0	–
<b>Account keeping fee (HUF/month) (regardless of currency)</b>			
Adult/Pensioner/Student	HUF 0		–

Bank card services		Fee rate	Due date
<b>Visa Electron and Maestro Bank Card</b>			
Bank card issuing fee	HUF 5,159/new card	After application for a new card, when the first card is generated	
Annual bank card fee	HUF 5,159 p. a.	Annually, at the anniversary of card generation	
Fee of reproduction of bank card	HUF 5,159	immediately	
Card blocking fee(4)	HUF 0	immediately	
Card Replacement fee (4)	HUF 2,981	immediately	
<b>Maestro 'Diák' Card</b>			
Bank card issuing fee	HUF 2,095/new card	After application for a new card, when the first card is generated	
Annual bank card fee	HUF 2,095 p. a.	Annually, at the anniversary of card generation	
Fee of reproduction of bank card	HUF 5,159	immediately	
Card blocking fee (4)	HUF 0	immediately	
Card Replacement fee (4)	HUF 2,981	immediately	
<b>Virtual VISA card (5)</b>			
Bank card issuing fee	HUF 1,579/new card	After application for a new card, when the first card is generated	
Annual bank card fee	HUF 1,579 p. a.	Annually, at the anniversary of card generation	
Fee of reproduction of bank card	HUF 1,579	immediately	
Card blocking fee (4)	HUF 0	immediately	
Card Replacement fee (4)	HUF 2,981	immediately	
<b>Visa Classic and MasterCard Standard Bank Card</b>			
Bank card issuing fee	HUF 8, 317/new card	After application for a new card, when the first card is generated	
Annual bank card fee	HUF 8, 317 p. a.	Annually, at the anniversary of card generation	
Fee of reproduction of bank card	HUF 8, 317	immediately	
Card blocking fee (4)	HUF 0	immediately	
Card Replacement fee (4)	HUF 2,981	immediately	
<b>MasterCard Gold Bank Card</b>			
Bank card issuing fee	HUF 23,159/new card promotion is withdrawn	After application for a new card, when the first card is generated	
Annual bank card fee (6)	HUF 23,159 p. a.	Annually, at the anniversary of card generation	
Fee of reproduction of bank card	HUF 0	–	
Card blocking fee (4)	HUF 0	immediately	

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Card replacement fee (4)	HUF 2,981	immediately
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SMS Service	Monthly fee (HUF)	Fee of SMS (HUF)	Due date
Erste 'Hírnök' service			
– Erste 'Hírnök' service to first domestic phone number	HUF 530	HUF 0	On the day of the application and the first banking day of the reference month
– Erste 'Hírnök' service to first foreign phone number	HUF 1,070	HUF 0	
– Erste 'Hírnök' service to second domestic phone number	+ HUF 220 / phone number	HUF 0	
'HitelŐr' service	HUF 0	HUF 0	On the 6 <sup>th</sup> business day after the reference month
Online purchase confirmation SMS code	HUF 0	HUF 0	
'TeleBankŐr' service (the service may not be applied for as of 21 December 2016)	HUF 140 / phone number	HUF 32	

Lower limit amount in case of Erste Hírnök: HUF 2 000. From 3rd of December 2018 the Bank sends SMS messages solely over about the 2000 HUF transactions. The Bank might diverge from the lower limit amount setting of the service towards the customer for security reasons so that may also send messages about transactions under the lower limit amount.

**Money transactions fee:**

HUF transfers and book-entry transfers			
Order type	Method of submitting	Fee rate	Due date
One-time transfers within the Bank (7)	at Bank branch	0.236%, min. HUF 347, max. HUF 7,210 + (0.3%, max. HUF 6,000)	Last day of the reference month
	via TeleBank operator	0.142%, min. HUF 168, max. HUF 7,210 + (0.3%, max. HUF 6,000)	
	via NetBank, MobilBank	0.121%, min. HUF 136, max. HUF 7,210 + (0.3%, max. HUF 6,000)	
	Transfer between own accounts	HUF 0	
One-time transfers outside the Bank (7)	at Bank branch	0.310%, min. HUF 641, max. HUF 10,715 + (0.3%, max. HUF 6,000)	Last day of the reference month
	via TeleBank operator	0.184%, min. HUF 273, max. HUF 10,715 + (0.3%, max. HUF 6,000)	
	via NetBank, MobilBank	0.174%, min. HUF 168, max. HUF 10,715 + (0.3%, max. HUF 6,000)	
Standing transfer of fixed amount within the Bank (7)	at Bank branch	HUF 136 + (0.30%, max. HUF 6,000)	Last day of the reference month
	via TeleBank operator		
	via NetBank		
Standing transfer of fixed amount outside the Bank (7)	at Bank branch	HUF 168 + (0.3%, max. HUF 6,000)	Last day of the reference month
	via TeleBank operator		
	via NetBank		
Standing transfer of fixed amount between own accounts	at Bank branch	HUF 136	Last day of the reference month
	via TeleBank operator		
	via NetBank		
Execution of direct debit within the Bank (order to pay for utilities)		HUF 136 + (0.30%, max. HUF 6,000)	Last day of the reference month
Execution of direct debit outside the Bank (order to pay for utilities)		HUF 168 + (0.3%, max. HUF 6,000)	Last day of the reference month
Transfer order with limit price within the Bank (7)	at Bank branch	HUF 136 + (0.30%, max. HUF 6,000)	Last day of the reference month
	via NetBank		
Transfer order with limit price outside the Bank (7)	at Bank branch	HUF 168 + (0.3%, max. HUF 6,000)	Last day of the reference month
	via NetBank		

Bank Card Transaction Fees	Fee rate	Due date
Purchase in Hungary and abroad	HUF 0	–

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Bank Card Transaction Fees	Fee rate	Due date
Cash withdrawal from Erste Bank ATM in Hungary and from Erste Bank Group ATM abroad	HUF 100 + 1% + 0.6%	immediately
Cash withdrawal from other ATMs in Hungary	HUF 516 + 1.57% + 0.6%	immediately
Cash withdrawal at the branches of other banks, other payers and merchants and at POS terminals in Hungary	HUF 611 + 1.24% + 0.6%, max. HUF 13,611	immediately
Cash withdrawal from ATMs abroad	HUF 1.358 + 1.88% + 0.6%	immediately
Cash withdrawal in cash desk abroad	HUF 1.569 + 1.88% + 0.6%	immediately
Balance enquiry via Erste Bank ATMs (in Hungary)	HUF 52	immediately
Balance enquiry at Erste Bank branches	HUF 179	immediately
Balance enquiry from other ATMs in Hungary or abroad	HUF 432	immediately
Modification of PIN at Erste Bank ATMs in Hungary	HUF 158	immediately
Modification of PIN at other ATMs in Hungary and abroad	HUF 316	immediately
Receipt of bank card at a bank branch (at the Customer's request) per card per occasion	HUF 3,158	immediately
Mailing of bank card within Hungary	HUF 0	–
Mailing of bank card abroad	HUF 1,579	immediately
Mailing of PIN within Hungary	HUF 0	–
Mailing of PIN abroad	HUF 1,053	immediately
PIN code regeneration fee	HUF 772	immediately

**Additional services:**

Erste Unlimited ATM cash withdrawal package (6)	Fee rate	Due date
Package fee	HUF 621/month	Upon application, afterwards on the first business day of the month
Cash withdrawal transaction fee	HUF 0 + 0.6%	immediately

The 'Erste Korlátlan ATM' Unlimited ATM Cash Withdrawal Package may be separately applied for for each bank account.

Direct debit package	Fee rate	Due date
Package fee	HUF 325/month	the last business day of the reference month
Transaction fee for execution of direct debit order within and outside the Bank (order to pay for utilities)	HUF 0 + (0.3%, max. HUF 6,000)	immediately

The Direct Debit Package may be separately applied for for each bank account.

**Other fees, commissions and charges as well as execution procedures not stated in the Annex to this Announcement in connection with the 'Erste Egyszámla' Single Account Fee Package are set forth in the main document of the Bank, the Announcement on Retail Bank Account and Deposit Interest Rates, as in force.**

(1) The Bank is entitled to modify the amount of credit and card purchase amount for the discount of the monthly customer relationship fee, as follows:

- In the case of Pensioners, the credit amount prescribed for obtaining a monthly customer relations fee discount is the net amount of the then-current minimum wage..
- In the case of Adults, it is 2.5 times the net amount of the minimum wage.
- The amount of purchases made with a bank card is 0.6 times the net amount of the minimum wage.

(2) The Bank examines the income/pension credited to the accounts forming part of the General Agreement in the period from the 15<sup>th</sup> day of the month preceding the reference month until the 14<sup>th</sup> day of the reference month with regard to the fulfilment of the condition of crediting income/pension to the account, which is required for

**obtaining a monthly customer relations fee discount.** The Bank will accept that income transferred in HUF and foreign exchange both from within and outside Hungary (even via VIBER) as the fulfilment of the condition of the privileged level. The Bank does not accept crediting by transfer between own bank accounts within the Bank.

The Bank examines the condition of bank card purchases required for obtaining the discount monthly customer relations fee on the basis of the transactions executed and debited in the period from the 15<sup>th</sup> day of the month preceding the reference month until the 14<sup>th</sup> day of the reference month with regard to the bank account purchases made on accounts kept in the 'EgySzámlla' Single Account Fee Package.

The Bank examines the electronic account statement set - required for obtaining the discounted monthly customer relations fee - on the basis of the valid statement mode set in the system at the end of the working day before the last working day of the month, for all bank accounts linked to the frame contract. For obtaining the discounted monthly customer relations fee, all statement modes have to be required through the Netbank for all bank account linked to the frame contract.

In the month when the 'Erste EgySzámlla' Single Account Fee Package is opened or when an account is reclassified as part of the 'EgySzámlla' Single Account Fee Package (fee package modification), the Bank charges a discount monthly customer relations fee.

(3) Under a promotion that lasts until withdrawn, the monthly customer relations fee is HUF 0.

(4) Within 60 days following the blocking of the bank card, one bank card of the same type may be applied for as a replacement card, and in such case only the card replacement fee will be charged. An application for a bank card requested after 60 days or for a bank card of another type qualifies as the issue of a new bank card, and in such case the card issue fee specified in the Announcement will also be charged.

(5) The Bank issues VISA virtual cards only as a main card. Virtual cards may only be used for shopping on the Internet. In the case of virtual cards, only the following transactions and other fees are applicable: Purchases in Hungary and abroad, and posting of card within Hungary/abroad.

(6) The Erste Unlimited ATM cash withdrawal package provides a cash withdrawal discount of the Erste Group's domestic and foreign ATMs and domestic ATMs of the Országos Takarékszövetkezeti Szövetség, with bankcards related to the bank account (main and supplementary cards) with an unlimited number of discounts. The discounted cash withdrawal transactions provided by the Erste Unlimited ATM Cashback Package are available from the day after the package is requested. The monthly fee of the Erste Unlimited ATM Cashing Package is debited for the first time on the first working day of the month following the application and after the first working day of each month on the Account Holder's bank account. In the month of termination of Erste Unlimited ATM cash withdrawal fee, the full amount of the fee will be charged. The full list of Erste Unlimited ATM cash withdrawal packages can be found in the Retail Bank Account and Deposit Notice 3.1. Deposit Bank Card Deals.

The Bank reserves the right to unilaterally change or withdraw the promotions, discounts, and the composition and content of the discounts announced in this Annex to the Announcement (including, in particular, the terms of authorisation required for obtaining discounts and the amounts to be credited/transacted).

The information brochure relating to the first two cash withdrawals per month free of charge available pursuant to Section 36/A of Act LXXXV of 2009 on the provision of money transaction services, as amended in connection with financial utility rate cuts, and to the central record-keeping of declarations made on cash withdrawal free of charge is included in the main document of the Announcement on Retail Bank Accounts and Deposit Interest Rates.

(7) The +(0,3% max. HUF 6,000) part is charged of only the over HUF 20,000 part of the transferred amount.

The Bank provides the conditions stated in this Annex on the basis of the date of conclusion of contract or, in the case of a reclassified package, the date of reclassification as follows.

Date of conclusion of contract/reclassification	Validity of conditions	New fee package after the expiry of the discount
Between 21 December 2016 and 31 December 2017	1 March 2020	'Erste Bázis' Account Package
As of 1 January 2018	1 March 2021	'Erste Bázis' Account Package
As of 1 January 2019	1 March 2022	'Erste Bázis' Account Package

The Bank will notify the Customer in advance about the fees which will be valid after the expiry of the discount.

Annex 2.1 to the Announcement on Retail Bank Accounts and Deposit Interest Rates

The Bank continues to keep a record of 'Erste Egyszámla' Single Accounts opened until 20 December 2016 under the name of 'Erste Egyszámla Klasszik', the terms and conditions of which are set out in Annex 2.8 to the Announcement on Retail Bank Accounts and Deposit Interest Rates.