

Terms and Conditions



for enterprises, entrepreneurs and other organizations of the fees and commissions of payment services charged by MagNet Bank

Effective as of 1st December 2020

Published on 30th November 2020



HUNGARIAN FORINT BUSINESS ACCOUNTS I.

| Account package | | ÁLTALÁNOS | | MARS | | JUPITER | | NAP | | | |
|--------------------------------|--|--------------------------|---------------------------------|-----------------------|---------------------------------|-----------------------|---------------------------------|-----------------------|----------------------------------|--------------------|--|
| Interest payable on demand/APY | | 0.00% | (0.00% APY) | 0.00% | (0.00% APY) | 0.00% | (0.00% APY) | 0.00% | (0.00% APY) | | |
| Fees and commissions | Account opening | free of charge | | free of charge | | free of charge | | free of charge | | | |
| | Daily/monthly bank statement via Netbank | free of charge | | free of charge | | free of charge | | free of charge | | | |
| | Monthly account fee | free of charge | | 576 Ft | | 2 313 Ft | | 5 210 Ft | | | |
| | Minimum payment service fee | 1 511 Ft/hó ¹ | | free of charge | | free of charge | | free of charge | | | |
| | If less than 10 bank transfers are performed within a month to a non-MagNet account | --- | | --- | | --- | | 2 718 Ft | | | |
| | Minimum balance | 5 000 Ft | | 5 000 Ft | | 5 000 Ft | | 5 000 Ft | | | |
| Forint transfers | Amount limit | up to HUF 2 million | from HUF 2 million | up to HUF 2 million | from HUF 2 million | up to HUF 2 million | from HUF 2 million | up to HUF 2 million | from HUF 2 million | | |
| | Transfer to a non-MagNet account GIRO (including instant transfer also) ⁷ | via Netbank | 0,488% + 249 Ft | 0,162% + 6 779 Ft | 0,477% + 194 Ft | 0,151% + 6 725 Ft | 0,444% + 171 Ft | 0,118% + 6 702 Ft | 0,423% + 149 Ft | 0,097% + 6 681 Ft | |
| | | with Netbank module | --- | --- | --- | --- | --- | --- | 0,401% | 0,074% + 6 530 Ft | |
| | | by bank form | 0,706% + 380 Ft | 0,380% + 6 911 Ft | 0,652% + 380 Ft | 0,325% + 6 911 Ft | 0,597% + 380 Ft | 0,271% + 6 911 Ft | 0,597% + 380 Ft | 0,271% + 6 911 Ft | |
| | Transfer to own MagNet account from a MagNet account ² (including instant transfer also) ⁷ | free of charge | | free of charge | | free of charge | | free of charge | | free of charge | |
| | Transfer to another MagNet account from a MagNet account ³ (including instant transfer also) ⁷ | via Netbank | 0,434% + 107 Ft | 0,107% + 6 638 Ft | 0,434% + 107 Ft | 0,107% + 6 638 Ft | 0,434% + 107 Ft | 0,107% + 6 638 Ft | 0,380% + 107 Ft | 0,053% + 6 638 Ft | |
| | | by bank form | 0,543% + 216 Ft | 0,216% + 6 746 Ft | 0,543% + 216 Ft | 0,216% + 6 746 Ft | 0,543% + 216 Ft | 0,216% + 6 746 Ft | 0,543% + 216 Ft | 0,216% + 6 746 Ft | |
| | Inter-bank transfer, RTGS | 0,597% + 10 883 Ft | 0,271% + 17 414 Ft | 0,597% + 10 883 Ft | 0,271% + 17 414 Ft | 0,597% + 10 883 Ft | 0,271% + 17 414 Ft | 0,597% + 10 883 Ft | 0,271% + 17 414 Ft | | |
| | Standing order to a non-MagNet account or to another MagNet account ³ | via Netbank | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,477%, min. 53 Ft | 0,151% + 6 530 Ft | 0,444%, min. 53 Ft | 0,118% + 6 530 Ft | 0,423%, min. 53 Ft | 0,097% + 6 530 Ft | |
| | | by bank form | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | |
| | Standing order to own MagNet account ² | free of charge | | free of charge | | free of charge | | free of charge | | free of charge | |
| | Group transfer | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | |
| | Direct debit | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | |
| Foreign currency transfers | Amount limit | up to HUF 2 million | from HUF 2 million | up to HUF 2 million | from HUF 2 million | up to HUF 2 million | from HUF 2 million | up to HUF 2 million | from HUF 2 million | | |
| | SEPA and other transfers within the EEA member states (non-domestic) | via Netbank | 0,488% + 0,7 EUR | 0,162% + 19,1 EUR | 0,488% + 0,7 EUR | 0,162% + 19,1 EUR | 0,488% + 0,7 EUR | 0,162% + 19,1 EUR | 0,488% + 0,7 EUR | 0,162% + 19,1 EUR | |
| | | by bank form | 0,706% + 1,1 EUR | 0,380% + 19,5 EUR | 0,706% + 1,1 EUR | 0,380% + 19,5 EUR | 0,706% + 1,1 EUR | 0,380% + 19,5 EUR | 0,706% + 1,1 EUR | 0,380% + 19,5 EUR | |
| | Foreign currency transfer from a forint account to a non-MagNet account (Transactions in EUR outside the EEA member states and domestic or every transfers in USD, GBP and CHF currencies) | 0,543%, min. 12,7 EUR | 0,216%, max. 272 EUR + 21,1 EUR | 0,543%, min. 12,7 EUR | 0,216%, max. 272 EUR + 21,1 EUR | 0,543%, min. 12,7 EUR | 0,216%, max. 272 EUR + 21,1 EUR | 0,543%, min. 12,7 EUR | 0,216%, max. 272 EUR + 21,1 EUR | | |
| | With foreign currency module | --- | --- | --- | --- | --- | --- | 0,500% min. 12,7 EUR | 0,172% max. 216,8 EUR + 21,1 EUR | | |
| Cash transactions | Amount limit | Any amount | | Any amount | | Any amount | | Any amount | | | |
| | Cash deposit | free of charge | | free of charge | | free of charge | | 0,097%, max 27 210 Ft | | | |
| | Cash withdrawal | 1,021% + 412 Ft | | 1,021% + 412 Ft | | 0,988% + HUF 399 | | 0,924% + 194 Ft | | | |
| | | With the cash module | --- | --- | --- | --- | --- | --- | 0,053%, max 27 210 Ft | | |
| Bank card | Mastercard Business monthly card fee | 459 Ft | | 459 Ft | | 459 Ft | | 459 Ft | | | |
| | | --- | --- | --- | --- | --- | --- | 0,869% | | | |
| NetBank | NetBank monthly fee | free of charge | | free of charge | | free of charge | | free of charge | | | |
| | Text message fee upon – succesful/unsuccesful – login to NetBank | 10 Ft/SMS | | 10 Ft/SMS | | 10 Ft/SMS | | 10 Ft/SMS | | | |
| | Login/verification code sent via text | free of charge | | free of charge | | free of charge | | free of charge | | | |

| Account package | | ÁLTALÁNOS | MARS | JUPITER | NAP |
|-------------------------------|---|---------------------|---------------------|---------------------|---|
| | (domestic phone number) | | | | |
| | Daily balance information sent via text | 20 Ft/SMS | 20 Ft/SMS | 20 Ft/SMS | 20 Ft/SMS |
| | Push ⁵ notification fee upon successful/unsuccesful login to NetBank | free of charge | free of charge | free of charge | free of charge |
| | Login/verification code sent via Push ⁵ notification | | | | |
| Modules to chose ⁴ | Cashier module | --- | --- | --- | 3 265 Ft/month |
| | Foreign currency module | --- | --- | --- | 3 265 Ft/month |
| | Netbank module | --- | --- | --- | 5 441 Ft/month |
| AccountInfo | AccountInfo monthly fee | 325 Ft /month/phone | 325 Ft /month/phone | 325 Ft /month/phone | special offer ⁶ 0 Ft normal price, 325 Ft /month/phone |
| | AccountInfo message sent via text | 25 Ft/SMS | 25 Ft/SMS | 25 Ft/SMS | 25 Ft/SMS |
| | AccountInfo PUSH ⁵ monthly fee | free of charge | free of charge | free of charge | free of charge |
| | AccountInfo message sent PUSH ⁵ notification | free of charge | free of charge | free of charge | free of charge |

All packages include the use of the NetBank service. In respect of other fees and commissions, please refer to our Terms and Conditions. You can change to another account package on the 1st day of the following month.

¹ The minimum amount of fees and commissions charged in the case of transfers and cash transactions, which does not include bank card related fees and commissions, the NetBank service fee and other bank account related fees.

² It is considered as own account as long as the holder of the payer's and the beneficiary's accounts is the same.

³ It is not considered as another MagNet account if the holder of the payer's and the beneficiary's accounts is not the same.

⁴ Module choice is optional. As long as a module is chosen, the favourable fees and commissions will be charged on a monthly basis in addition to the fixed monthly module fee.

⁵ Push notification can be sent to Android and iOS operated mobile platforms. For more information please visit <https://www.magnetbank.hu/dokumentumok/hasznos>.

⁶ The special offer is valid until recalled.

⁷ Instant transfer order can only be submitted via NetBank or MobilBank.

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HUNGARIAN FORINT BUSINESS ACCOUNTS II.

| Account package | | ÜSTÖKÖS ¹ | | SZFÉRA ² | | |
|--------------------------------|---|---------------------------|---|---|--|---------------------------------|
| Conditions | | for startups ¹ | | the approval of the „SZFÉRA” application ² | | |
| Interest payable on demand/APY | | 0.00% | (0.00% APY) | 0.00% | (0.00% APY) | |
| Account keeping fees | Account opening | free of charge | | free of charge | | |
| | Change to another account package | 2 176 Ft | | 2 176 Ft | | |
| | Daily/monthly bank statement via Netbank | free of charge | | free of charge | | |
| | Monthly account keeping fee | 345 Ft | | pay as you like ³ | | |
| | Minimum payment service fee | free of charge | | free of charge | | |
| | Minimum balance | 5 000 Ft | | 5 000 Ft | | |
| Forint transfers | Amount limit | up to HUF 2 million | from HUF 2 million | up to HUF 2 million | from HUF 2 million | |
| | Transfer to a non-MagNet account GIRO (including instant transfer also) ⁵ | via NetBank | the first five transfers in a month are free of charge up to HUF 1 million, otherwise 0,488% + 215 Ft | 0,162% + 6 745 Ft | the first three transfers in a month are free of charge up to HUF 1 million, otherwise 0,488% + 106 Ft | 0,162% + 6 637 Ft |
| | | by bank form | 0,761% + 325 Ft | 0,434% + 6 856 Ft | 0,761% + 325 Ft | 0,434% + 6 856 Ft |
| | Transfer to own MagNet account from an own MagNet account ⁴ (including instant transfer also) ⁸ | free of charge | | free of charge | | |
| | Transfer to another MagNet account from a MagNet account ⁵ (including instant transfer also) ⁵ | via NetBank | 0,434% + 107 Ft | 0,107% + 6 638 Ft | 0,325% + 107 Ft | 6 638 Ft |
| | | by bank form | 0,652% + 325 Ft | 0,325% + 6 856 Ft | 0,652% + 325 Ft | 0,325% + 6 856 Ft |
| | Inter-bank transfer, RTGS | 0,597% + 10 883 Ft | | 0,271% + 17 414 Ft | 0,597% + 10 883 Ft | 0,271% + 17 414 Ft |
| | Standing order to a non-MagNet account | via NetBank | 0,488% + 53 Ft | | 0,325% + 53 Ft | |
| | | by bank form | 0,652% + 216 Ft | | 0,652% + 216 Ft | |
| | Standing order to another MagNet account ⁵ | via NetBank | 0,488% + 53 Ft | | 0,325% + 53 Ft | |
| | | by bank form | 0,597%, min. 53 Ft | | 0,271% + 6 584 Ft | |
| | Standing order to own MagNet account ⁴ | free of charge | | free of charge | | |
| Group transfer | 0,543%, min. 53 Ft | | 0,216% + 6 530 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | |
| Direct debit | 53 Ft + 0,325% | | 6 584 Ft | 53 Ft + 0,325% | 6 584 Ft | |
| Foreign currency transfers | Amount limit | up to HUF 2 million | | from HUF 2 million | | |
| | SEPA and other transfers within the EEA member states (non-domestic) | via Netbank | 0,488%+ 0,7 EUR | 0,162%+ 19,1 EUR | 0,488%+ 0,7 EUR | 0,162%+ 19,1 EUR |
| | | by bank form | 0,706%+ 1,1 EUR | 0,380%+ 19,5 EUR | 0,706%+ 1,1 EUR | 0,380%+ 19,5 EUR |
| | Foreign currency transfer from a forint account to a non-MagNet account (Transactions in EUR outside the EEA member states and domestic or every trasfers in USD, GBP and CHF currencies) | 0,543%, min. 12,7 EUR | | 0,216%, max. 272 EUR + 21,1 EUR | 0,543%, min. 12,7 EUR | 0,216%, max. 272 EUR + 21,1 EUR |
| | Foreign currency transfer from a forint account to another MagNet account ⁵ | 0,434%, min. 4,2 EUR | | 0,107%, max. 272 EUR + 21,1 EUR | 0,434%, min. 4,2 EUR | 0,107%, max. 272 EUR + 21,1 EUR |
| Cash transactions | Amount limit | Any amount | | Any amount | | |
| | Cash deposit | free of charge | | free of charge | | |
| | Cash withdrawal | 1,021% + 412 Ft | | 0,896% + 412 Ft | | |

| | | | |
|---|--|--|--|
| Bank card | Mastercard Business monthly bankcard fee | 487 Ft | 487 Ft |
| | Fee charged for purchases in Hungary and abroad | special offer ⁷ 0 Ft, otherwise 0,325% max. 6 530 Ft | special offer ⁷ 0 Ft, otherwise 0,325% max. 6 530 Ft |
| NetBank | NetBank monthly fee | free of charge | free of charge |
| | Text message fee upon – succesful/unsuccesful – login to NetBank (domestic phone number) | 10 Ft/SMS | 10 Ft/SMS |
| | Login/verification code sent via text (domestic phone number) | free of charge | free of charge |
| | Daily balance information sent via text | 20 Ft/SMS | 20 Ft/SMS |
| | Push ⁶ notification fee upon succesful/unsuccesful login to NetBank | free of charge | free of charge |
| Login/verification code sent via Push ⁶ notification | | | |
| AccountInfo | AccountInfo monthly fee | special offer ⁷ 162 Ft normal price 325 Ft/month/phone | special offer ⁷ 162 Ft normal price 325 Ft/month/phone |
| | AccountInfo message sent via text | 25 Ft/SMS | 25 Ft/SMS |
| | AccountInfo PUSH ⁶ monthly fee | free of charge | free of charge |
| | AccountInfo message sent PUSH ⁶ notification | free of charge | free of charge |

All packages include the use of the NetBank service. In respect of other fees and commissions, please refer to our Terms and Conditions.

¹“Üstökös” account package may only be opened if there are no more than six month between the date of the registration by the Registrar of Companies or the date of the issue of the sole trader’s licence and the date of the account opening. The account package is only available for the following company forms: „Egyéni vállalkozó”, „Kft.”, „Szövetkezet”, „Bt.”, „Kkt.”

²Szféra account package is available for businesses engaged in organic farming, green energy, environmental protection and nature conservation, job creation, research and development, health and social care as well as culture and education as long as the Bank has approved that the business belongs to one of the above categories. The reserves the right to place the business into the Mars account category as long as it decides that the business’s activity does not cover any of the above areas. Any amount chosen by the customer. The amount cannot be negative and can only be modified once in a month.

³Any amount chosen by the customer. The amount cannot be negative and can only be modified once in a month.

⁴It is considered as own account as long as the holder of the payer’s and the beneficiary’s accounts is the same.

⁵It is not considered as own account as long as the holder of the payer’s and the beneficiary’s accounts is not the same.

⁶Push notification can be sent to Android and iOS operated mobile platforms. For more information please visit <https://www.magnetbank.hu/dokumentumok/hasznos>.

⁷The special conditions apply until withdrawal.

⁸Instant transfer order can only be submitted via NetBank or MobilBank.

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Therefore, the Hungarian version shall prevail over the English one for all matters of interpretation and construction.

HUNGARIAN FORINT BUSINESS ACCOUNTS III.

| Account package | | CIVIL ¹ | | HÁZMESTER ² | | |
|--------------------------------|---|---|--------------------|------------------------|--------------------|-------------------|
| Interest payable on demand/APY | | 0.10% | (0.10% APY) | 0.20% | (0.20% APY) | |
| Account keeping fees | Account opening | free of charge | | free of charge | | |
| | Change to another account package | free of charge | | free of charge | | |
| | Daily/monthly bank statement via NetBank | 216 Ft/statement | | 216 Ft/statement | | |
| | Monthly account keeping fee | 127 Ft/statement | | 127 Ft/statement | | |
| | Minimum payment service fee | free of charge | | free of charge | | |
| | Minimum balance | 5 000 Ft | | 5 000 Ft | | |
| Forint transfers | Amount limit | up to HUF 2 million | from HUF 2 million | up to HUF 2 million | from HUF 2 million | |
| | Transfer to a non-MagNet account GIRO (including instant transfer also) ⁵ | via NetBank | 0,457% + 97 Ft | 0,129% + 6 627 Ft | 0,467% + 129 Ft | 0,140% + 6 659 Ft |
| | | by bank form | 0,543% + 97 Ft | 0,216% + 6 627 Ft | 0,543% + 380 Ft | 0,216% + 6 911 Ft |
| | Transfer to own business MagNet account from an own MagNet account (including instant transfer also) ⁵ | free of charge | free of charge | free of charge | free of charge | |
| | Transfer to another MagNet account from a MagNet account (including instant transfer also) ⁵ | 0,325% | 6 530 Ft | 0,434% + 107 Ft | 0,107% + 6 638 Ft | |
| | Inter-bank transfer, RTGS | 0,597% + 10 883 Ft | 0,271% + 17 414 Ft | 0,597% + 10 883 Ft | 0,271% + 17 414 Ft | |
| | Standing order to a non-MagNet account or Standing order to another MagNet account | via NetBank | 0,325% + 53 Ft | 6 584 Ft | 0,325% + 107 Ft | 6 638 Ft |
| | | by bank form | 0,543% + 97 Ft | 0,216% + 6 627 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft |
| | Standing order to own MagNet account | via NetBank | 53 Ft | 53 Ft | 107 Ft | 107 Ft |
| | | by bank form | 0,216% + 97 Ft | 0,216% + 97 Ft | 0,216%, min. 53 Ft | 0,216% |
| Group transfer | 0,543% + 97 Ft | 0,216% + 6 627 Ft | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | | |
| Direct debit | 0,325% + 53 Ft | 6 584 Ft | 0,325% + 107 Ft | 6 638 Ft | | |
| Cash transactions | Amount limit | Any amount | | Any amount | | |
| | Cash deposit | free of charge | | free of charge | | |
| | Cash withdrawal | max. 1 withdrawal/day up to HUF 1,000,000 | 0,652% | | 0,652% | |
| any other item | | 1,021% + 97 Ft | | 1,021% + 412 Ft | | |
| Bankcard | Mastercard Business monthly fee | 459 Ft | | 459 Ft | | |
| NetBank | NetBank monthly fee | free of charge | | free of charge | | |
| | Text message fee upon – succesful/unsuccesful – login to NetBank (domestic phone number) | 10 Ft/SMS | | 10 Ft/SMS | | |
| | Login/verification code sent via text (domestic phone number) | free of charge | | free of charge | | |
| | Daily balance information sent via text | 20 Ft/SMS | | 20 Ft/SMS | | |
| | Push ³ notification fee upon succesful/unsuccesful login to NetBank | free of charge | | free of charge | | |

| | | | |
|---|---|--|--|
| | Login/verification code sent via Push ³ notification | | |
| Account Info | AccountInfo monthly fee | special offer ⁴ 0 Ft normal price 325 Ft/month/phone | special offer ⁴ 0 Ft normal price 325 Ft/month/phone |
| | AccountInfo message sent via text | 25 Ft/SMS | 25 Ft/SMS |
| | AccountInfo PUSH ³ monthly fee | free of charge | free of charge |
| | AccountInfo message sent PUSH ³ notification | free of charge | free of charge |
| <p>All packages include the use of the NetBank service. In respect of other fees and commissions, please refer to our Terms and Conditions.</p> <p>¹ CIVIL Account package may be chosen by customers who qualify as a civil organization or confirm their public benefit legal status, as stipulated in Act CLXXV of 2011.</p> <p>² HÁZMESTER Account package may only be opened by condominiums.</p> <p>³ Push notification can be sent to Android and iOS operated mobile platforms. For more information please visit www.magnetbank.hu/dokumentumok/hasznos.</p> <p>⁴ The special conditions apply until withdrawal.</p> <p>⁵ Instant transfer order can only be submitted via NetBank or MobilBank.</p> <p>These Terms and Conditions have been executed in both Hungarian and English. This English version shall only be deemed a translation that serves only the purpose of providing information. Therefore, the Hungarian version shall prevail over the English one for all matters of interpretation and construction.</p> | | | |

HUNGARIAN FORINT BUSINESS ACCOUNTS IV.

| Account package | | MERKÚR | | |
|--------------------------------|---|---|--|---------------------|
| Conditions | | The Merkúr business account is available for individual entrepreneurs only if it has been opened via online. The application of the Merkúr account is restricted in any of the bank branches operated by MagNet Bank. The Merkúr business account is unavailable for everyone, who has already opened a business account at MagNet Bank. It is restricted to change from another account package to Merkúr account package. | | |
| Interest payable on demand/APY | | 0.00% | (0.00% APY) | |
| Account keeping fees | Account opening | free of charge | | |
| | Change to another account package | 2 125 Ft | | |
| | Daily/monthly bank statement via Netbank | free of charge | | |
| | Monthly account keeping fee | 394 Ft | | |
| | Minimum fee&commission | free of charge | | |
| | Minimum balance | 5 000 Ft | | |
| Forint transfers | Amount limit | up to HUF 2 million | from HUF 2 million | |
| | Transfer to a non-MagNet account (GIRO) (including instant transfer also) ⁵ | via Netbank | special offer ¹ the first two transfers in a month are free of charge up to HUF 100,000 otherwise 0,477% and 244 Ft normal price 0,46% and 237 Ft | 0,159% + 6 621 Ft |
| | | by bank form | 1,009% + 531 Ft | 0,690% + 6 909 Ft |
| | Transfer to own MagNet account from an own MagNet account ² (including instant transfer also) ⁵ | free of charge | | |
| | Transfer to another MagNet account from a MagNet account ³ (including instant transfer also) ⁵ | via Netbank | special offer ¹ the first two transfers in a month are free of charge up to HUF 100,000 otherwise 0,424% and 105 Ft normal price 0,424% and 105 Ft | 0,105% + 6 483 Ft |
| | | by bank form | 0,902% + 424 Ft | 0,584% + 6 802 Ft |
| | Inter-bank transfer, RTGS | 0,584% + 10 629 Ft | 0,265% + 17 007 Ft | |
| | Standing order to a non-MagNet account | via Netbank | 0,477% + 52 Ft | 0,159% + 6 430 Ft |
| | | by bank form | 0,636% + 211 Ft | 0,318% + 6 589 Ft |
| | Standing order to another MagNet account ³ | via Netbank | 0,477% + 52 Ft | 0,159% + 6 430 Ft |
| | | by bank form | 0,584%, min. 52 Ft | 0,265% + 6 430 Ft |
| | Standing order to own MagNet account ⁴ | free of charge | | free of charge |
| | Group transfer | 0,514%, min. 51 Ft | 0,211% + 6 377 Ft | |
| | Direct debit | 51 Ft + 0,318% | 6 430 Ft | |
| Foreign currency transfers | Amount limit | up to HUF 2 million | from HUF 2 million | |
| | SEPA and other transfers within the EEA member states (non-domestic) | via Netbank | 0,488%+ 0,7 EUR | 0,162%+ 19,1 EUR |
| | | by bank form | 0,706%+ 1,1 EUR | 0,380%+ 19,5 EUR |
| | Foreign currency transfer from a forint account to a non-MagNet account (Transactions in EUR outside the EEA member states and domestic or every trasfers in USD, GBP and CHF currencies) | 0,531%, min. 12,7 EUR | 0,211%, max. 265,7 EUR + 21,1 EUR | |
| | Foreign currency transfer from a forint account to another MagNet account ³ | 0,424%, min. 4,2 EUR | 0,105%, max. 265,7 EUR + 21,1 EUR | |
| Cash transactions | Amount limit | any amount | | |
| | Cash deposit | 105 Ft | | |
| | Cash withdrawal | 1,062% + 1 062 Ft | | |
| Bankcard | Mastercard Business monthly bank card fee | 502 Ft | | |
| | Fee charged for purchases in Hungary and abroad | special offer ¹ 0 Ft normal price 0,325% max. 6 377 Ft | | |
| NetBank | NetBank monthly fee | free of charge | | |
| | Text message fee upon – succesful/unsuccesful – login to NetBank | 10 Ft/SMS | | |
| | Login/verification code sent via text (domestic phone number) | free of charge | | |
| | Daily balance information sent via text | 20 Ft/SMS | | |
| | Push ⁴ notification fee upon succesful/unsuccesful login to NetBank | free of charge | | |
| | Login/verification code sent via Push ⁴ notification | free of charge | | |
| AccountInfo monthly fee | special offer ¹ 159 Ft | | | |

| Account package | | MERKÚR |
|--|---|---------------------------------|
| | | normal price 318 Ft/month/phone |
| | AccountInfo message sent via text | 25 Ft/SMS |
| | AccountInfo PUSH ⁴ monthly fee | free of charge |
| | AccountInfo message sent PUSH ⁴ notification | free of charge |
| <p>All packages include the use of the NetBank service. In respect of other fees and commissions, please refer to our general Terms and Conditions. You can change to another account package on the 1st day of the following month. The Mercury business account is available only if it has been opened via online (the appointment of a third authorized party, the application of a supplementary card and the change of bank card limits are not possible during the online business account application process). According to the "Pénzforgalmi Üzletág Üzletszabályzat" and the "Mastercard Bankkártyákra Vonatkozó Általános Szerződési Feltételek" documents the appointment of a third authorized party, the application of a supplementary card and the change of bank card limits are possible in the branches operated by MagNet Bank or in the NetBank.</p> <p>¹The special conditions apply until withdrawal.</p> <p>² It is considered as own account as long as the holder of the payer's and the beneficiary's accounts is the same.</p> <p>³ It is not considered as own account as long as the holder of the payer's and the beneficiary's accounts is not the same.</p> <p>⁴ Push notification can be sent to Android and iOS operated mobile platforms. For more information please visit www.magnetbank.hu/dokumentumok/hasznos.</p> <p>⁵ Instant transfer order can only be submitted via NetBank or MobilBank.</p> <p>These Terms and Conditions have been executed in both Hungarian and English. This English version shall only be deemed a translation that serves only the purpose of providing information. Therefore, the Hungarian version shall prevail over the English one for all matters of interpretation and construction.</p> | | |

GENERAL CONDITIONS (INTEREST RATES, COSTS, FEES AND COMMISSION)

Interest payable on demand

Interest rates of Forint accounts

Business accounts and business escrow accounts

Annual interest rate 0.00% (APY: 0,00%)

NetBank annual interest rate 0.00% (APY: 0,00%)

Business accounts of foundations

Annual interest rate 0.10% (APY: 0,10%)

Business accounts of municipalities

Annual interest rate 0.20% (APY: 0,10%)

Issued capital, share capital trust account, foreign exchange technical account

Annual interest rate 0.00% (APY 0,00%)

Lawyer's escrow account

Annual interest rate 0.10% (APY: 0.10%)

Account opening fee free of charge

Account keeping fee free of charge

Interest is calculated on the basis of the daily closing balances and is paid on a monthly basis. Funds blocked by an authority Should an authority order the blocking of the funds in an account, the interest rate of the bank account or escrow account is 0% (0.00% APY).

Forint payment services

(to the debit of forint accounts, in forint, to the credit of a bank account held in Hungary). Customers can change to a new account package on the 1st day of the month following the current month.

| Account keeping fees | | |
|--|-----------------------|-----------------------|
| Balance enquire | free of charge | |
| Credit | | |
| Forint transfer to a forint account | free of charge | |
| Crediting of postal money orders | 107 Ft/pc + posta fee | |
| RTGS to the credit of a forint account | 1 087 Ft /item | |
| Crediting of a direct debit | free of charge | |
| Debits | | |
| | up to HUF 2 million | from HUF 2 million |
| Transfer order by an authority | 0,543% + 380 Ft | 0,216% min. 6 911 Ft |
| Collection | 0,543% + 380 Ft | 0,216% min. 6 911 Ft |
| Queueing fee | 423 Ft/month/new item | 423 Ft/month/new item |
| Initiation of withdrawal | 1 087 Ft /item | 1 087 Ft /item |

| Other costs | |
|--|--------------------|
| Other certificate | 2 585 Ft/db |
| Notification letter | 543 Ft/db |
| Procedure fee | 1 087 Ft /occasion |
| Confirmation of Telebank order | 107 Ft/pc |
| Monthly bank statement | free of charge |
| Bankstatement postal fee (based on client request) | 127 Ft/pc |
| Photocopy of bank statement | 543 Ft/pc |
| Bank statement printed from Netbank | free of charge |
| Copy of a document | 107 Ft/pc |
| Certificate of availability of Funds | 0,543% min. 543 Ft |
| Bank information | 10 340 Ft |
| Forms | free of charge |
| Photocopy | 107 Ft/page |
| Sending fax | 107 Ft/page |
| Postal fee (non-bankstatement related) | 127 Ft |
| Notice on non-fulfilment of minimum balance | 543 Ft/month |
| Confirmation of bank account balance | 543 Ft |

Alkusz escrow account

Annual interest rate 0.10% (APY: 0.10%)

Interest rates of foreign exchange technical accounts

Interest payable on demand for business accounts and business escrows accounts as of August 1 st 2014

| fix | annual interest rate | (APY)% |
|-----|----------------------|---------|
| EUR | 0,00 | (0,00%) |
| USD | 0,00 | (0,00%) |
| CHF | 0,00 | (0,00%) |
| GBP | 0,00 | (0,00%) |

| | |
|--|--|
| Amendment/withdrawal of payment instruction after its submission | 1 087 Ft/item |
| Amendment of signature sheet | 1 087 Ft/pc |
| Account closure fee ¹ | 1 087 Ft |
| Text message on successful / unsuccessful login to NetBank (to a phone number that is operated in the European Economic Area by foreign service provider and is not premium rated) | 64 Ft/SMS |
| Login / verification code sent via text (to a phone number that is operated in the European Economic Area by a foreign service provider and is not premium rated) | free of charge |
| Daily balance info sent via text (to a phone number that is operated in the European Economic Area by foreign service provider and is not premium rated) | 64 Ft/SMS |
| AccountInfo message sent via text (to a phone number that is operated in the European Economic Area by foreign service provider and is not premium rated) | 64 Ft/SMS |
| In the case of a cheque order, the Customer will be charged with the related costs and fees of the Bank. | |
| Assignment, modification and cancellation of the secondary account ID* | Campaign: 0 HUF/administration, Normal price: 1 000 HUF/administration** |
| Confirmation of the secondary account ID | 0 HUF/ administration |

*The secondary account ID can be provided only in branches.
**The offer is available from 1 March 2020 to 31 December 2020. The fee is charged per every administration, regardless the number of the secondary account ID-s

Foreign exchange payment services

Transfer abroad to the debit of a forint or foreign currency account

Transfer of foreign exchange to the debit of a forint or foreign currency account and to the credit of a bank account held in Hungary.

| Account keeping fees | | | |
|---|---------------------------|----------------|----------------|
| Account opening | free of charge | | |
| Account keeping fee | EUR 4,5/month | | |
| Minimum balance | EUR/USD/CHF/GBP 10,5 | | |
| Credits | | | fx rate |
| Crediting of a foreign account to transferred from a MagNet account | to same currency account | free of charge | --- |
| | to other currency account | free of charge | cfxb/cfxs |
| Non-domestic c-SEPA credit in EUR within the EEA countries | to same currency account | free of charge | cfxb/cfxs* |

¹ Account closure of last bank account is free of charge after a 6-months period from its opening date.

| | | | | | |
|---|--|--|--|---|----------------|
| | to other currency account | free of charge | | | |
| Crediting of a fcy account transferred from a non-MagNet account, inc domestic SEPA | to same currency account | 0,053%, min. 4,2, max. 54,1 EUR | | --- | |
| | to other currency account | 0,053%, min. 4,2, max. 54,1 EUR | | cfxb/cfxs | |
| Crediting of an RTGS forint transfer to a currency account | | 0,053%, min. 4,2, max. 54,1 EUR | | cfxs | |
| Crediting of a GIRO forint transfer to a foreign currency account | | 0,053%, min. 4,2, max. 54,1 EUR | | cfxs | |
| Debits | | Up to 7 000 EUR 8 500 USD 8 000 CHF 5 600 GBP | From 7 000 EUR 8 500 USD 8 000 CHF 5 600 GBP | fx rate | |
| Transfer to the debit for a foreign currency account | from own MagNet account to own | free of charge | free of charge | --- | |
| | from own MagNet account to own | free of charge | free of charge | cfxb/cfxs | |
| | from a MagNet account to other MagNet account – same | 0,434%, min. 6,3 EUR | 0,107%, max. 272 EUR+21,1 | --- | |
| | from a MagNet account to other MagNet account – other currency | 0,434%, min. 6,3 EUR | 0,107%, max. 272 EUR+21,1 EUR | cfxb/cfxs | |
| | SEPA and other transfers within the EEA member states (non-domestic) | | Up to 5 633 EUR 6 745 USD 6 088 CHF 5 026 GBP | From 5 633 EUR 6 745 USD 6 088 CHF 5 026 GBP | fx rate |
| | | via Netbank | 0,488%+ 0,7 EUR | 0,162%+ 19,1 EUR | cfxb/cfxs* |
| | | by bank form | 0,706%+ 1,1 EUR | 0,380%+ 19,5 EUR | cfxb/cfxs* |
| | Debits | | Up to 7 000 EUR 8 500 USD 8 000 CHF 5 600 GBP | From 7 000 EUR 8 500 USD 8 000 CHF 5 600 GBP | fx rate |
| | to an account held with other bank – same currency incl. SEPA (Transactions in EUR outside the EEA member states and domestic or every trasfers in HUF, USD, GBP and CHF currencies) | | 0,543%, min. 12,7 EUR | 0,216%, max. 272 EUR+21,1 EUR | --- |
| | to an account held with other bank – other currency -incl. SEPA-(Transactions in EUR outside the EEA member states and domestic or every trasfers in HUF, USD, GBP and CHF currencies) | | 0,543%, min. 12,7 EUR | 0,216%, max. 272 EUR+21,1 EUR | cfxb/cfxs |
| Debits | | up to HUF 2 million | from HUF 2 million | fx rate | |
| from own MagNet account to own MagNet account | | free of charge | free of charge | kde | |
| from a MagNet account to other MagNet account | | 0,434%, min. 6,3 EUR | 0,107%, max. 272 EUR+21,1 EUR | kde | |
| Transfer to the debit of a forint account | SEPA and other transfers within the EEA member states (non-domestic) | via Netbank | 0,488%+ 0,7 EUR | 0,162%+ 19,1 EUR | --- |
| | | by bank form | 0,706%+ 1,1 EUR | 0,380%+ 19,5 EUR | --- |
| | to a bank account held with other Bank incl. SEPA (Transactions in EUR outside the EEA member states and domestic or every trasfers in USD, GBP and CHF currencies) | | 0,543%, min. 12,7 EUR | 0,216%, max. 272 EUR+21,1 EUR | kde |

*if the currency of the bank transfer or credit differs from the currency of the account

² The special conditions apply until withdrawal Normal price is 1 EUR/month/phone
³ The special conditions apply until withdrawal Normal price is 0,10 EUR/month/phone

³ Foreign currency payment account opened after 15.02.2015. Termination at the same time as the Payment Framework Agreement and beyond 6 months-

⁴ Payments over 1 million HUF (or equivalent currency) can be considered very high cash withdrawals.

| Other costs | |
|---|----------------|
| Correspondence | 21,1 EUR |
| Fee of certificate | 10,5 EUR |
| SWIFT photocopy | 10,5 EUR |
| fax upon the customer request | 6,3 EUR |
| withdrawal of payment order | 21,1 EUR |
| Amendment of payment order | 21,1 EUR |
| Complaint registration fee | 48,8 EUR |
| Fee of emergency foreign currency transfer (executed on the same day) in addition to the normal transfer fee (maximum amount: EUR 200 000 if submitted until 11:00 o'clock) | 15,9 EUR |
| Account closing fee ² | 10,5 EUR |
| Accountinfo monthly fee | 1 EUR/phone |
| Accountinfo message sent via text | 0,10 EUR/SMS |
| AccountInfo Push monthly fee | free of charge |
| AccountInfo message sent via Push notification | free of charge |
| AccountInfo message sent via text (to a phone number that is operated in the European Economic Area by foreign service provider and is not) | 64 Ft/SMS |

General rules of foreign currency transfers

Abbreviations

fcys - foreign currency sell

fcyb - foreign currency buy

fxs - payment services foreign exchange sell

fxb - payment services foreign exchange buy

cfxs - commercial forign exchange sell the withdrawal of large cash amount without prior notice: +0.153%

cfxb - commercial foreign exchange buy

We open and keep accounts in the following currencies: EUR, USD and CHF and GBP.

Cash transactions

| | |
|---|---|
| Commission payable, in addition to the general cash withdrawal fees for large cash amount requested in advance, but failed because of the client ³ | +0,310% |
| Commission payable, in addition to the general cash withdrawal fees for large cash amount which NOT requested in advance ⁴ | +0,310% |
| Coin processing ⁵ | 1,304% per denomination above 100 pcs for the full amount |
| Change of coin and banknotes ⁶ | 5,441% per denomination above 50 pcs for the full amount |
| HUF coin deposit in Scancoin machine below 5,000 HUF special offer ⁷ | 0% |
| HUF coin deposit in Scancoin machine fromt 5,000 HUF special offer | 4,260% |

The machine is being operated at locations detailed in „Apropenz befizető gép kezikonyv”. Notes (forint) unfit for circulation (not withdrawn) are taken over at 100%.

| Forint cash payments | Costs | fx rate |
|---|-----------------|---------|
| Cash payment into a Forint account | free of charge | --- |
| Cash payment into a foreign currency account | free of charge | fcys |
| Cash withdrawal from a Forint account | 1,021% + 412 Ft | --- |
| Cash withdrawal from a business account | 1,021% + 412 Ft | --- |
| Cash withdrawal from a foreign currency account | 1,021% + 2 EUR | fcyb |
| Foreign currency cash payment | Costs | fx rate |
| Payment into a foreign currency account – same currency | 0,291% | --- |

The fee is HUF 1 million (calculated on the excess)

⁵ The Bank processing coins in branch up to 100 pcs. Above this limit the use of the Scancoin machine is obligatory.

⁶ Only for customers holding a MagNet account. The Bank processing coins in branch up to 100 pcs. Above this limit the use of the Scancoin machine is obligatory.

⁷ normal fee 4.260%. Conditions apply for one withdrawal / day with coin change up to HUF 5000.

| | | |
|---|----------------|----------|
| Payment into a foreign currency account – other currency | 0,291% | fcx/fxs |
| Cash payment into a Forint account | 0,291% | fcyb |
| Cash withdrawal from a foreign currency account – same currency | 1,551% + 2 EUR | - - - |
| Cash withdrawal from a foreign currency account – other currency | 1,551% + 2 EUR | pxb/fcys |
| The Bank charges an additional 0.200%/item foreign currency banknote processing fee above 200 pcs in the case of cash deposit and withdrawal. | | |

Bankcards

The Bank's Supportive Bank Card Programme is linked to Mastercard bankcards. For further information on the programme see our website (www.magnetbank.hu). If you wish to participate in the programme, you can join it via the Netbank system.

| Mastercard Business ⁸ | |
|---|-------------------|
| Card issue fee | 0 Ft |
| Bankcard fee (Általános, Mars, Jupiter, Nap, Civil, Házmester, Terézvárosi Társasház) | 459 Ft/month |
| Bankcard fee (Üstökös, Szféra) | 487 Ft/month |
| Card blocking fee ⁹ | free of charge |
| Card replacement fee | 2 176 Ft |
| PIN replacement fee | 1 087 Ft |
| PIN amendment fee (ATM) ¹⁰ | 543 Ft /amendment |
| Fee of taking over the new bankcard in a branch in the case of bankcard contracts concluded no later than September 30 th, 2015 | 0 Ft |
| Fee of taking over the new bankcard in a branch in the case of bankcard contracts concluded after October 1 st, 2015 | 4 353 Ft |

⁸In the case of VISA cards replaced by Mastercards, until December 31st, 2013 the Bank had applied the conditions, costs, fees and commissions of Visa Electron bankcards. As regards the VISA cards replaced by Mastercards, since January 1st, 2014 the Bank has applied the conditions, costs, fees and commissions laid down in the current list of terms and conditions.

⁹The blocking of the bankcard can be initiated in any branch during office hours or via NetBank or at the Call Center any time, any day (+36-1-766-4544).

¹⁰Temporarily it is not possible to change the debit card PIN via MagNet ATM from 7th October 2020.

| | | |
|--|---|-----------|
| Fee of sending bankcard via post to mailing address | 0 Ft | |
| Storage fee of cards not taken over (from the 60 th day / single occasion) | 1 087 Ft | |
| Activating bankcard | 0 Ft | |
| Monthly text service fee ¹¹ | 0 Ft | |
| Bankcard info fee/SMS | to a domestic phone number | 25 Ft/SMS |
| | to a phone number operated in the European Economic Area by foreign service provider and is not premium rated | 64 Ft/SMS |

| Bankcard transactions | | |
|---|----------------------------|-----------------------------|
| Domestic and foreign purchase | Up to HUF 2 million 0,325% | From HUF 2 million 6 530 Ft |
| ATM transactions | | |
| Cash withdrawal – MagNet ATM ¹² | 0,957% + 303 Ft | |
| Cash withdrawal – other domestic ATM | 0,978% + 325 Ft | |
| Cash withdrawal – foreign ATM (except EUR cash withdrawal within the EEA member states) | 0,924% + 1 304 Ft | |
| Cash withdrawal – foreign ATM (EUR cash withdrawal within the EEA member states) | 0,978% + 325 Ft | |
| Balance enquiry | 107 Ft | |
| Failed transaction | 0 Ft | |

| Cash drawer transactions | |
|--|-----------------|
| Postal cash withdrawal at the POS terminal of other domestic or foreign Bank | 1,000% + 347 Ft |

Interest rate of unauthorized overdraft facility: yearly 38%

¹¹The Bank sends a text message on the bankcard transactions to the customer requesting this service.

¹²From October XX 0 o'clock 0 minutes, cash withdrawals from MagNet ATMs are considered cash withdrawals from ATMs operated by Euronet Banktechnikai Kft. EUR cash withdrawals from ATMs operated by Euronet Banktechnikai Kft are considered as cash withdrawals from other domestic ATMs. You can find information about available Euronet ATMs and their location here: <https://www.euronet.hu/hu/kereses>

| Account package | | TERÉZVÁROSI Társasházi account package ¹ | | |
|--|--|---|--------------------|-------------------|
| Interest payable on demand/APY | | 0.20% | (0.20% APY) | |
| Fees and commissions | Account opening | free of charge | | |
| | Daily / monthly bank statement via Netbank | free of charge | | |
| | Daily / monthly bank statement via Post | 216 Ft/statement | | |
| | Monthly statement via Post | 127 Ft/statement | | |
| | Monthly account fee | free of charge | | |
| | Minimum balance | 1000 Ft | | |
| Forit transfers | Limit of amount | up to HUF 2 million: | from HUF 2 million | |
| | Transfer to a non-MagNet account GIRO (including instant transfer also) ⁴ | via Netbank | 0,467% + 129 Ft | 0,140% + 6 659 Ft |
| | | by Bank form | 0,543% + 380 Ft | 0,216% + 6 911 Ft |
| | Transfer to own MagNet business account from a MagNet account (including instant transfer also) ⁴ | free of charge | | |
| | Transfer to another Magnet account from a MagNet account (including instant transfer also) ⁴ | 0,434% + 107 Ft | 0,107% + 6 638 Ft | |
| | Inter-bank transfer, RTGS | 0,597% + 10 883 Ft | 0,271% + 17 414Ft | |
| | Standing order to a non-MagNet account or to another MagNet account | via Netbank | 0,325% + 107 Ft | 6 638 Ft |
| | | by Bank form | 0,325%, min. 53 Ft | 6 530 Ft |
| | Standing order to own MagNet account | via Netbank | 107 Ft | 107 Ft |
| | | by Bank form | 0,216%, min. 53 Ft | 0,216% |
| Group transfer | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | | |
| Direct debit | 0,325% + 107 Ft | 6 638 Ft | | |
| Cash transactions | Limit of amount | Any amount | | |
| | Cash deposit | free of charge | | |
| | Cash withdrawal | 1 item / day up to 1 000 000 HUF | 0,543% | |
| minden egyéb tétel | | 1,021% + 412 Ft | | |
| Bankcard | Mastercard Business monthly card fee | 459 Ft | | |
| NetBank | Netbank monthly fee | free of charge | | |
| | Text message fee upon succesful / unsuccesful login to Netbank (domestic phone number) | 10 Ft/SMS | | |
| | Login / verification code sent via text (domestic phone number) | free of charge | | |
| | Daily balance information sent via text | 20 Ft/SMS | | |
| | Push2 notification fee upon succesful / unsuccesful login to Netbank | free of charge | | |
| Account info | Accountinfo (SMS) monthly fee | Special offer ³ 0 Ft normal price 325 Ft/month phone number | | |
| | Accountinfo message sent via text | 25 Ft/SMS | | |
| | Accountinfo PUSH ² monthly fee | free of charge | | |
| | Accountinfo message sent Push notifications ² | free of charge | | |
| <p>All packages include the use of the NetBank service. In respect of other fees and commissions, please refer to our Terms and Conditions.</p> <p>¹ A TERÉZVÁROSI Társasházi account is only available for condominiums of Terézváros.</p> <p>² Push notification can be sent to Android and iOS operated mobile platforms. For more information please visit https://www.magnetbank.hu/dokumentumok/hasznos.</p> <p>³ The special offer is valid until recallment.</p> <p>⁴ Instant transfer order can only be submitted via NetBank or MobilBank.</p> <p>These Terms and Conditions have been executed in both Hungarian and English. This English version shall only be deemed a translation that serves only the purpose of providing information. Therefore, the Hungarian version shall prevail over the English one for all matters of interpretation and construction.</p> | | | | |

| Account package | | Alkuszi deposit account package ¹ | | |
|---|--|--|-----------------------|---------------------------------|
| Interest payable on demand/APY | | 0.10% | (0.10% APY) | |
| Fees and commissions | Account opening | free of charge | | |
| | Daily / monthly bank statement via Netbank | free of charge | | |
| | Monthly account fee | free of charge | | |
| | Minimum payment service fee | 1 511 Ft /month ² | | |
| | Minimum balance | 5 000 Ft | | |
| Forint transfers | Limit of amount | up to HUF 2 million | from HUF 2 million | |
| | Transfer to a non-MagNet account GIRO (including instant transfer also) ⁵ | via Netbank | 0,488% + 249 Ft | 0,162% + 6 779 Ft |
| | | By bank form | 0,706% + 380 Ft | 0,380% + 6 911 Ft |
| | Transfer to own MagNet business account from a MagNet account (including instant transfer also) ⁵ | | free of charge | free of charge |
| | Transfer to another Magnet account from a MagNet account (including instant transfer also) ⁵ | via Netbank | 0,434%+107 Ft | 0,107% + 6 638 Ft |
| | | By bank form | 0,543%+216 Ft | 0,216%+6 746 Ft |
| | Inter-bank transfer, RTGS | | 0,597% + 10 883 Ft | 0,271% + 17 414 Ft |
| | Standing order to a non-MagNet account or to another MagNet account | via Netbank | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft |
| | | By bank form | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft |
| | Standing order to own MagNet account | | free of charge | free of charge |
| Group transfer | | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | |
| Direct debit | | 0,543%, min. 53 Ft | 0,216% + 6 530 Ft | |
| Foreign currency transfers | Limit of amount | up to HUF 2 million | from HUF 2 million | |
| | SEPA and other transfers within the EEA member states (non-domestic) | via Netbank | 0,488%+0,7 EUR | 0,162%+19,1 EUR |
| | | by bank form | 0,706%+1,1 EUR | 0,380%+19,5 EUR |
| | Foreign currency transfer from forint account to non-MagNet account (Transactions in EUR outside the EEA member states and domestic or every transfers in HUF,USD, GBP and CHF currencies) | | 0,543%, min. 12,7 EUR | 0,216%, max. 272 EUR + 21,1 EUR |
| Cash transactions | Limit of amount | any amount | | |
| | Cash deposit | free of charge | | |
| | Cash withdrawal | 1,021% + 412 Ft | | |
| NetBank | Netbank monthly fee | free of charge | | |
| | Text message fee upon succesful/unsuccesful login to Netbank (domestic phone number) | 10 Ft / SMS | | |
| | Login/verification code sent via text (domestic phone number) | free of charge | | |
| | Daily balance information sent via text | 20 Ft /SMS | | |
| | Push ³ notification fee upon succesful / unsuccesful login to Netbank Login/verification code sent via Push notification | free of charge | | |
| Account info | Accountinfo (SMS) monthly fee | special offer ⁴ 0 Ft normal price 325 Ft/month/phonenummer | | |
| | Accountinfo message sent via text | 25 Ft/SMS | | |
| | Accountinfo PUSH ² monthly fee | free of charge | | |
| | Accountinfo message sent Push notifications ² | free of charge | | |
| All packages include the use of the NetBank service. In respect of other fees and commissions, please refer to our Terms and Conditions. | | | | |
| ¹ The Alkuszi deposit account is only available for insurance brokers. The Bank considers Alkuszi deposit account as a limited special purpose account, therefore the following transactions are not allowed: authorization letter based recovery order, transfer of funds by court order and order to transfer funds. | | | | |
| ² The minimum amount of fees and commissions charged in the case of transfers and cash transactions, which does not include bank card related fees and commissions, the NetBank service fee and other bank account related fees. | | | | |
| ³ Push notification can be sent to Android and iOS operated mobile platforms. For more information please visit https://www.magnetbank.hu/dokumentumok/hasznos . | | | | |
| ⁴ The special offer is valid until recallment. | | | | |
| ⁵ Instant transfer order can only be submitted via NetBank or MobilBank. | | | | |
| These Terms and Conditions have been executed in both Hungarian and English. This English version shall only be deemed a translation that serves only the purpose of providing information. Therefore, the Hungarian version shall prevail over the English one for all matters of interpretation and construction. | | | | |

Information on the changes that have taken place

MagNet Bank Zrt. (The Bank) complies with Act LXXXV of 2009 on the provision of payment services fulfilling its information obligation prescribed by the Act (hereinafter: Pft.), it hereby informs you about the changes in the List of Conditions:

- *In order to comply with Regulation (EC) No 924/2009, the Bank adjusts the charges for cross-border EUR transfers within the EEA and their limits expressed in EUR once a year from 1 December each year, on 1 September of the current year (if not a business day, then on the preceeding business day) using the MNB exchange rate valid on the basis of the fees applied for the corresponding domestic forint payment valid on 1 September. The MNB exchange rate used for the current List of Conditions valid on 1 September 2020 for EUR currency is: 1 EUR = 355.06 HUF.*
- *According to the above, the fees and limits change for the following orders:*
 - *Intra-EEA (non-domestic) SEPA and other EUR transfers initiated from a foreign currency account*
 - *Intra-EEA (non-domestic) SEPA and other EUR transfers initiated from HUF accounts.*

The changes are highlighted with italics.

30th November, 2020

MagNet Bank Zrt.

