

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 January 2020

Published on 31th December 2019



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 | | HUF 524 | | HUF 2,103 | | HUF 4,737 | | |
| | Minimum payment service fee | HUF 1,462 monthly 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 | --- | | --- | | --- | | HUF 2,629 | | |
| | Minimum balance | HUF 5,000 | | HUF 5,000 | | HUF 5,000 | | HUF 5,000 | | |
| 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) | via Netbank | 0.472% + HUF 241 | 0.157% + HUF 6,557 | 0.462% + HUF 188 | 0.147% + HUF 6,504 | 0.430% + HUF 166 | 0.115% + HUF 6,482 | 0.410% + HUF 145 | 0.094% + HUF 6,462 |
| | | with Netbank module | --- | --- | --- | --- | --- | --- | 0.388% | 0.072% + HUF 6,316 |
| | | by bank form | 0.683% + HUF 368 | 0.368% + HUF 6,684 | 0.631% + HUF 368 | 0.315% + HUF 6,684 | 0.578% + HUF 368 | 0.263% + HUF 6,684 | 0.578% + HUF 368 | 0.263% + HUF 6,684 |
| | Transfer to own MagNet account from a MagNet account ² | free of charge | free of charge | free of charge | 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 | via Netbank | 0.420% + HUF 104 | 0.104% + HUF 6,420 | 0.420% + HUF 104 | 0.104% + HUF 6,420 | 0.420% + HUF 104 | 0.104% + HUF 6,420 | 0.368% + HUF 104 | 0.052% + HUF 6,420 |
| | | by bank form | 0.526% + HUF 209 | 0.209% + HUF 6,525 | 0.526% + HUF 209 | 0.209% + HUF 6,525 | 0.526% + HUF 209 | 0.209% + HUF 6,525 | 0.526% + HUF 209 | 0.209% + HUF 6,525 |
| | Inter-bank transfer, RTGS | 0.578% + HUF 10,526 | 0.263% + HUF 16,842 | 0.578% + HUF 10,526 | 0.263% + HUF 16,842 | 0.578% + HUF 10,526 | 0.263% + HUF 16,842 | 0.578% + HUF 10,526 | 0.263% + HUF 16,842 | |
| | Standing order to a non-MagNet account or to another MagNet account ³ | via Netbank | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | 0.462% min. HUF 52 | 0.147% + HUF 6,316 | 0.430% min. HUF 52 | 0.115% + HUF 6,316 | 0.410% min. HUF 52 | 0.094% + HUF 6,316 |
| | | by bank form | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | 0.526% min. HUF 52 | 0.209% + HUF 6,316 |
| | Standing order to own MagNet account ² | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge | free of charge |
| | Group transfer | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | |
| | Direct debit | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | |
| 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 | 0.472% + 0.7 EUR | 0.157% + 19.8 EUR | 0.472% + 0.7 EUR | 0.157% + 19.8 EUR | 0.472% + 0.7 EUR | 0.157% + 19.8 EUR | 0.472% + 0.7 EUR | 0.157% + 19.8 EUR |
| | | by bank form | 0.683% + 1.1 EUR | 0.368% + 20.2 EUR | 0.683% + 1.1 EUR | 0.368% + 20.2 EUR | 0.683% + 1.1 EUR | 0.368% + 20.2 EUR | 0.683% + 1.1 EUR | 0.368% + 20.2 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) | 0.526% min. EUR 12.3 | 0.209% max. EUR 263,1 EUR + EUR 20.5 | 0.526% min. EUR 12.3 | 0.209% max. EUR 263.1 + EUR 20.5 | 0.526% min. EUR 12.3 | 0.209% max. EUR 263.1 + EUR 20.5 | 0.526% min. EUR 12.3 | 0.209% max. EUR 263.1 + EUR 20.5 | |
| With foreign currency module | --- | --- | --- | --- | --- | --- | 0.484% min. EUR 12.3 | 0.167% max. EUR 209,7+20.7 EUR | | |
| Cash transactions | Amount limit | Any amount | | Any amount | | Any amount | | Any amount | | |
| | Cash deposit | free of charge | | free of charge | | free of charge | | 0.094% max HUF 26,316 | | |
| | Cash withdrawal | 0.988% + HUF 399 | | 0.988% + HUF 399 | | 0.988% + HUF 399 | | 0.894% + HUF 188 | | |
| | With the cash module | cash deposit | --- | | --- | | --- | | 0.052% max HUF 26,316 | |
| | | cash withdrawal | --- | | --- | | --- | | 0.841% | |
| Bank card | MasterCard Business monthly card fee | HUF 420 | | HUF 420 | | HUF 420 | | HUF 420 | | |
| 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 | HUF 10/SMS | | HUF 10/SMS | | HUF 10/SMS | | HUF 10/SMS | | |
| | Login/verification code sent via text (domestic phone number) | normal price: HUF 10/SMS, special offer ⁶ : free of charge | | normal price: HUF 10/SMS, special offer ⁶ : free of charge | | normal price: HUF 10/SMS, special offer ⁶ : free of charge | | normal price: HUF 10/SMS, special offer ⁶ : free of charge | | |

| Account package | | ÁLTALÁNOS | MARS | JUPITER | NAP |
|---|---|---------------------|---------------------|---------------------|---|
| | Daily balance information sent via text | HUF 20/SMS | HUF 20/SMS | HUF 20/SMS | HUF 20/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 | --- | --- | --- | HUF 3,158/month |
| | Foreign currency module | --- | --- | --- | HUF 3,158/month |
| | Netbank module | --- | --- | --- | HUF 5,263/month |
| AccountInfo | AccountInfo monthly fee | HUF 315/month/phone | HUF 315/month/phone | HUF 315/month/phone | special offer ⁶ HUF 0 normal price HUF 315/month/phone |
| | AccountInfo message sent via text | HUF 25/SMS | HUF 25/SMS | HUF 25/SMS | HUF 25/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. | | | | | |
| 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. | | | | | |

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 | HUF 2,105 | | HUF 2,105 | | |
| | Daily/monthly bank statement via Netbank | free of charge | | free of charge | | |
| | Monthly account keeping fee | HUF 314 | | pay as you like ³ | | |
| | Minimum payment service fee | free of charge | | free of charge | | |
| | Minimum balance | HUF 5,000 | | HUF 5,000 | | |
| 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) | via NetBank | the first five transfers in a month are free of charge up to HUF 1 million, otherwise 0.472% + HUF 208 | 0.157% + HUF 6,524 | the first three transfers in a month are free of charge up to HUF 1 million, otherwise 0.472% + HUF 103 | 0.157% + HUF 6,419 |
| | | by bank form | 0.736% + HUF 315 | 0.420% + HUF 6,631 | 0.736% + HUF 315 | 0.420% + HUF 6,631 |
| | Transfer to own MagNet account from an own MagNet account ⁴ | free of charge | | free of charge | | |
| | Transfer to another MagNet account from a MagNet account ⁵ | via NetBank | 0.420% + HUF 104 | 0.104% + HUF 6,420 | 0.315% + HUF 104 | HUF 6,420 |
| | | by bank form | 0.631% + HUF 315 | 0.315% + HUF 6,631 | 0.631% + HUF 315 | 0.315% + HUF 6,631 |
| | Inter-bank transfer, RTGS | 0.578% + HUF 10,526 | | 0.263% + HUF 16,842 | 0.578% + HUF 10,526 | 0.263% + HUF 16,842 |
| | Standing order to a non-MagNet account | via NetBank | 0.472% + HUF 52 | 0.157% + HUF 6,368 | 0.315% + HUF 52 | HUF 6,368 |
| | | by bank form | 0.631% + HUF 209 | 0.315% + HUF 6,525 | 0.631% + HUF 209 | HUF 6,368 |
| | Standing order to another MagNet account ⁵ | via NetBank | 0.472% + HUF 52 | 0.157% + HUF 6,368 | 0.315% + HUF 52 | HUF 6,368 |
| | | by bank form | 0.578% min. HUF 52 | 0.263% + HUF 6,368 | 0.578% min. HUF 52 | 0.263% + HUF 6,368 |
| Standing order to own MagNet account ⁴ | free of charge | | free of charge | | | |
| Group transfer | 0.526% min. HUF 52 | | 0.209% + HUF 6,316 | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | |
| Direct debit | 0.315% + HUF 52 | | HUF 6,368 | 0.315% + HUF 52 | HUF 6,368 | |
| Foreign currency transfers | Amount limit | 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 | 0.472%+ 0.7 EUR | 0.157%+ 19.8 EUR | 0.472%+ 0.7 EUR | 0.157%+ 19.8 EUR |
| | | by bank form | 0.683%+ 1.1 EUR | 0.368%+ 20.2 EUR | 0.683%+ 1.1 EUR | 0.368%+ 20.2 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) | 0.526% min. EUR 12.3 | | 0.209% max. EUR 263.1 + EUR 20.5 | 0.526% min. EUR 12.3 | 0.209% max. EUR 263.1 + EUR 20.5 |
| | Foreign currency transfer from a forint account to another MagNet account ⁵ | 0.420% min. EUR 4.1 | | 0.104% max. EUR 263.1 + EUR 20.5 | 0.420% min. EUR 4.1 | 0.104% max. EUR 263.1 + EUR 20.5 |
| Cash transactions | Amount limit | Any amount | | Any amount | | |
| | Cash deposit | free of charge | | free of charge | | |
| | Cash withdrawal | 0.988% + HUF 399 | | 0.841% + HUF 399 | | |
| Bank card | MasterCard Business monthly bankcard fee | HUF 447 | | HUF 447 | | |
| | Fee charged for purchases in Hungary and abroad | special offer ⁷ HUF 0, otherwise 0.315% max. HUF 6,316 | | special offer ⁷ HUF 0, otherwise 0.315% max. HUF 6,316 | | |

| | | | |
|--|--|--|--|
| NetBank | NetBank monthly fee | free of charge | free of charge |
| | Text message fee upon – succesful/unsuccesful – login to NetBank (domestic phone number) | HUF 10/SMS | HUF 10/SMS |
| | Login/verification code sent via text (domestic phone number) | <i>normal price: HUF 10/SMS, special offer⁷: free of charge</i> | <i>normal price: HUF 10/SMS, special offer⁷: free of charge</i> |
| | Daily balance information sent via text | HUF 20/SMS | HUF 20/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 HUF 157 normal price HUF 315/month/phone | special offer ⁷ HUF 157 normal price HUF 315/month/phone |
| | AccountInfo message sent via text | HUF 25/SMS | HUF 25/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 <i>Terms and Conditions</i>. | | | |
| <p>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.”</p> <p>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.</p> <p>³Any amount chosen by the customer. The amount cannot be negative and can only be modified once in a month.</p> <p>⁴It is considered as own account as long as the holder of the payer’s and the beneficiary’s accounts is the same.</p> <p>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.</p> <p>⁶Push notification can be sent to Android and iOS operated mobile platforms. For more information please visit https://www.magnetbank.hu/dokumentumok/hasznos.</p> <p>⁷The special conditions apply until withdrawal.</p> <p style="text-align: center;">These <i>Terms and Conditions</i> 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 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 | HUF 209/statement | | HUF 209/statement | | | | |
| | Monthly account keeping fee | HUF 123/statement | | HUF 123/statement | | | | |
| | Minimum payment service fee | free of charge | | free of charge | | | | |
| | Minimum balance | HUF 5,000 | | HUF 5,000 | | | | |
| | 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) | | via NetBank | 0.442% + HUF 94 | 0.125% + HUF 6,410 | 0.452% + HUF 125 | 0.136% + HUF 6,441 | | |
| | | by bank form | 0.526% + HUF 94 | 0.209% + HUF 6,410 | 0.526% + HUF 368 | 0.209% + HUF 6,684 | | |
| Transfer to own business MagNet account from an own MagNet account | | free of charge | | free of charge | | | | |
| Transfer to another MagNet account from a MagNet account | | 0.315% | | HUF 6,316 | | 0.420% + HUF 104 | 0.104% + HUF 6,420 | |
| Inter-bank transfer, RTGS | | 0.578% + HUF 10,526 | | 0.263% + HUF 16,842 | | 0.578% + HUF 10,526 | 0.263% + HUF 16,842 | |
| Standing order to a non-MagNet account or Standing order to another MagNet account | | via NetBank | 0.315% + HUF 52 | | HUF 6,368 | | 0.315% + HUF 104 | HUF 6,420 |
| | | by bank form | 0.526% + HUF 94 | | 0.209% + HUF 6,410 | | 0.526% min. HUF 52 | 0.209% + HUF 6,316 |
| Standing order to own MagNet account | | via NetBank | 52 HUF | | 52 HUF | | 104 HUF | 104 HUF |
| | | by bank form | 0.209% + HUF 94 | | 0.209% + HUF 94 | | 0.209% min. HUF 52 | 0.209% |
| Group transfer | 0.526% + HUF 94 | | 0.209% + HUF 6,410 | | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | | |
| Direct debit | 0.315% + HUF 52 | | HUF 6,368 | | 0.315% + HUF 104 | HUF 6,420 | | |
| 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 | 0.631% | | 0.631% | | | |
| any other item | | 0.988% + HUF 94 | | 0.988% + HUF 399 | | | | |
| Bankcard | MasterCardBusiness monthly fee | HUF 420 | | HUF 420 | | | | |
| NetBank | NetBank monthly fee | free of charge | | free of charge | | | | |
| | Text message fee upon – succesful/unsuccesful – login to NetBank (domestic phone number) | HUF 10/SMS | | HUF 10/SMS | | | | |
| | Login/verification code sent via text (domestic phone number) | <i>normal price: HUF 10/SMS, special offer⁴: free of charge</i> | | <i>normal price: HUF 10/SMS, special offer⁴: free of charge</i> | | | | |
| | Daily balance information sent via text | HUF 20/SMS | | HUF 20/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 | free of charge | | free of charge | | | | |
| Account Info | AccountInfo monthly fee | special offer ⁴ HUF 0 normal price HUF 315/month/phone | | special offer ⁴ HUF 0 normal price HUF 315/month/phone | | | | |
| | AccountInfo message sent via text | HUF 25/SMS | | HUF 25/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>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 | | <p>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.</p> <p>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.</p> | | |
| Interest payable on demand/APY | | 0.00% | (0.00% APY) | |
| Account keeping fees | Account opening | free of charge | | |
| | Change to another account package | HUF 2,056 | | |
| | Daily/monthly bank statement via Netbank | free of charge | | |
| | Monthly account keeping fee | HUF 359 | | |
| | Minimum fee&commission | free of charge | | |
| | Minimum balance | HUF 5,000 | | |
| Forint transfers | Amount limit | up to HUF 2 million | from HUF 2 million | |
| | Transfer to a non-MagNet account (GIRO) | via Netbank | special offer ¹ the first two transfers in a month are free of charge up to HUF 100,000 otherwise 0.462% + HUF 236 normal price 0.45% + HUF 230 | 0.154% + HUF 6,404 |
| | | by bank form | 0.976% + HUF 514 | 0.668% + HUF 6,682 |
| | Transfer to own MagNet account from an own MagNet account ² | free of charge | | |
| | Transfer to another MagNet account from a MagNet account ³ | via Netbank | special offer ¹ the first two transfers in a month are free of charge up to HUF 100,000 otherwise 0.411% + HUF 102 normal price 0.411% + HUF 102 | 0.102% + HUF 6,270 |
| | | by bank form | 0.873% + HUF 411 | 0.565% + HUF 6,579 |
| | Inter-bank transfer, RTGS | 0.565% + HUF 10,280 | 0.257% + HUF 16,448 | |
| | Standing order to a non-MagNet account | via Netbank | 0.462% + HUF 51 | 0.154% + HUF 6,219 |
| | | by bank form | 0.616% + HUF 205 | 0.308% + HUF 6,373 |
| | Standing order to another MagNet account ³ | via Netbank | 0.462% + HUF 51 | 0.154% + HUF 6,219 |
| | | by bank form | 0.565% min. HUF 51 | 0.257% + HUF 6,219 |
| | Standing order to own MagNet account ⁴ | free of charge | | free of charge |
| | Group transfer | 0.514% min. HUF 51 | | 0.205% + HUF 6,168 |
| Direct debit | 0.308% + HUF 51 | | HUF 6,219 | |
| 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 | 0.472%+ 0.7 EUR | 0.157%+ 19.8 EUR |
| | | by bank form | 0.683%+ 1.1 EUR | 0.368%+ 20.2 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) | 0.514% min. EUR 12,3 | | 0.205% max. EUR 257,0 EUR + EUR 20.5 |
| | Foreign currency transfer from a forint account to another MagNet account ³ | 0.411% min. EUR 4,1 | | 0.102% max. EUR 257,0 + EUR 20.5 |
| Cash transactions | Amount limit | any amount | | |
| | Cash deposit | HUF 102 | | |
| | Cash withdrawal | 1.028% + HUF 1,028 | | |
| Bankcard | MasterCardBusiness monthly bank card fee | HUF 462 | | |
| | Fee charged for purchases in Hungary and abroad | special offer ¹ HUF 0 normal price 0.315% max. HUF 6,168 | | |
| NetBank | NetBank monthly fee | free of charge | | |
| | Text message fee upon – succesful/unsuccesful – login to NetBank | HUF 10/SMS | | |
| | Login/verification code sent via text (domestic phone number) | normal price: HUF 10/SMS, special offer ¹ : free of charge ¹ | | |
| | Daily balance information sent via text | HUF 20/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 | | |
| Account Info | AccountInfo monthly fee | special offer ¹ HUF 154 normal price HUF 308/month/phone | | |
| | AccountInfo message sent via text | HUF 25/SMS | | |
| | AccountInfo PUSH ⁴ monthly fee | free of charge | | |
| | AccountInfo message sent PUSH ⁴ notification | free of charge | | |

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

| Account package | MERKÚR |
|---|--------|
| <p>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>¹ The 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>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 | HUF 104/pc + posta fee | |
| RTGS to the credit of a forint account | HUF 1,052/item | |
| Crediting of a direct debit | free of charge | |
| Debits | up to HUF 2 million | from HUF 2 million |
| Transfer order by an authority | 0.526% + HUF 368 | 0,209% min. HUF 6,684 |
| Collection | 0.526% + HUF 368 | 0,209% min. HUF 6,684 |
| Queueing fee | HUF 410/month/new item | HUF 410/month/new item |
| Initiation of withdrawal | HUF 1,052/item | HUF 1,052/item |

| Other costs | |
|--|---------------------|
| Other certificate | HUF 2,500/pc |
| Notification letter | 526 Ft/pc |
| Procedure fee | HUF 1,052/occasion |
| Confirmation of Telebank order | HUF 104/pc |
| Monthly bank statement | free of charge |
| Bankstatement postal fee (based on client request) | HUF 123/pc |
| Photocopy of bank statement | HUF 526/pc |
| Bank statement printed from Netbank | free of charge |
| Copy of a document | HUF 104/pc |
| Certificate of availability of Funds | 0.526% min. HUF 526 |
| Bank information | HUF 10,000 |
| Forms | free of charge |
| Photocopy | HUF 104/page |
| Sending fax | HUF 104/page |
| Postal fee (non-bankstatement related) | HUF 123 |
| Notice on non-fulfilment of minimum balance | HUF 526/month |
| Confirmation of bank account balance | HUF 526 |
| Amendment/withdrawal of payment instruction after its submission | HUF 1,052/item |
| Amendment of signature sheet | HUF 1,052/pc |
| Account closure fee ¹ | HUF 1,052 |
| 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) | HUF 62/SMS |

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

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%) |

| | |
|---|---|
| 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) | <i>normal price: HUF 62/SMS, special offer¹⁰: free of charge</i> |
| 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) | HUF 62/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) | HUF 62/SMS |
| In the case of a cheque order, the Customer will be charged with the related costs and fees of the Bank. | |

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 4,1/month | | |
| Minimum balance | | EUR/USD/CHF/GBP 10,2 | | |
| Credits | | | fx rate | |
| Crediting of a forint account transferred to transferred to MagNet account | to same currency account | free of charge | --- | |
| | to other currency account | free of charge | cfxb/cfxs | |
| Non-domestic SEPA crediting in EUR within the EEA member states | to same currency account | free of charge | cfxb/cfxs* | |
| | to other currency account | free of charge | | |
| Crediting of a forint account transferred from a non-MagNet account (i.e. domestic-SEPA) | to same currency account | 0.052% min. EUR 4,1, max. EUR 52.4 | --- | |
| | to other currency account | 0.052% min. EUR 4,1, max. EUR 52.4 | cfxb/cfxs | |
| Crediting of an RTGS forint transfer to a currency account | | 0.052% min. EUR 4,1, max. EUR 52.4 | cfxs | |
| Crediting of a GIRO forint transfer to a foreign currency account | | 0.052% min. EUR 4,1, max. EUR 52.4 | 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 | 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 | 0.420% min. EUR 6.1 | 0.104% max. EUR | --- |

| | | | | | |
|---|---|--------------|--------------------------|--|------------|
| | from a MagNet account to other MagNet account – other currency | | 0.420%, min. EUR 6.1 | 0.104% max. 263.1 EUR+20. | cfxb/cfxs |
| | SEPA and other transfers within the EEA member states (non-domestic) | via Netbank | 0.472%+ 0.7 EUR | 0.157%+ 19.8 EUR | cfxb/cfxs* |
| | | by bank form | 0.683%+ 1.1 EUR | 0.368%+ 20.2 EUR | cfxb/cfxs* |
| | 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 USD, GBP and CHF currencies) | | 0.526%, min. EUR 12.3 | 0.209%, max. EUR 263.1 + EUR 20.5 | --- |
| | 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 USD, GBP and CHF currencies) | | 0.526% min. EUR 12.3 | 0,209% max. 263.1 EUR + EUR 20.5 | cfxb/cfxs |
| Transfer to the debit of a forint account | from own MagNet account to own MagNet account | | free of charge | free of charge | kde |
| | from a MagNet account to other MagNet account | | 0.420%, min. EUR 6.1 | 0.104% max. EUR 263.1 + EUR 20.5 | kde |
| | SEPA and other transfers within the EEA member states (non-domestic) | via Netbank | 0.472%+ 0.7 EUR | 0.157%+ 19.8 EUR | --- |
| | | by bank form | 0.683%+ 1.1 EUR | 0.368%+ 20.2 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) | | 0.526%, min. EUR 12.3 | 0.209% max. EUR 263.1 + EUR 20.5 | kde |

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

| Other costs | |
|---|----------------|
| Correspondence | EUR 20.5 |
| Fee of certificate | EUR 10.2 |
| SWIFT photocopy | EUR 10.2 |
| fax upon the customer request | EUR 6.1 |
| withdrawal of payment order | EUR 20.5 |
| Amendment of payment order | EUR 20.5 |
| Complaint registration fee | EUR 47.2 |
| 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) | EUR 15.4 |
| Account closing fee ² | EUR 10.2 |
| Accountinfo monthly fee | EUR 1/phone |
| Accountinfo message sent via text | EUR 0.10/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) | HUF 62/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 foreign 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.

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.

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 | +0.300% |
| Commission payable, in addition to the general cash withdrawal fees for large cash amount which NOT requested in advance ⁵ | +0.300% |
| Coin processing ⁴ | 1.262% per denomination above 100 pcs |
| Change of coin and banknotes ⁵ | 5.263% per denomination above 50 pcs |
| HUF coin deposit in Scancoin machine below 5,000 HUF special offer ⁶ | 0% |
| HUF coin deposit in Scancoin machine from 5,000 HUF special offer | 4.120% |

The machine is being operated at locations detailed in „Apropenz befizető gép kezikönyv”. Notes (forint or foreign currency) 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 | 0.988% + HUF 399 | --- |
| Cash withdrawal from a business account | 0.988% + HUF 399 | --- |
| Cash withdrawal from a foreign currency account | 0.988% + EUR 2 | fcyb |
| Foreign currency cash payment | Costs | fx rate |
| Payment into a foreign currency account – same currency | 0.282% | --- |
| Payment into a foreign currency account – other currency | 0.282% | fcy/fxs |
| Cash payment into a Forint account | 0.282% | fcyb |
| Cash withdrawal from a foreign currency account – same currency | 1.500% + EUR 2 | --- |
| Cash withdrawal from a foreign currency account – other currency | 1.500% + EUR 2 | 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 ⁷ | | |
|---|---|------------------------------|
| Card issue fee | HUF 0 | |
| Bankcard fee (Általános, Mars, Jupiter, Nap, Civil, Házmaster, Terézvárosi Társasház) | HUF 420/month | |
| Bankcard fee (Üstökös, Szféra) | HUF 447/month | |
| Card blocking fee ⁸ | free of charge | |
| Card replacement fee | HUF 2,105 | |
| PIN replacement fee | HUF 1,052 | |
| PIN amendment fee (ATM) | HUF 526/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 | HUF 0 | |
| Fee of taking over the new bankcard in a branch in the case of bankcard contracts concluded after October 1 st, 2015 | HUF 4,210 | |
| Fee of sending bankcard via post to mailing address | HUF 0 | |
| Storage fee of cards not taken over (from the 60 th day / single occasion) | HUF 1,052 | |
| Activating bankcard | HUF 0 | |
| Monthly text service fee ⁹ | HUF 0 | |
| Bankcard info fee/SMS | to a domestic phone number | HUF 25/SMS |
| | to a phone number operated in the European Economic Area by foreign service provider and is not premium rated | HUF 62/SMS |
| Bankcard transactions | | |
| Domestic and foreign purchase | Up to HUF 2 million 0.315% | From HUF 2 million HUF 6,316 |
| ATM transactions | | |
| Cash withdrawal – MagNet ATM | 0.926% + HUF 294 | |
| Cash withdrawal – other domestic ATM | 0.946% + HUF 315 | |
| Cash withdrawal – foreign ATM (except EUR cash withdrawal within the EEA member states) | 0.894% + HUF 1,262 | |
| Cash withdrawal – foreign ATM (EUR cash withdrawal within the EEA member states) | 0.946% + HUF 315 | |
| Balance enquiry | HUF 104 | |
| Failed transaction | HUF 0 | |

| Cash drawer transactions | |
|--|------------------|
| Postal cash withdrawal at the POS terminal of other domestic or foreign Bank | 0.968% + HUF 336 |

Interest rate of unauthorized overdraft facility:

yearly 38%

³ Only for customers holding a MagNet account.

⁴ The Bank processing coins in branch up to 100 pcs. Above this limit the use of the Scancoin machine is obligatory.

⁵ 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.

⁶ normal fee 4.120%. Conditions apply for one withdrawal / day with coin change up to HUF 5000.

⁷ In the case of VISA cards replaced by MasterCard, 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 MasterCard, since January 1st, 2014 the Bank has applied the conditions, costs, fees and commissions laid down in the current list of terms and conditions.

⁸ The 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).

⁹ The Bank sends a text message on the bankcard transactions to the customer requesting this service.

¹⁰ The special conditions apply until withdrawal.

| 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 | HUF 209/statement | | |
| | Monthly statement via Post | HUF 123/statement | | |
| | Monthly account fee | free of charge | | |
| | Minimum balance | HUF 1,000 | | |
| Forit transfers | Limit of amount | up to HUF 2 million: | from HUF 2 million | |
| | Transfer to a non-MagNet account (GIRO) | via Netbank | 0.452% + HUF 125 | 0.136% + HUF 6,441 |
| | | by Bank form | 0.526% + HUF 368 | 0.209% + 6,684 Ft |
| | Transfer to own MagNet business account from a MagNet account | free of charge | | |
| | Transfer to another Magnet account from a MagNet account | 0.420% + HUF 104 | 0.104% + HUF 6,420 | |
| | Inter-bank transfer, RTGS | 0.578% + HUF 10,526 | 0.263% + HUF 16,842 | |
| | Standing order to a non-MagNet account or to another MagNet account | via Netbank | 0.315% + HUF 104 | HUF 6,420 |
| | | by Bank form | 0.315% min. 52 Ft | HUF 6,316 |
| | Standing order to own MagNet account | via Netbank | HUF 104 | HUF 104 |
| | | by Bank form | 0.209% min. HUF 52 | 0.209% |
| Group transfer | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | | |
| Direct debit | 0.315% + HUF 104 | HUF 6,420 | | |
| Cash transactions | Limit of amount | Any amount | | |
| | Cash deposit | free of charge | | |
| | Cash withdrawal | 1 item / day up to 1 000 000 HUF | 0.526% | |
| minden egyéb tétel | | 0.988% + HUF 399 | | |
| Bankcard | MasterCard Business monthly card fee | HUF 420 | | |
| NetBank | Netbank monthly fee | free of charge | | |
| | Text message fee upon succesful / unsuccesful login to Netbank (domestic phone number) | HUF 10/SMS | | |
| | Login / verification code sent via text (domestic phone number) | <i>normal price: HUF 10/SMS, special offer³: free of charge</i> | | |
| | Daily balance information sent via text | HUF 20/SMS | | |
| | Push2 notification fee upon succesful / unsuccesful login to Netbank | free of charge | | |
| Account info | Accountinfo (SMS) monthly fee | Special offer ³ HUF 0 normal price HUF 315/month phone number | | |
| | Accountinfo message sent via text | HUF 25/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 <i>Terms and Conditions</i>.</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>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 | HUF 1,462/month ² | | |
| | Minimum balance | HUF 5,000 | | |
| Forint transfers | Limit of amount | up to HUF 2 million | from HUF 2 million | |
| | Transfer to a non-MagNet account (GIRO) | via Netbank | 0.472% + HUF 241 | 0.157% + HUF 6,557 |
| | | By bank form | 0.683% + HUF 368 | 0.368% + HUF 6,684 |
| | Transfer to own MagNet business account from a MagNet account | | free of charge | free of charge |
| | Transfer to another Magnet account from a MagNet account | via Netbank | 0.420% + HUF 104 | 0.104% + HUF 6,420 |
| | | By bank form | 0.526% + HUF 209 | 0.209% + HUF 6,525 |
| | Inter-bank transfer, RTGS | | 0.578% + HUF 10,526 | 0.263% + HUF 16,842 |
| | Standing order to a non-MagNet account or to another MagNet account | via Netbank | 0.526% min. HUF 52 | 0.209% + HUF 6,316 |
| | | By bank form | 0.526% min. HUF 52 | 0.209% + HUF 6,316 |
| | Standing order to own MagNet account | | free of charge | free of charge |
| Group transfer | | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | |
| Direct debit | | 0.526% min. HUF 52 | 0.209% + HUF 6,316 | |
| 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 | 0.472%+0.7 EUR | 0.157%+19.8 EUR |
| | | by bank form | 0.683%+1.1 EUR | 0.368%+20.2 EUR |
| | Foreign currency transfer from forint account to non-MagNet account (Transactions in EUR outside the EEA member states and domestic or every trasfers in USD, GBP and CHF currencies) | | 0.526%, min. EUR 12,3 | 0.209%, max. EUR 263.1 + EUR 20,5 |
| Cash transactions | Limit of amount | any amount | | |
| | Cash deposit | free of charge | | |
| | Cash withdrawal | 0.988% + HUF 399 | | |
| NetBank | Netbank monthly fee | free of charge | | |
| | Text message fee upon succesful/unsuccesful login to Netbank (domestic phone number) | 10 HUF / SMS | | |
| | Login/verification code sent via text (domestic phone number) | <i>normal price: HUF 10 / SMS, special offer⁴: free of charge</i> | | |
| | Daily balance information sent via text | HUF 20 /SMS | | |
| | Push ³ notification fee upon succesful / unsuccessful login to Netbank | free of charge | | |
| Account info | Accountinfo (SMS) monthly fee | special offer ⁴ HUF 0 normal price HUF 315/month/phone number | | |
| | Accountinfo message sent via text | HUF 25/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. | | | | |
| 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

With a view to meeting the information requirement laid down in Act LXXXV of 2009 on the Provision of Payment Services, let us inform you, that the Bank extends the following special offers, which was announced previously between 14 September and 31 December 2019.

The following services are continued to be free of charge from 1 st January 2020:

- Login / verification code sent via SMS to a domestic phone number (no premium rated)
- Login / verification code sent via SMS to a phone number that is operated by a foreign service provider from European Economic Area and is not premium rated that is operated in the European Economic Area and not premium rated

The special offer is valid until withdrawal.

The changes are highlighted with italics.

31th December 2019.

MagNet Bank Zrt.

