

Forint based current accounts for private individuals

Account package		ILLETÉKTELEN ¹	ÁLTALÁNOS	CSILLAG ⁶	DIAMOND ²	NYUGDÍJAS ³
Cash transactions	Cash deposit	free of charge	free of charge	free of charge	free of charge	free of charge
	Cash withdrawal	0,80% and 380 Ft	0,80% and 380 Ft	0,80% and 380 Ft	0,80% and 380 Ft	free of charge up to 500 000 Ft/day in case of account(s) opened before October 1 st 2013 in other cases: 0,80% + 380 Ft
Bank card	MasterCard Basic					
	Monthly fee (primary card)	200 Ft	200 Ft	200 Ft	150Ft	150 Ft
	Free cash withdrawak by bank card ⁴ from a MagNet and/or domestic ATM	FREE OF CHARGE up to 150 000 Ft (in the aggregate) per current account in total in the case of the first two forint based cash withdrawals in that month from a domestic ATM. The declaration stipulated in Section 36/A (4) of Act LXXXV is not required and the Bank does not examine that the conditions laid down in that section are fulfilled.				
	Purchase	free of charge	free of charge	free of charge	free of charge	free of charge
	MasterCard Embossed					
	Monthly fee (primary card)	300 Ft	300 Ft	300 Ft	300 Ft	300 Ft
NetBank	Free cash withdrawak by bank card ⁴ from a MagNet and/or domestic ATM	FREE OF CHARGE up to 150 000 Ft (in the aggregate) per current account in total in the case of the first two forint based cash withdrawals in that month from a domestic ATM. The declaration stipulated in Section 36/A (4) of Act LXXXV is not required and the Bank does not examine that the conditions laid down in that section are fulfilled.				
	Purchase	free of charge	free of charge	free of charge	free of charge	free of charge
	NetBank monthly fee	free of charge	150 Ft/month	free of charge	free of charge	free of charge
	Text message fee upon login to NetBank (domestic phone number)	free of charge	10 Ft/sms	10 Ft/sms	free of charge	10 Ft/sms
	Code word sent via text (domestic phone number)	10 Ft/sms	10 Ft/sms	10 Ft/sms	10 Ft/sms	10 Ft/sms
	Daily balance information sent via text	free of charge	20 Ft/sms	20 Ft/sms	free of charge	20 Ft/sms
Account Info	Push notification fee upon login to NetBank	Special offer ⁹ 0 Ft, normal price 15 Ft/notification	Special offer ⁹ 0 Ft, normal price 15 Ft/notification	Special offer ⁹ 0 Ft, normal price 15 Ft/notification	Special offer ⁹ 0 Ft, normal price 15 Ft/notification	Special offer ⁹ 0 Ft, normal price 15 Ft/notification
	Code word sent via Push notification					
	AccountInfo message sent via Push notification	25 Ft/sms	25 Ft/sms	25 Ft/sms	25 Ft/sms	25 Ft/sms
	AccountInfo message sent via text	Special offer ⁹ 0 Ft, normal price 50 Ft/month/phone	Special offer ⁹ 0 Ft, normal price 50 Ft/month/phone	Special offer ⁹ 0 Ft, normal price 50 Ft/month/phone	Special offer ⁹ 0 Ft, normal price 50 Ft/month/phone	Special offer ⁹ 0 Ft, normal price 50 Ft/month/phone
AccountInfo Push monthly fee	100 Ft/month/phone	100 Ft/month/phone	Special offer ⁹ 50 Ft, normal price 100 Ft/month/phone	Special offer ⁹ 0 Ft, normal price 100 Ft/month/phone	Special offer ⁹ 0 Ft, normal price 100 Ft/month/phone	

All packages include the use of the NetBank service. For other fees and commissions see the general fees and commissions of the list of Terms&Conditions. Switching to other account package(s) will take effect in the 1st day of the following month.

¹ Illetéktelen account package is not available after June 24th, 2013. Only bankcard purchase transactions have been free from transaction duty since December 1st 2014

² Diamond account package can only be used by customers whose wages/salary are transferred to this account in each month or minimum HUF 100,000/month is transferred to their account and hold a debit card issued by MagNet Bank. Furthermore, it is necessary to carry out at least two of the following transactions in any combination in each month: direct debit, standing order and a simple transfer order submitted in paper form, via TeleBank or NetBank.

³ Pensioners' account package was withdrawn on December 15th, 2014.

⁴ Transactions that are free of charge apply per current account. The reference month is determined by the date of the transaction and not by the date of its booking. As long as the free transactions limit is exceeded, the fee applied to non-free transactions will be charged for the amount above such limit.

⁵ The minimum fee charged in connection with transfer and cash transactions, which fee does not include bank card related fees, the fee charged for the use of the NetBank and other account management fees

⁶ On September 1, 2010 VÉNUSZ account package for private individuals was named CSILLAG Community Account Package. There is no need to amend VÉNUSZ Contracts

⁷ According to the Client's choice. Available monthly account fee choices: between 0 and 1000 Ft. The monthly fee for CSILLAG, DIAMOND and NYUGDÍJAS account packages opened before November 2nd 2011 will stay free of charge until the account holder orders otherwise.

⁸ Push notification can be sent to Android and iOS operated mobile platforms. For more information please visit www.magnetbank.hu/dokumentumok/hasznos.

⁹ The special offer is valid until recalled

These General 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.

GENERAL CONDITIONS (interest rates, costs, fees and commissions)

• Interest payable on demand

Interest rate of forint and foreign currency (EUR, USD, CHF) current accounts

annual interest rate:

0,00% (0,00% APY)

NetBank:

0,00% (0,00% APY)

• Forint payment services

(to the debit of forint accounts, in forint, to the credit of a bank account held in Hungary)

Costs of accounts

	Costs
Account opening	free of charge
Balance enquiry	free of charge
Minimum balance	1 000 Ft
Minimum fee per account	190 Ft

Credits

Crediting a forint transfer to a forint account	free of charge
Crediting of a postal order payment	100 Ft/order + postal fee
Crediting an inter-bank transfer RTGS to a forint account	1 000 Ft/transfer
Crediting a direct debit order to a forint account	free of charge

Debit

Queueing fee	390 Ft/month/new item
Initiation of a withdrawal	1 000 Ft/item

*Minimum amount charged for transfers and cash transactions, which does not include bankcard related fees and commissions, the use of the NetBank service and other bank account keeping fees.

Other costs

Other certificate	500 Ft/item
Notification Letter	500 Ft/item
Procedure fee	1000 Ft/occasion
Confirmation of TeleBank order	200 Ft/item
Periodic bank statement	100 Ft/item
Monthly bank statement	free of charge
Postal delivery of bank statement	100 Ft/item
Photocopy of bank statement	500 Ft/item
Bank statement printed from NetBank	free of charge
Copy of a document	100 Ft/item
Certificate of availability of funds	0,50%, min. 500 Ft
Bank information	2 000 Ft
Forms	free of charge
Photocopy	100 Ft/page
Sending a fax	100 Ft/page
Postal fee	100 Ft
Notice on non-fulfilment of minimum balance	500 Ft/month
Confirmation of bank account balance	500 Ft
Appointment of beneficiary in the event of death	1 500 Ft/item
Amendment of signature sheet	500 Ft/item

Foreign currency cash payments	Cost	Fx-rate
Payment into a foreign currency account - same currency	free of charge	---
Payment into a foreign currency account - other currency	free of charge	fcyb/fxs
Cash payment into a forint account	free of charge	fcyb
Cash withdrawal from a foreign currency account - same currency	0,80% + 2 EUR	---
Cash withdrawal from a foreign currency account - other currency	0,80% + 2 EUR	fxb/fcys
Cash withdrawal from a forint account - other currency	0,80% + 2 EUR	fxb/fcys
Cost, in addition to the general transfer fee, of emergency (executed on the same day) foreign currency transfer (maximum EUR 200,000, submission until 11:00)	15 EUR	

Foreign currency payment into and withdrawal from an account are made in the form of banknotes. MagNet Bank does not accept foreign currency coins. Any amount less than the lowest denomination banknote is paid in forint and exchanged at the current foreign currency sell rate.

Foreign currency payment into and withdrawal from an account are made in the form of banknotes. MagNet Bank does not accept foreign currency coins. Any amount less than the lowest denomination banknote is paid in forint and exchanged at the current foreign currency sell rate.

Please indicate your planned foreign currency withdrawal in writing until 10:00 a.m. 3 banking days prior to the withdrawal at the latest, irrespective of the amount to be withdrawn. The Bank charges an additional 0.2%/item foreign currency banknote processing fee above 200 pcs in the case of cash deposit and withdrawal.

Cash deposited into your current account bears interest from the day following the day of cash payment. Any payment made after 12 o'clock is booked as if deposited on the following day.

• Bankcards

As a general rule, since October 1st, 2015 all bankcards are mailed (within the borders of Hungary) free of charge to the address provided by the Cardholder, failing that to the registered permanent address of the Cardholder unless the Account Holder or the Cardholder requests in writing, when applying for the bankcard or if the card expires until no later than the 60th day preceding the the last day of the month in which the bankcard expires, that the bankcard be handed over in the branch. The request can be submitted in any of the branches in person or in the NetBank system.

Bankcards issued by the Bank	
Name of bankcard	Features:
MasterCard Basic	<ul style="list-style-type: none"> • unembossed • provided with a magnetic stripe and a chip • provided with PayPass
MasterCard Dombornyomott	<ul style="list-style-type: none"> • embossed • provided with a magnetic stripe and a chip • provided with PayPass

The Bank issues bankcards to forint based bank accounts. Several types of bankcards can be requested to one bank account. In the case of one specific type of bankcard, bankcards can be requested to the name of several Cardholders. In the case of one specific bank account, the Cardholder can request only one bankcard within that bankcard type.

The criteria of applying for a bankcard

- forint based personal bank account or the opening of such account
- identification of the customer applying for the bankcard
- valid Bankcard Contract concluded between the Bank and the Account Holder and signed by the both parties (if the Cardholder is a different person, his/her signature is also needed)
- in the case of a principal card, the Cardholder must be at least 18 years old (principal cards are issued only for the Account Holder)
- in the case of a supplementary card, the Cardholder must be at least 14 years old (for minors with limited capacity and legal incompetency their legal representative can apply for a supplementary card)

Costs, fees&commissions and limits

MasterCard 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 in the NetBank system.

Fees & commissions	MasterCard Basic	MasterCard Embossed
Card issue fee	0 Ft	0 Ft
Principal card fee - Illetéktelen accounts	200 Ft/month	300 Ft/month
Principal card fee – Általános and Csillag accounts	200 Ft/month	300 Ft/month
Principal card fee - Diamond and Nyugdíjas accounts	150 Ft/month	300 Ft/month

Supplementary card fee	150 Ft/month	250 Ft/month
PIN amendment fee (ATM)	300 Ft/amendment	300 Ft/amendment
Card blocking fee ¹	2 000 Ft	10 000 Ft
Card replacement fee	2 000 Ft	3 000 Ft
PIN replacement fee	1 000 Ft	1 000 Ft
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	0 Ft
Fee of taking over the new bankcard in a branch in the case of bankcard contracts concluded after October 1 st , 2015	2 000 Ft	2 000 Ft
Fee of sending bankcard via post to mailing address	0 Ft	0 Ft
Storage fee of cards not taken over (from the 60th day/single occasion)	1 000 Ft	1 000 Ft
Activating bankcard	0 Ft	0 Ft
Monthly text service fee ²	0 Ft	0 Ft

Bankcard info fee/sms ²	to a domestic phone number	25 Ft/sms	25 Ft/sms
	(to a phone number that is operated by an Italian mobile service provider and is not premium rated)	60 Ft/sms	60 Ft/sms

BANKCARD TRANSACTIONS	MasterCard Basic	MasterCard Embossed
Domestic and foreign	free of charge	free of charge

ATM TRANSACTIONS³

Free ATM cash withdrawals: MagNet ATM ⁴	FREE OF CHARGE up to HUF 150 000/per current account in total in the case of the first two forint based cash withdrawals in that month from a domestic ATM. The declaration stipulated in Section 36/A (4) of Act LXXXV of 2009 is not required and the Bank does not examine that the conditions laid down in that section are fulfilled.	
Free ATM cash withdrawals: other domestic ATM (transaction/month) ⁴		

Cash withdrawal – MagNet ATM	49 Ft + 0,60%, but maximum 6 049 Ft	49 Ft + 0,60%, but maximum 6 049 Ft
Cash withdrawal – other domestic ATM	249 Ft + 0,60%, but maximum 6 249 Ft	249 Ft + 0,60%, but maximum 6 249 Ft
Cash withdrawal – foreign ATM	1 200 Ft+0,85%/transaction	1 200 Ft+0,85%/transaction
Balance enquiry	100 Ft	100 Ft
Failed transaction	0 Ft	0 Ft

CASH TRANSACTIONS EXECUTED BY BANKCARD

Postal cash withdrawal, cash withdrawal at the POS terminal of other domestic or foreign bank	320 Ft + 0,92%/transaction	320 Ft + 0,92%/transaction
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LIMITS	MasterCard Basic	MasterCard Embossed
Limit amendment ⁵	0 Ft	0 Ft

CASH WITHDRAWAL

Base usage limit	5/day	5/day
Minimum usage limit	1/day	1/day
Maximum usage limit	10/day	10/day
Base amount limit	150 000 Ft/day	200 000 Ft/day
Minimum amount limit	10 000 Ft/day	10 000 Ft/day
Maximum amount limit	300 000 Ft/day	500 000 Ft/day

Purchase

Base usage limit	10/day	10/day
Minimum usage limit	1/day	1/day
Maximum usage limit	15/day	15/day
Base amount limit	200 000 Ft/day	300 000 Ft/day
Minimum amount limit	10 000 Ft/day	10 000 Ft/day
Maximum amount limit	1 000 000 Ft/nap	1 000 000 Ft/day
Amount limit of contactless PayPass transactions ⁶	5 000 Ft	5 000 Ft

¹The blocking of the bankcard can be initiated:
-in person or by phone in any branch during office hours
-via NetBank
-at the Call Center of Mobil-Cash Európa Zrt. any time, any day (+36-1-766-4544)

² The Bank sends a text message on the bankcard transactions to the customer requesting the service.

³MagNet ATMs issue a maximum of 40 banknotes/transaction in the amount of maximum 400 000 Ft

⁴Transactions that are free of charge apply per current account. The reference month is determined by the date of the transaction and not by the date of its booking. As long as the free transactions limit is exceeded, the fee applied to non-free transactions will be charged for the amount above such limit.

⁵ Customers can modify the above limits within the range of the above minimum and maximum amounts. Customers can request the modification of their limit in writing in any branch or in the NetBank system.

⁶Payment limit of contactless PayPass™ transaction: the purchase limit means the maximum amount that can be spent in a certain country by contactless payment and without providing your PIN. This limit cannot be modified. Currently this limit is HUF 5,000 in Hungary.

Costs, fees&commissions further information

- Monthly costs, fees&commissions: on the 2nd working day of each month
- Transaction related costs, fees&commissions: at the time the transaction is executed
- Fees related to applying for or amending a service: at the time the service or its amendment is requested.

• NetBank

Monthly fee:	150 Ft/month
Text message fee upon login to NetBank:	10 Ft/sms
Daily balance information sent via text:	20 Ft/sms
Code word sent via text:	10 Ft/sms
Push notification fee upon login to NetBank:	Special offer*0 Ft/notification
Code word sent via Push notification:	Special offer*0 Ft/notification

* Special offer is valid until recalled.
Normal price 15 Ft/notification

The Bank accepts paper-based payment orders and payment instructions submitted by TeleBank during the opening hours of the branches.

• TeleBank

The maximum amount of TeleBank transactions is HUF 10 000 000.

• Submission and receipt of payment orders

Customers may submit their paper-based payment orders and payment instructions initiated via TeleBank during the opening hours of the branches. These payment instructions are accepted by the Bank between the opening and closing time of each working day. Payment instructions can be submitted 0-24 hours a day via the NetBank system. These payment instructions are accepted by the Bank between the opening and closing time of each working day.

Cash deposit and cash withdrawal: each working day during office hours.

Any instruction arriving to MagNet Bank after the above closing times will be handled as if submitted on the following working day. If the payment instruction includes an execution day that falls one day before the current day, the Bank executes the transaction on the current day, but on the first working day following the current day at the latest.

The closing time of a working day is the time until the Bank accepts payment instructions by reference to certain criteria (in particular, type of foreign exchange, place and manner of submission of payment order and method of payment).

Deadline for the submission and receipt of payment instructions	start time of working day	closing time of working day	final submission deadline
FORINT payment transactions			
Paper-based orders*			
Wire transfer	8h	17h	16h
RTGS transfer	8h	17h	15h
Standing order (next day value date)	8h	17h	17h
Direct debit	8h	17h	17h
TeleBank payment orders			
Wire transfer	8h	---	16
NetBank payment instructions			
Wire transfer	8h	16 ³⁰	16 ³⁰
Group transfer	8h	16 ³⁰	16 ³⁰
Standing order (next day value date)	8h	16 ³⁰	16 ³⁰
Direct debit	8h	16 ³⁰	16 ³⁰
Crediting of incoming forint transfers	8h	18h	---
FORINT payment transactions			
Wire transfer			
From a MagNet account to an other MagNet account - same currency	8h	15h	15h
From a MagNet account to an other MagNet account - other currency	8h	15h	15h
To a non-MagNet account - without conversion	8h	11h	11h
To a MagNet account - with conversion	8h	11h	11h
Crediting of incoming foreign currency transfers	8h	18h	17h
Deposit/withdrawal transactions			
Paper based order*	8h	17h	17h
NetBank/Telebank	8h	17h	17h

*As regards acceptance of a payment instruction by a branch (the opening and closing time of a working day, the deadline for submission), the deadline follows the office hours of the branch accepting the transaction order.

• Execution of payment orders

Domestic forint payment orders

In the case of payment orders where both the originator's and the beneficiary's accounts are held with MagNet Bank, the Bank debits the originator's account and credits the beneficiary's account on the same day. If the account to be credited is held with another domestic bank, MagNet Bank forwards the funds to the bank where the beneficiary's account is held the same day when the originator's account is debited.

Electronic payment instructions received between the starting and closing time of a working day are executed the same day within maximum four hours following its receipt by the Bank.

MagNet Bank credits the funds arriving from a domestic bank to the beneficiary's account on the day when it comes to the Bank's knowledge that the funds have been credited to its account. The holder of the credited account can access the funds on the same day.

*Special offer is valid until recalled. Normal price 15Ft/notification

Foreign exchange payment orders

In the case of payment orders where both the originator's and the beneficiary's accounts are held with MagNet Bank and there is no need to convert the transferred funds, the Bank debits the originator's account and credits the beneficiary's account on the same day. If the funds need to be converted within the Bank, the transaction may take another day. In the case of a foreign exchange transfer, the Bank credits the transferred amount to the beneficiary's account with the value date when the funds are credited to the Bank's account.

The Bank transfers foreign exchange funds to another bank with a value date falling 2 days after the settlement date. The day of the completion of the transaction is determined by taking into account public and bank holidays in Hungary and in the countries participating in the transaction.

When transferring funds in forint from a foreign currency account, the above value date calculated as settlement day + 2 days is calculated by taking the day when the Bank transfers the forint amount and not the day when it is credited to the beneficiary's account.

• Foreign exchange and foreign currency rates

We establish our daily exchange rates (which we apply as reference rates) by reference to the market rates (REUTERS) as below:

Commercial fx rates

	buy	sell
EUR	-1,5%	+1,5%
USD	-1,5%	+1,5%
CHF	-1,5%	+1,5%
GBP	-1,5%	+1,5%
JPY	-1,5%	+1,5%

BSK_ Wf evh [U]x [S]Vx

	buy	sell
EUR	-2,0%	+2,0%
USD	-2,0%	+2,0%
CHF	-2,0%	+2,0%
GBP	-2,0%	+2,0%
JPY	-2,0%	+2,0%

Foreign currency rates

	buy	sell
EUR	-3,0%	+3,0%
USD	-3,0%	+3,0%
CHF	-3,0%	+3,0%
GBP	-3,0%	+3,0%
JPY	-3,0%	+3,0%

Bankcard transaction rates

	buy	sell
EUR	-1,5%	+1,5%

• Further information

MagNet Bank has the right to close any bank account without prior notice to its holder, if the balance of the account does not exceed 0 and there has been no account movement (credit or debit) in the account for the last 6 months.

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MagNet Bank Zrt.



It is essential that you provide your foreign partner with your IBAN number and ask your European partner to make available his IBAN number.

What is IBAN?

For the purpose of the standardization of transactions executed by a single payment instrument in the European Union, IBAN (International Bank Account Number) has been introduced step by step since 1999. Hungary joined the group of countries using IBAN on 1 January, 2003 and since then Hungarian financial institutions has had to introduce and check IBAN bank accounts. Pursuant to the provisions of the European Payment Council, since 1 January, 2007 the IBAN format bank account number of the beneficiary has had to be provided for transfers between members of the European Economic Area and the European Union as well as Norway, Iceland and Liechtenstein.

When do I need to use IBAN?

If you wish to transfer funds in foreign currency to a country using IBAN, you will need to provide your bank account number in IBAN format. This is particularly important in the case of funds to be transferred to a Member State of the European Economic Area where the use of IBAN is obligatory. (IBAN must be used in the case of domestic foreign currency transfers, too; e.g. transfer of funds in euro within the country.) Transfer of foreign currency to a country when IBAN is not used happens by using the usual bank account format. As regards domestic forint transfers, the 24 and 16-digit GIRO account numbers are used and there is no need to use IBAN.

What happens if I don't use IBAN?

If you fail to provide the beneficiary's IBAN number or you don't give the correct number in your instruction to transfer foreign currency to a European country, it may happen that your transfer order will be rejected by the correspondent bank or extra fees may be charged if it needs to be processed manually. We will charge these costs in the future in addition to the usual fees and commissions of foreign currency transfers. (These fees differ in each bank, but may be about EUR 5-20.)

What is my IBAN?

It is also important that you also notify your partners of your IBAN. If you don't know your IBAN, you can find it in the letterhead of any of your bank statements. According to Hungarian standards, IBAN in Hungary is made up of 28 alphanumeric characters of which:

- characters 1 and 2 are the country code
- characters 3 and 4 are control numbers and
- characters 5-28 make up the bank account number.

For example: HU45 1234 4567 7890 4321 8765 6789

What European countries use IBAN?

IBAN has been introduced in the following countries:

Country	Number	Structure of IBAN
Andorra	24	AD12 0001 2030 2003 5910 0100
Austria	20	AT61 1904 3002 3457 3201
Bosnia-Herzegovina	20	BA00000000000000000000
Belgium	16	BE68 5390 0754 7034
Bulgaria	22	BG80 BNBG 9661 1020 3456 78
Cyprus	28	CY17 0020 0128 0000 0012 0052 7600
Czech Republic	24	CZ65 0800 0000 1920 0014 5399
Denmark	18	DK50 0040 0440 1162 43
United Kingdom	22	GB29 NWBK 6016 1331 9268 19
Estonia	20	EE90 2200 2210 2014 5685
Finland	18	FI21 1234 5600 0007 85
France	27	FR14 2004 1010 0505 0001 3M02 606
Gibraltar	23	GI75 NWBK 0000 0000 7099 453
Greece	27	GR16 0110 1250 0000 0001 2300 695
Netherlands	18	NL91 ABNA 0417 1643 00
Croatia	21	HR12 1001 0051 8630 0016 0
Ireland	22	IE29 AIBK 9311 5212 3456 78
Iceland	26	IS14 0159 2600 7654 5510 7303 39
Israel	23	IL62 0108 0000 0009 9999 999
Poland	28	PL27 1140 2004 0000 3002 0135 5387
Latvia	21	LV80 BANK 0000 4351 9500 1
Lichtenstein	21	LI21 0881 0000 2324 013A A
Lithuania	20	LT12 1000 0111 0100 1000
Luxembourg	20	LU28 0019 4006 4475 0000
Former Yugoslav Republic of Macedonia	19	MK07 3000 0000 0042 425
Hungary	28	HU42 1177 3016 1111 1018 0000 0000
Mauritius	30	MU67 BOMM 0101 1234 5678 9101 0000 00
Malta	31	MT8 MALT011 00012345 MTLCAST0 01S
Monaco	27	MC11 1273 9000 7000 1111 1000 h79
Montenegro	22	ME25 5050 0001 2345 6789 51
Germany	22	DE89 3704 0044 0532 0130 00
Norway	15	NO93 8601 1117 947
Italy	27	IT40 X054 2811 1010 0000 0123 456
Portugal	25	PT50 0002 0123 1234 5678 9015 4
Romania	24	RO49 AAAA 1B31 0075 9384 0000
San Marino	27	SM86 U032 2509 8000 0000 0270 100
Spain	24	ES91 2100 0418 4502 0005 1332
Switzerland	21	CH93 0076 2011 6238 5295 7
Sweden	24	SE35 5000 0000 0549 1000 0003
Serbia	22	RS73 2600 0560 1001 6113 79
Slovakia	24	SK31 1200 0000 1987 4263 7541
Slovenia	19	SI56 1910 0000 0123 438
Turkey	26	TR33 0006 1005 1978 6457 8413 26
Tunisia	24	TN59 1420 7207 1007 0712 9648

Information

Let us inform you about the changes in our interest rates, costs, fees and commissions that have taken place since the publication of the last version of the Terms and Conditions

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 with effect from August 18th, 2016 the Bank amends, in accordance with Section V.2.1. of the General Terms and Conditions of Payment Services, the conditions of account management for private individuals as follows:

From the 18th of August the AccountInfo service can be requested via Push notification.

For further information please visit our branches, call (06-40) 20-40-60 or write to info@magnetbank.hu.

Budapest, August 18th 2016

MagNet Bank Zrt.

