

K&H Bank Zrt.

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K&H e-post

user manual

last updated: 01.09.2025.

K&H Bank Zrt.

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Table of contents

| | |
|--------------------------------------------------------------------------------------|----|
| 1. Introduction..... | 3 |
| 2. Login..... | 4 |
| 3. The K&H e-post interface - after login..... | 7 |
| 4. Folders | 11 |
| 5. The functioning and use of K&H e-post | 13 |
| 6. Downloading and viewing documents..... | 17 |
| 7. Archived documents..... | 24 |
| 8. Starting and managing banking cases | 27 |
| 8.1 Available banking cases | 27 |
| 8.2. Starting banking cases | 28 |
| 8.3. Description of the function buttons | 32 |
| 8.4. Statuses next to the document rows | 33 |
| 8.5. Notices below the document rows | 35 |
| 8.6 Different operation of the signature certificate registration banking case | 36 |
| 8.6.1 Purpose of signature certificate registration | 36 |
| 8.6.2. Revoke of a registered signature certificate | 36 |
| 8.6.3 Starting a signature certificate registration banking case | 36 |
| 8.7. Structure of the active and closed banking case pages | 38 |
| 8.7.1. Active banking cases page | 38 |
| 8.7.2. Closed banking cases page..... | 39 |
| 8.7.3 Active Treasury confirmations page..... | 40 |
| 8.7.3.1 Structure of the Treasury confirmation case managing page | 41 |
| 8.7.4 Closed Treasury confirmations page | 42 |
| 8.8. Notices related to banking cases..... | 44 |
| 8.9. Refreshing a banking case | 47 |
| 8.10. Displaying documents sent via other channels | 47 |
| 8.11. Document-level rights | 48 |
| 9. Notices by the Bank | 50 |
| 9.1. Banners | 50 |
| 9.2. Messages | 51 |
| 9.2.1. Displaying messages..... | 51 |
| 9.2.2. Reading messages | 52 |
| 10. Other interface messages | 53 |

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1. Introduction

The Bank also offers documents to its clients in an electronic format.

In addition to “K&H e-statements” provided to corporate and SME clients and account statements available to retail clients, a number of other documents such as contracts, certificates and notices are now available in an easy-to-follow, well-structured form.

The new improved K&H e-post application presents documents in folders and subfolders complete with a menu on the side for easy navigation.

The mass download function enables clients to download hundreds of documents (e.g. account statements) at a time.

Older documents can also be retrieved thanks to the advanced search and filter functions.

Documents older than 13 months are already archived but they can also be subscribed to or reloaded free of charge from the “archived” folder for seven days.

The Bank charges a subscription fee for certain documents, which is specified in the prevailing Announcement. This fee is charged to clients per document at the end of each month.

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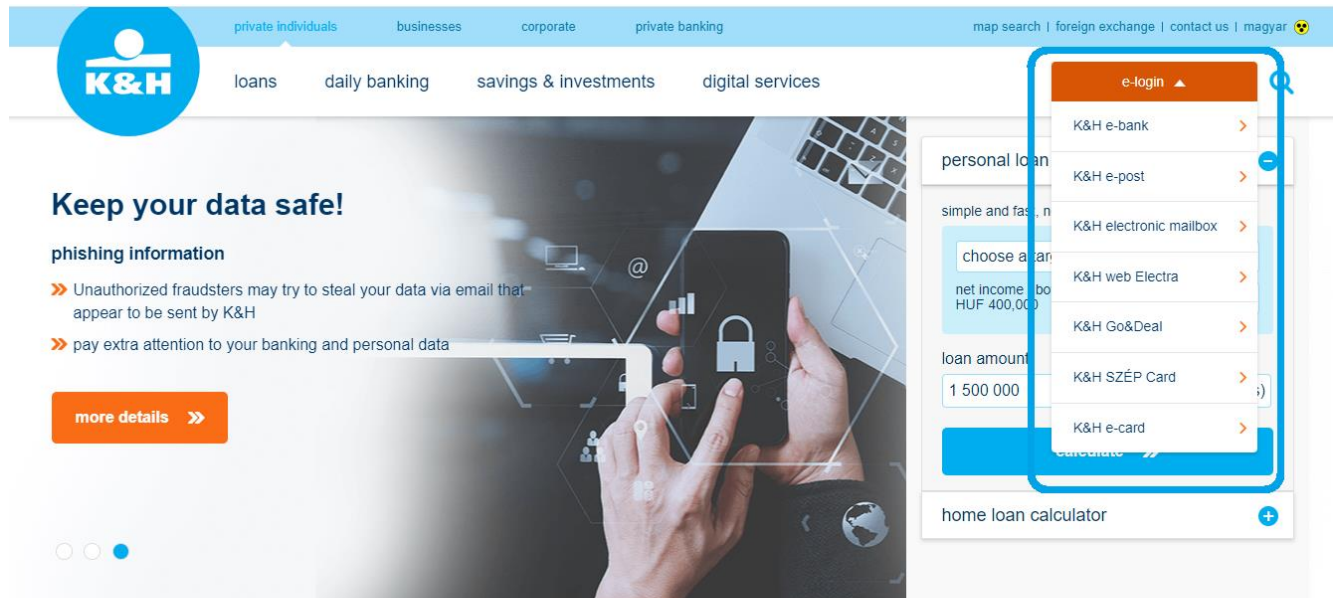
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2. Login

1. The login pages can be opened from the opening page of the website of K&H Bank by choosing the “e-login” option:



we'll help you find a solution

The e-login button will take you to one of the following pages:

K&H e-bank (<https://www.kh.hu/ebank>): for SME and retail clients using e-bank

K&H e-post (<https://www.kh.hu/eposta>): for SME or corporate clients using K&H e-post only or in combination with other services

K&H web Electra (<https://www.kh.hu/electra>): for SME or corporate clients using K&H Electra only or in combination with other services if they want to access the Electra system via web Electra

K&H electronic mailbox (www.kh.hu/epostalada): for retail clients with a biometric signature profile

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2. The examples below show the various methods of authentication during login via the K&H e-post page



K&H e-posta login
hungarian | english 

K&H e-posta login


token
login


To enter e-post use your USB token and PIN code

[click for the e-post demo!](#)


SMS
login


To enter e-post use your user ID and password

[first login](#) | [click for e-post demo!](#)


K&H e-bank code reading
mobil-token authentication

To enter e-post use the mobile-token built into the activated mobilbank app

[click for e-post demo!](#)


ViCA
login

To enter e-post use ViCA (virtual chip card application for IOS and Android smartphones)

[click for e-post demo!](#)

Please choose your preferred authentication method on the login page of the **K&H e-post**.

Then enter your password for the selected authentication device. If the password is correct, the system will authenticate you and opens the application.

3. The „single sign-on” service

Thanks to the “single sign-on” service users logging in to online electronic channels are only required to authenticate themselves once using any of the authentication devices accepted by the channel of their choice. Then they will be able to access all the major online electronic channels of K&H Bank (at present: e-bank, e-post, web Electra) they are authorised to use without having to authenticate themselves again.

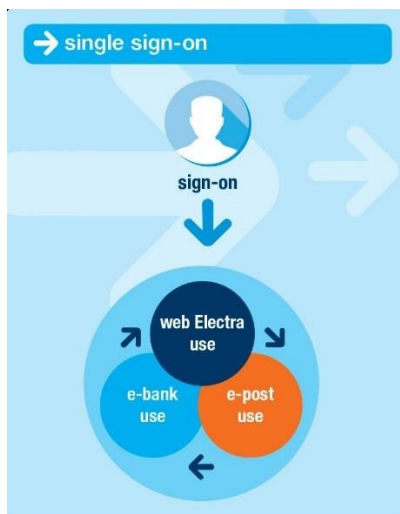
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- For example, users logged in to K&H web Electra can switch to K&H e-post and query statements and other documents stored there.
- Users that also have access to K&H e-bank can also switch there from K&H web Electra or K&H e-post without having to authenticate themselves again.
- Users can freely move between the K&H web Electra, K&H e-bank and K&H e-post applications following a single sign-on, i.e. once they have logged in to K&H e-bank they can switch to K&H web Electra or K&H e-post without having to authenticate themselves again.
- To switch from one application to the other click on the relevant link on the top of the screen where only the applications accessible to you are shown.

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3. The K&H e-post interface - after login

Please note that the screenshots used in this manual may be slightly different depending on the type of your browser.

The application is also available in English; click on the “EN” button in the top right corner of the screen to change language.

1. The following screen is displayed following logging in from the **K&H e-post**:

The screenshot shows the K&H e-post interface after login. The top bar includes the K&H logo, 'e-bank', and a language selector (HU/EN). The main content area is divided into a sidebar and a main panel. The sidebar shows a list of folders under 'e-dossier', including 'incoming (10)', 'statements (3)', 'notification (1)', 'contract (3)', 'information (3)', 'archived', 'STATUS', 'unread (10)', 'todo', and 'messages'. The main panel displays a table of documents with columns for status, name, folder, subfolder, and created date. The table shows two documents: 'current account statement 05.09.2023' and 'statement of fees'. The 'current account statement' document is marked as 'unread' and has a status of 'statements'. The 'statement of fees' document is also marked as 'unread' and has a status of 'notification'. The table also shows the folder 'statement copy' and 'account management'. The bottom of the table shows '1 - 2' and 'Total: 2'.

If you are logging in to the application for the first time, a “Refresh” button is also displayed. Then the application checks what documents are available and only shows the folders that actually contain documents.

The “Refresh” button is also displayed when a user is being assigned to a company and the company (client) in question is being selected for the first time. Clicking on the “Refresh” button also takes you to the “inbox” folder.

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e-bank e-post web Electra

test login
2023.10.03

Test documents

e-dossier

- Incoming (6)
- notification (1)
- contract (1)
- information (2)
- warrant transaction (2)
- archived
- STATUS
- unread (6)
- todo
- messages (1)

| status | name | folder | subfolder | created | |
|---------------------------------|--------------------------------------------------------------------|---------------------|------------------------|--------------------|------|
| <input type="checkbox"/> | <input type="text" value="Name of document, bank account number"/> | All | All | 2023.08.24 - 10.03 | date |
| <input type="checkbox"/> unread | biometric certified investment contract | contract | investment | 2023.09.19. | |
| <input type="checkbox"/> unread | biometric certified investment declaration | information | investment | 2023.09.19. | |
| <input type="checkbox"/> unread | biometric certified investment declaration | warrant transaction | investment transaction | 2023.09.19. | |
| <input type="checkbox"/> unread | biometric certified investment declaration | warrant transaction | investment transaction | 2023.09.19. | |
| <input type="checkbox"/> unread | biometric certified investment notification | information | investment | 2023.09.19. | |

1 - 5 Total: 5
1 page / 1

The application will remember the company (client) that the user in question (assigned to a company using K&H e-post) last viewed, and will display the documents of the same company when the user logs in next. In other cases the name of the client is displayed.

If you have no documents in the K&H e-post for the period in question, then a warning message will appear.

e-bank e-post web Electra

test login
2023.10.03

Test documents

e-dossier

- Incoming (6)
- notification (1)
- contract (1)
- information (2)
- warrant transaction (2)
- archived
- STATUS
- unread (6)
- todo
- messages (1)

| status | name | folder | subfolder | created | |
|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|--------|-----------|--------------------|------|
| <input type="checkbox"/> | <input type="text" value="Name of document, bank account number"/> | All | All | 2023.01.01 - 01.31 | date |
| There is no document to display between 01.01.2023 and 31.01.2023. Please modify the date interval. | | | | | |

0 Total: 0
1 page / 1

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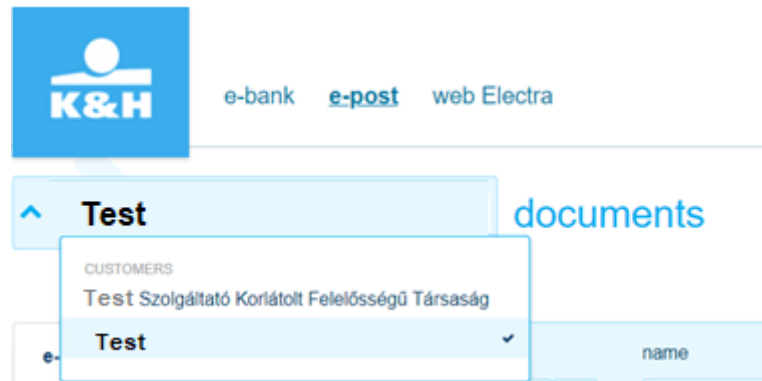
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If a company has access to K&H e-post and you are registered as an authorised signatory, click on the small blue arrow next to your own login name to select the company from the menu displayed.



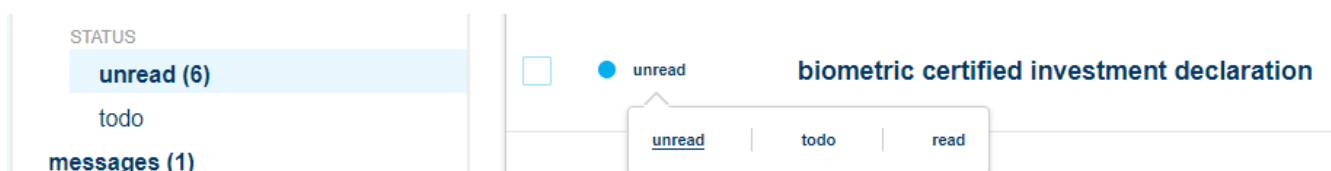
Then the application will show the documents of the company instead of yours.

The status of new documents received within the last 40 days and not yet opened is always “unread”. You can filter for the status of documents as you wish. Documents can be grouped according to their status as follows:

- unread (default)
- to do (retroactively for up to 13 months)
- read (retroactively for up to 13 months)

The document status can also be found in the menu on the left, with separate subfolders for “unread” and “to do” documents.

| status | name | folder | subfolder | created | |
|---------------------------------|--------------------------------------------------------------------|---------------------|------------------------|---------------------------------|--|
| <input type="checkbox"/> | <input type="text" value="Name of document, bank account number"/> | All | All | 2022 09.03. - 2023 10.03. date | |
| <input type="checkbox"/> unread | biometric certified investment contract | contract | investment | 2023.09.19. | |
| <input type="checkbox"/> unread | biometric certified investment declaration | information | investment | 2023.09.19. | |
| <input type="checkbox"/> unread | biometric certified investment declaration | warrant transaction | investment transaction | 2023.09.19. | |



If K&H e-post is accessible by multiple users at your company and one of them has already read a document, then **the status of the document in question will become “read” for all the users**, i.e. status is always set at client (company) level.

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The “inbox” folder shown above displays all the documents accessible by the user(s), but the set of listed documents depends on access rights. A maximum of 1,500 documents received within the last 40 days are displayed in chronological order. If the list is too long, scroll down to view the rest of the items – maximum 50 can be displayed at a time.

If there are more than 50 documents in the list, then they are arranged on multiple pages; use the arrows to move between pages. Click on the double arrows to go to the first or last page. Active buttons are blue, and inactive buttons are grey.

1 - 50 Total: 225



2. When you switch to e-post from **e-bank** or **web Electra**, you are also taken to the “inbox” folder.

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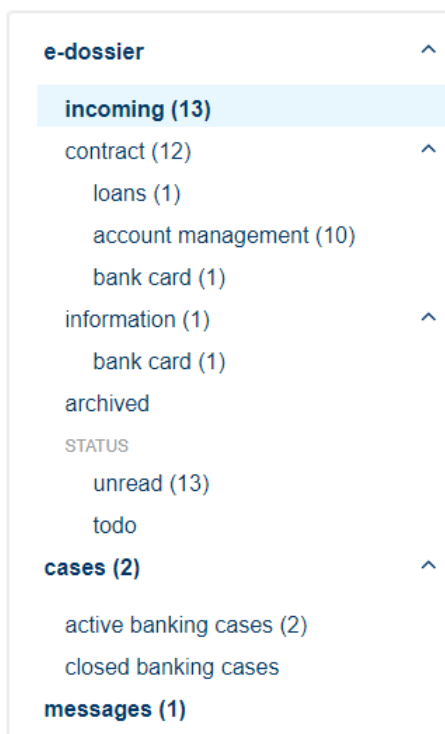
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4. Folders

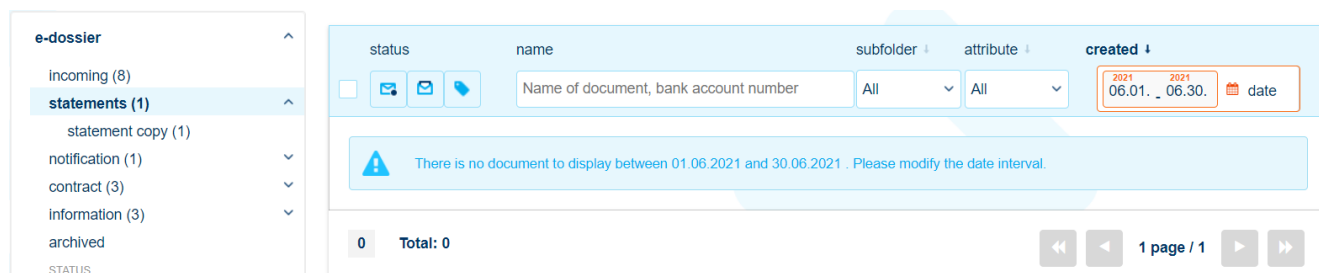
In K&H e-post, documents are displayed in different folders and subfolders. The fixed folder structure is dynamic, i.e. only those containing documents are displayed.

- The number of **unread documents** in a folder is always shown in parenthesis, next to the name of the folder in question. Click on the  symbol next to a folder to view subfolders, then click on a subfolder to display the documents it contains.

The examples below show some possible folder structures:



- If you see a folder with a number in parentheses next to it but there no documents are displayed, then set an earlier date to view documents in “unread” status.



- Clicking on a folder will show you all the documents in that folder irrespective of the subfolder type so you can run an advanced search or filter the documents. You can further refine your results by filtering for a subfolder or attribute.

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| | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------------------------|-------------------------------------------------------------------|-------------|-------------------------|-------------|--|--|
| e-dossier incoming (50) statements notification (8) certificate (18) transaction (5) | <input type="checkbox"/> | ● unread | request for certificates, reports | application | account management | 2023.10.02. | | |
| | <input type="checkbox"/> | ● unread | certificate of transaction certificate on charges and fees | transaction | transaction certificate | 2023.09.25. | | |

- If you click on a subfolder, then you will only see documents of the type stored therein, i.e. in that subfolder. The “attribute” column on this screen displays a certain value for the document type in question (e.g. product type or another attribute of the document) and allows you to narrow down the set of results.

| status | name | subfolder ↓ | attribute ↓ | created ↓ | |
|--------------------------|---------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------|--------------------------------------------------------------------------------|-------------|
| <input type="checkbox"/> | <div> </div> <input type="text" value="Name of document, bank account number"/> | All | All | <div> <div>2022 09.03. - 2023 10.03.</div> <div> date </div> </div> | |
| <input type="checkbox"/> | ● unread | certificate of transaction certificate on charges and fees | transaction | transaction certificate | 2023.09.25. |
| <input type="checkbox"/> | ● unread | account turnover report | transaction | turnover report | 2023.09.06. |
| <input type="checkbox"/> | ● unread | account turnover report | transaction | turnover report | 2023.08.30. |
| <input type="checkbox"/> | ● unread | balance certificate | transaction | balance certificate | 2023.06.07. |

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5. The functioning and use of K&H e-post

The functions discussed herein also apply to folders / subfolders; any differences are discussed and highlighted. The bar at the top of the screen is called “filter” and its operation is described in detail.

| <div> <div>status</div> <div>name</div> <div>folder ↓</div> <div>subfolder ↓</div> <div>created ↓</div> </div> | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------|
| <div> <input type="checkbox"/> <div> </div> <div>Name of document, bank account number</div> <div>All</div> <div>All</div> <div> <div>2023 08.25. 2023 10.04.</div> <div>date</div> </div> </div> | | |
| attribute | function | appearance |
| select square | mass selection | |
| status filter | displays status | |
| sealed envelope button | displays documents in “unread” status | |
| open envelope button | displays documents in “read” status | |
| label button | displays documents in “to do” status | |
| name field | search, filter | <div>name</div> <div>Name of document,</div> |
| folder, subfolder filter | filter | <div>folder ↓</div> <div>All</div> |
| date selector | filter | <div> <div>2023 08.25. 2023 10.04.</div> <div>date</div> </div> |
| order of documents displayed | displays documents in ascending or descending order by folder, subfolder and date | <div>subfolder ↓</div> |
| “mass download” arrow button | downloads all the documents in the folder in question | <div> and </div> |
| download a specific document | downloads the specific document | |
| view a specific document | displays the specific document | |

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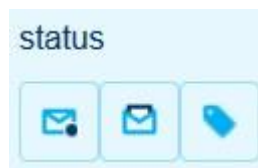
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1. "Select square" is also used for "mass selection".

It is only active in the case of documents that can be downloaded directly, without your having to do anything else; otherwise it remains grey, i.e. inactive.



2. Status: "read", "unread", „to do" pictograms. Clicking on one will display all the documents in that status. The status of each document must be changed individually!



3. The title of unread documents is shown in bold. Once a document has been viewed its title changes from bold to normal.

| | | | | | | | |
|--------------------------|-----------------------------------------|----------------------------|-------------|---------------------|-------------|--|--|
| <input type="checkbox"/> | <input checked="" type="radio"/> unread | balance certificate | transaction | balance certificate | 2023.06.07. | | |
| <input type="checkbox"/> | <input type="radio"/> read | balance certificate | transaction | balance certificate | 2023.06.07. | | |

Unread documents received more than 40 days earlier can be found in the folder / subfolder structure or in the inbox by setting the date accordingly, i.e. earlier than 40 days, in the search function.

4. "Name" field: contains the key details of documents, which vary by document. The most important detail is the title, which can be searched for. The name field can contain a date (e.g. the month in the case of a statement), currency or other attributes.

postal notification 21.06.2023

postal cheque

The search commences immediately once some text is entered into the search field. The function searches for fragments and all characters in the name field, but only among the hits:

status

name

clear filters x

clear filters x

aggregated statement 16.03.2023

statement copy

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5. Folder: it contains all the documents available to the client in question (for the date interval set) and all the subfolders thereunder. In a folder, you can filter documents that are contained in certain subfolders only, or filter documents by any of the attributes, which may contain unique information pertaining to the document type in question that facilitates the identification of the document you are searching for.

If no hits are found in the date interval in question, the application displays the following message:



There is no document to display between 01.03.2023 and 01.03.2023 . Please modify the date interval.

6. Subfolder: it works according to the description above; only the documents linked to this subfolders are displayed.

7. Date selector: the date when a document was generated. A separate menu is available here; you can enter a specific date or choose from pre-set values (today, yesterday, three months etc.)

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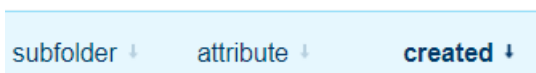
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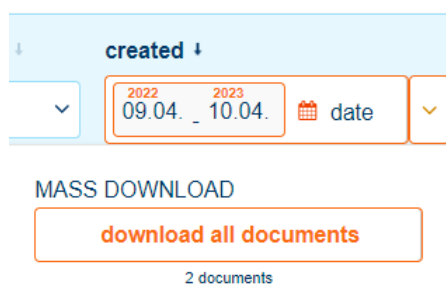
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8. Sort direction: click on the small, pale grey “arrow” pictogram, which is shown next to the folder / subfolder, attribute and date fields to change the sort direction of documents to ascending or descending. The default order is descending, i.e. the latest document is displayed on the top of the list. In the case of folder / subfolder / attribute, the elements of the value set are displayed in alphabetical or reverse alphabetical order.



9. “Mass download arrow” button: click on it to download all the documents in a folder that fall into the selected date interval.



The table below shows the date and search settings for the documents in the various folders:

| date setting folder type | from date | to date | searchable date interval |
|-----------------------------|------------------|-----------|-----------------------------|
| “inbox” folder | today | 40 days | unlimited |
| folder / subfolder | today | 13 months | unlimited |
| “archived” folder | end of last year | 12 months | 12 months |

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6. Downloading and viewing documents

Documents can be downloaded by:

- clicking on the appropriate button
- selecting two or more documents (mass download multiple documents)
- using the aforementioned “Mass download arrow” button (mass download all documents)

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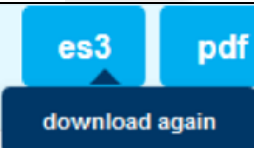

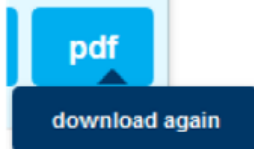











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| type | function | appearance (before download) | appearance (after download) |
|----------------------------------------|----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| unread status | | | |
| download button | download 1 document |  |  |
| view button | |  |  |
| es3 button | |  |  |
| pdf button | |  |  |
| read status | | | |
| download button | download 1 document |  |  |
| view button | |  |  |
| es3 button | |  |  |
| pdf button | |  |  |
| mass download – irrespective of status | | | |
| mass download button | download at least 2 documents |  | not applicable |
| mass download arrow button (in FILTER) | download all documents in folder |  and  | not applicable |

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www.kh.hu • bank@kh.hu**1. using the Download button**

- click on the “es3” or “pdf” function button to download and open statements; or
- click on the “download” button to download and open other documents.
- There is no status indicator or window showing that the download has started, only the prompt window of your browser pops up to ask whether you would like to open or download the document in question.

a.) For K&H e-statements two buttons are displayed next to each other as they can be downloaded in both encrypted (es3) or non-encrypted (pdf) format:

- If the e-statement is in “unread” or “to do” status, the buttons are blue:



- If it is in “read” status, the buttons are white:



- If the e-statement has been downloaded, a small window pops up upon hovering the mouse over the button to inform you that the document can be downloaded again



b.) In the case of all other documents

- If the document is in “unread” or “to do” status, the button is blue:



- If it is in “read” status, the button is white:



Please note that documents may be downloaded onto your computer to be opened manually or they may open straight away depending on the operating system on your computer, your browser settings and/or your choice (Open or Save). In other words, if the prompt window asking whether you would like to open or download a document is displayed, the document is already available and can be downloaded.

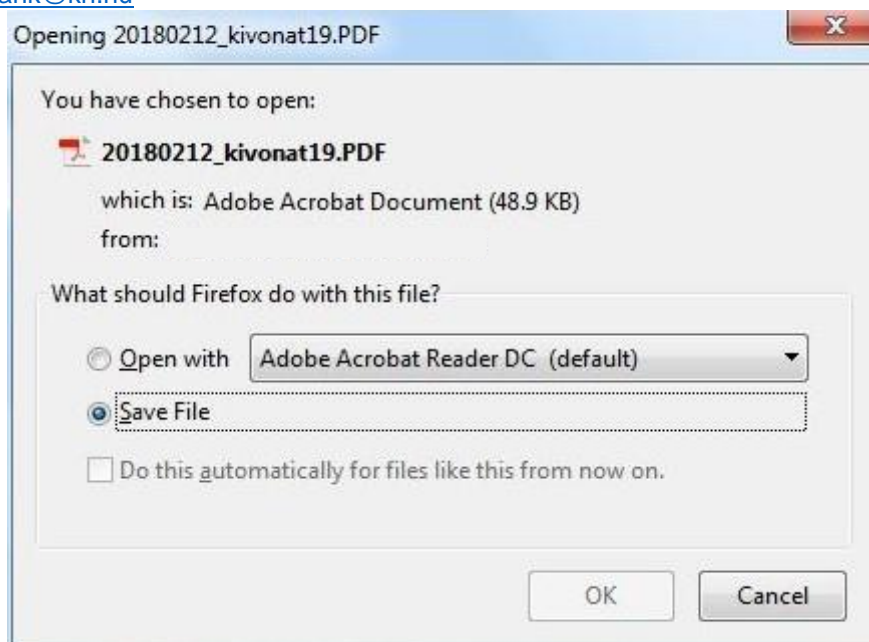
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Please note that if documents are downloaded onto your computer to be opened from there according to the default settings of your browser, they will be accessible to other users of your computer!

2. selecting „mass download” – on a particular page

The mass download function enables you to download documents of different types (irrespective of their status), *but only up to 50 documents per page*. You can mass download documents on a page by selecting them. **If you would like to download more documents, follow the instructions in the “downloading all documents” section.**

Downloading documents from the “archived” folder is described in [Chapter 7 Archived documents](#); this section only describes downloading from other folders.

- If you select at least two documents, the “selected for download” window will be displayed at the bottom of the screen.
- Click on the “Download selected” button to download the documents.

| status | name | subfolder ↓ | attribute ↓ | created ↓ | |
|----------------------------------------------------------------------------------------------------------------|---------------------------------------|----------------|--------------|---------------------------------------------------------------|-----------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | Name of document, bank account number | All | All | <div>2022 2023</div> <div>09.04. 10.04.</div> <div>date</div> | |
| <input checked="" type="checkbox"/> <div>unread</div> | aggregated statement 21.06.2023 | statement copy | client level | 2023.06.21. | <input type="button" value="Download"/> <input type="button" value="View"/> |
| <input checked="" type="checkbox"/> <div>read</div> | aggregated statement 16.03.2023 | statement copy | client level | 2023.03.16. | <input type="button" value="Download"/> <input type="button" value="View"/> |

1 - 2 Total: 2

1 page / 1

Download selected

2 selected for download

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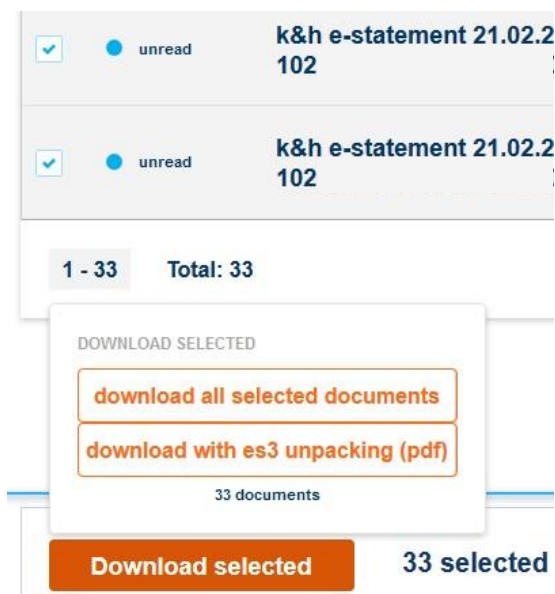
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- If you are downloading K&H e-statements in both es3 and pdf formats, then a prompt window pops up where you can choose to also unzip (“unpack”) e-statements in es3 format. Unlike e-statements in es3 format, e-statements unpacked from es3 to pdf format are not considered electronically certified:



If you navigate to another page after selecting documents to be downloaded, your selections will be deleted. However, if you only change their status (e.g. from “unread” to “read”), *they remain selected.*

If the download has started:

- The download status is shown on the right in a window created for this purpose, complete with a circular progress bar. You can interrupt the download at any time by clicking on the red X next to it.



- Composition of the file name:

„foldername_dateinterval-dateandtimeofdownload.zip”



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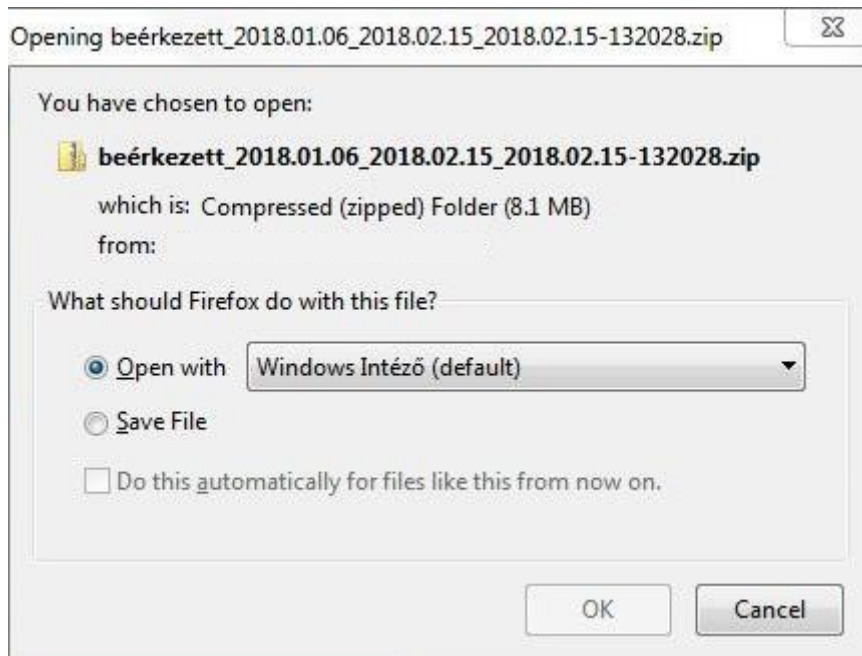
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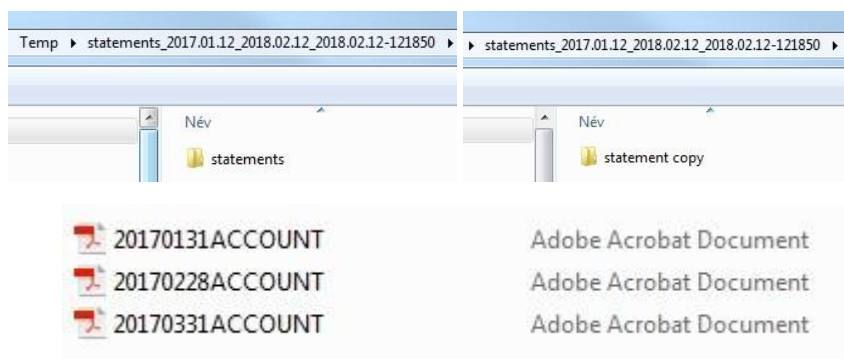
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- When the download is completed a white checkmark appears. Click on the file name to open the zip file downloaded onto your computer or to save it elsewhere.



- The zip file contains a library created from the name of the folder in question, which in turn contains the subfolder and the documents.



- Earlier downloads remain available in the “mass downloads” window **for 5 days**, after which they are deleted
- The download list will be still there when you next log in, and it will also be visible for five days following a change of users.
- The “mass downloads” window can be opened and closed with the arrow on the left. It shows items selected for download as well as downloads already completed.
- The window is dark blue when closed and white when open. It is always visible in the bottom right hand corner of the page, irrespective of whether or not you have mass-downloaded any documents (the value shown will be 0/0 in the latter case). The window cannot be moved or removed, it can only be opened and closed using the arrow.

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statement copy client level 2023.03.16.

1 page / 1

↓ **Mass downloads (8/8)**

| | |
|--------------------------------------------------------|--|
| statements_2022.09.04_2023.10.04_2023.10.04-151447.zip | |
| statements_2022.09.04_2023.10.04_2023.10.04-151214.zip | |

3. Downloading all documents from a folder

If you want to download all the documents in a folder at the same time, you must use the button on the right hand side of the filter section described above instead of selecting them.

2023 02.01. _ 2023 09.30. date

MASS DOWNLOAD

download all documents

2 documents

If you are in the statements folder and you have selected at least one document in es3 format using the “select square”, then clicking on the download button will start the mass download.

If you are in the “certified statements” folder where each document is available in es3 format you can also make a choice as described above. The download will result in the following, depending on your choice:

- only pdf format is selected: all the statements in the “zip” file will be in pdf format
- both es3 and pdf formats are selected: the statements in the es3 pack will be in es3 format in the zip file, while those without an es3 pack will be there in pdf format
- only es3 format is selected: only the es3 packs will be included in the “zip” file

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7. Archived documents

The “archived” folder can be found in the menu on the left. Click on it to display documents older than 13 months, which are in “archived” status and so they can be reloaded. You can go back in time as long as you like but only up to a year at a time. Whether reloading a document is subject to a charge is indicated by the relevant buttons as discussed below.

| status | name | folder | subfolder | created | |
|--------------------------|-----------------------------------------------------------------|------------|-----------------|----------------------------------|-----------|
| <input type="checkbox"/> | Name of document, bank account number | All | All | 2013 01.01. - 2014 01.01. filter | |
| <input type="checkbox"/> | archive k&h e-statement 02.12.2013 HUF 10401000494849565501155 | statements | K&H e-statement | 2013.12.02. | subscribe |
| <input type="checkbox"/> | archive k&h e-statement 02.12.2013 EUR 10402142494849565501007 | statements | K&H e-statement | 2013.12.02. | subscribe |
| <input type="checkbox"/> | archive k&h e-statement 02.12.2013 HUF 102010062151208700000000 | statements | K&H e-statement | 2013.12.02. | subscribe |

1. Characteristics of the “archived” folder

- By default the application displays the archived documents older than 13 months (maximum 50 per page, just like in the case of other documents) in 12-month date intervals, if such a document exists
- This period may be changed but it cannot be longer than 12 months. If you try to set a longer date interval, a warning message will be displayed.

start: 2021.09.06 - end: 2022.09.30

Wrong time interval: the maximum period for archived documents is 1 year. Please narrow down your search interval.

Buttons: Cancel, Ok

- If you go to another folder and back, then the default value will be once again displayed in the date field.

2. Reloading individual documents from the “archived” folder

- Reloading documents may be subject to a charge as per the prevailing Announcement. This is also stated on the screen:

We would like to draw your attention that reloading certain archived documents may incur a charge.

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- If you want to reload a single document and it is subject to a charge, then the “subscribe” button is displayed on the screen:

- Next you must confirm that you want to subscribe to the document in question. You can cancel the subscription by clicking on the “cancel” button or on the “X” in the top corner of the window.

K&H e-post document subscription 

We would like to draw your attention that reloading certain archived documents may incur paying a charge. Would you like to subscribe to the document?

cancel

yes

- If reloading the document in question is not subject to a charge, then the “reload” button is displayed:

- This will then be followed by a warning message, irrespective of whether or not the document is subject to a charge:

K&H e-post document subscription

The request to subscribe to or retrieve the selected documents has been received. The operation is in progress, the documents will be automatically transferred to the Incoming folder.

ok

3. Mass reload

- A mass reload is also possible by clicking on the “reload selected” button. Maximum 50 documents are displayed per page.
- Documents in the “archived folder” subject to a charge **must be reloaded separately** from those free of charge. If you attempt to select documents of both types a message will be displayed to warn you that the selected documents cannot be reloaded at the same time.

Subscribed and subscription-free documents cannot be downloaded together at the same time. Please modify your selection.

- If you have selected multiple documents, click on the “subscribe to selected” / “reload selected” button to start the process.

3 document selected for subscription
2 document selected for reload

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- The warning message shown above will be displayed again as the selected documents cannot include any items subject to subscription. Confirm your selection again.
- Click on the “yes” button to start the subscription / reload.
- This is not shown in the “mass downloads” window as no zip file is generated there.

4. Viewing reloaded documents

- Initially the status of documents reloaded from the “archived” folder and shown in the “inbox” folder will always be “unread” irrespective of their date.
- The date filter has no effect on the documents, i.e. reloaded documents whose date falls outside the default 40-day interval will also be visible.
- The status of reloaded documents can be changed in the same way as in the case of all other documents and accordingly all the filter functions described above can also be used. However, if you filter your search down to “unread” documents, then the date interval in the “inbox” folder will be automatically reset to 40 days and thus the reloaded document will no longer appear because of the date filter unless you change the date.
- Reloaded documents remain available in the “inbox” folder for seven days only.

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8. Starting and managing banking cases

8.1 Available banking cases

In K&H e-post, users with appropriate authorization can start and manage banking cases that are set in the system for the given segment. The banking case function is currently available for corporate clients, as listed below:

- Signature certificate registration
- Bank guarantee application
- Change in company data
- Uploading other documents (sending to the relationship manager documents not classified into any banking case type, upon prior consultation)
- Documents related to financing
- Requesting certificates
- Account and related services
- New leasing contract (this cannot be launched directly in K&H e-post; prior consultation is needed with the relationship manager who will start this banking case by requesting the submission of the necessary documents)
- Client data validation (this cannot be launched directly in K&H e-post; prior consultation is needed with the relationship manager who will start this banking case by requesting the submission of the necessary documents)
- Remote contracting (this cannot be launched directly in K&H e-post; during a recorded call the bank administrator will start this banking case and upload the necessary documents)
- Contracting with Treasury (this cannot be launched directly in K&H e-post; prior consultation is needed with the relationship manager who will start this banking case and upload the necessary documents)
- Treasury confirmations (this cannot be launched directly in K&H e-post; the banking case will open automatically after a Treasury transaction is concluded)

Cases means grouped interactions between the Bank and a client that involve documents. The Bank handles in a banking case such documents that belong together and have been requested by the Bank and/or submitted by the client for the fulfilment of the client's request. In a single banking case, the Bank handles all the documents that are related to a specific order of a client. Documents are sent and received via a secure, qualified electronic channel. Most banking case can be launched for non-natural persons only, except the remote contracting, which can also be launched for natural persons.

Please note that the Bank only accepts and stores documents related to the listed banking cases. Within a given banking case, the necessary document can be selected from a predefined document list. Documents may be received as scanned and attached copies originally signed on paper, or in electronic form with an electronic signature.

If a document within a banking case can also be signed electronically, the system will clearly indicate this.

A duly electronic signature can only be made with a qualified signing certificate, or an advanced security level based on a qualified signing certificate issued by a trust service provider featured on the European

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Trust List in the name of an individual, and in all cases must be accompanied by a time stamp confirming the date of signature.

If you have your own electronic signature device and a signing certificate specified in the previous paragraph, download the document, sign it electronically, then upload it to the row of the banking case from where it was previously downloaded. It is also possible to sign the document directly, without downloading and uploading it back, in this case please install and use the Microsigner application and the appropriate signing certificate for signing documents within the system..

The size of the uploaded file must not exceed 49 MB. The following file extensions are accepted: xls, xlsx, doc, docx, pdf, es3, et3, dossier, jpg, jpeg, png, tif, tiff, bmp.

Documents relating to other banking processes may be submitted and managed through the relevant channels (in particular, but not limited to: for submitting payment orders, the K&H Business e-Bank and the Web Electra e-channels can be used unchanged; the channels for submitting complaints (complaint handling), cancelling a bankcard, etc. are published by the Bank on its website at <https://www.kh.hu/bank>).

8.2. Starting banking cases

After login, banking cases can be started as follows:

In the left-hand menu, use the “new banking case” function button or in the “banking case” dropdown menu, choose the “new banking case” item.

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+ new banking case

e-dossier
^

incoming (51)

statements (1) ▼

notification (7) ▼

certificate (19) ▼

contract (6) ▼

information ▼

clientdocument (17) ▼

investorprotection (1) ▼

archived

STATUS

unread (51)

todo (1)

cases (105)
^

new banking case

active banking cases (104)

closed banking cases

messages (7)

In the dropdown menu that appears after starting a new banking case, choose the required banking case type, then click on the “OK” button to launch the specific banking case (except for signature certificate registration).

start new banking case

banking case type:

▼

account and related services

certificate registration

change in company data

leasing contract management

requesting bank guarantee

requesting certificates

uploading other documents

ok

8.2.1 Banking case managing sections

After starting a banking case, you land on the banking case managing page that has three main sections.

1. Header

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www.kh.hu • bank@kh.hu**account and related services - 11704****delete banking case**

Download and duly sign the new account application to open a new payment account in addition to your existing accounts, and to request other services related to the account. During the process of applying for a new account or requesting other related services, you will need to sign, in the format of a private instrument with full probative force (duly signed by authorised representatives), certain documents drawn up by the Bank and send them to the Bank in their originals. The document also can be e-signed (qualified, or qualified certificate-based enhanced security level, named, time stamped certificate issued by any trust service provider on the European trust list). In this case, please install and use the **Microsigner** application to sign the document within the system or download the document and sign it electronically using your own device and upload it back to the line in the banking case from where the document was downloaded. Please register your certificate in the dedicated certificate registration banking case before using it for the first time in our Bank. A list of documents that can be e-signed are can be found in the product related Announcements / the General Terms and Conditions.

[back](#)

You find the following items in the header of the banking case managing page:

- banking case name
- banking case identification
- “delete banking case” function button
- banking case description (use the “read on” and “back” buttons to open and close the description)

2. Required documents section

required documents

| | | |
|-----------------------------------------------|-------------------------|----------------------|
| private individual's personal document copies | to be uploaded | |
| request for new account | waiting for filling out | view |
| add a document | | |

This section lists the documents necessary in the given banking case. It contains the following items:

- section name (the section's function is to present documents in a grouped manner for easy manageability)
- document name (if this doesn't appear in full, hover your cursor over it to see the entire name)
- icon and text indicating the status of the document
- function buttons (view, download, upload)
- “add a document” function button

3. Additional sections (optional)

For example, a proposal or agreement document also belongs to the Credit application documents banking case, so the following two sections also appear on the banking case managing page.

agreement

Please download the contract and return it to Your relationship manager, VÜSZ or Your personal point of contact as a private instrument with full probative force (duly signed by authorised representatives), in case of electronic signature either within the system or by uploading to the banking case the downloaded document signed with your own device or returning 3 original copies in case of paper-based signature by mail or in person. The scanned paper-based signed document upload is also available, but it is not a substitute for sending us the printed contract.

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They have a structure similar to the above with the exception that they are empty when a banking case is started and documents are uploaded here as the banking case progresses. Clients cannot add documents here using the “add a document” button.

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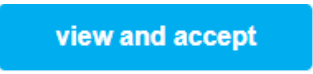



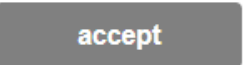



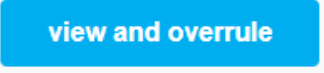

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| Icon | Function |
|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | If this function button is active, you can delete the banking case. Use this function if you have started a banking case mistakenly. |
|  | After the function button is used, the selected document will open in a built-in document viewer. |
|  | After the function button is used, the selected document will open in a built-in document viewer, where can be read and accepted or rejected. |
|  | After the function button is used, the selected document will open in a built-in document viewer, where it can be read and electronically signed. |
|  | After the function button is used, the selected document will be downloaded onto the user's own computer. |
|  | Inactive function in the built-in document viewer. The function will be activated after the entire document has been viewed (scrolled down to the bottom). |
|  | Inactive function in the built-in document viewer. The function will be activated after the entire document has been viewed (scrolled down to the bottom). |
|  | Active function in the built-in document viewer, used for rejecting a document. |
|  | Active function in the built-in document viewer, used for accepting a document. |
|  | Function designed to overrule the previous decision in the case of a document that has already been accepted or rejected. When used, only the further function (accept or reject) contrary to the previous decision is available. |
|  | Function designed to overrule the previous decision in the case of a confirmation that has already been accepted or rejected. When used, only the further function (accept or reject) contrary to the previous decision is available. |
|  | Use this button to upload files from your computer. The size of documents uploaded in a banking case cannot exceed 49 MB. |

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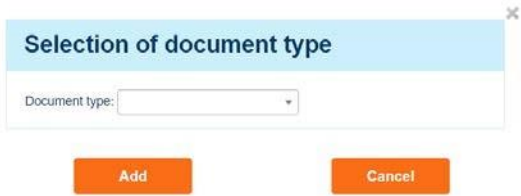
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| | |
|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>Use this button to download the chosen document on your computer.</p> <p>If the status is „Waiting for filling out”, this function allows you to download the template prepared by the Bank and complete with client data that can be edited further. Agreements that need signing by the client also receive this status. After signing and uploading them, you can return them to your relationship manager (e.g. account opening request document).</p> |
|  | <p>If this function button is active, you can delete the row of the given document.</p> |
|  | <p>If this function button is active, you can send the uploaded or within the system e-signed, accepted or rejected documents to your relationship manager. Hover your cursor over the “!” icon next to the button to see a hint window.</p> <p>Note that if several documents have the “Ready to be sent” status in the managed banking case, clicking on this function button results in the simultaneous submission of all such prepared documents. This enables you to send documents either one by one or collectively.</p> <p>Without using this function, your uploaded documents are not sent to your relationship manager who thus will not see them.</p> |
|  | <p>With this function on the bottom of the first section, you can add existing or new documents from the list of documents that belong to the current banking case. After clicking on this button, the below window pops up with a dropdown list and a search function. Use this button if you wish to add a document that is not listed among the displayed default ones or if you wish to duplicate an existing document.</p> <div data-bbox="874 1346 1396 1541">  </div> |

8.4. Statuses next to the document rows

| Icon | Text | Status description |
|-------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>waiting for filling out</p> | <p>A pre-arranged document template is waiting for completion (e.g. requesting a certificate) or signature (e.g. a contract) by the client. A document in this status needs to be downloaded, filled out and/or</p> |

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| | | |
|-------------------------------------------------------------------------------------|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | signed, uploaded and then submitted. |
|  | to be uploaded | A document requested by the relationship manager (e.g. copy of an official document). |
|  | waiting for acceptance | The Bank has added a document to the banking case and is waiting for its acceptance. |
|  | rejected | The document has been rejected by a user, but it has not been submitted yet. |
|  | rejected | The document has been rejected by a user and sent to the bank, or the document submitted by the customer has been rejected by the bank administrator and the banking case has been closed. |
|  | ready to be submitted | The document uploaded by the user earlier can now be submitted to the relationship manager using the "Send" function button. An erroneously uploaded document can be replaced through the repeated use of the upload function. Either the document uploaded by the bank administrator has been electronically signed, rejected or accepted by the user and can be sent to the bank. |
|  | submitted | The document uploaded by the user has been sent to the relationship manager. An erroneously uploaded document can be replaced through the repeated use of the upload and send functions as long as the relationship manager has not received it. |
|  | under processing | The bank administrator checked the document and started processing it. |

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| | | |
|--|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | waiting for correction | After checking, the relationship manager found a discrepancy, error, or other deficiency in the document, and returned it to the user for correction. In this status, an informative message may appear below the document row where the relationship manager may briefly describe the reason for returning the document. The user must then view, correct, and return the document to the relationship manager. |
| | disabled | The bank administrator has withdrawn the document sent earlier and is no longer waiting for its acceptance. |
| | received | The document sent by the banking administrator has arrived. The document can be downloaded and viewed. |
| | accepted | After checking, the relationship manager accepted the uploaded document. |
| | signed | After the verification, the bank administrator signed the document. |

8.5. Notices below the document rows

Two notice types may appear below the document rows:

- Blue text below the document name row: attached by the relationship manager or the system for information purposes; for example, a date relevant to the requested document, name of the electronic signatory person
- Red text below the document name row or below the above-described blue text: shows information related to the submitted document or an error message generated while the document was being uploaded.

data handling and politically exposed person (PEP) status...

SAMPLE1

SAMPLE2

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8.6 Different operation of the signature certificate registration banking case

8.6.1 Purpose of signature certificate registration

The purpose of signature certificate registration is to record certain data of the signature certificate to allow the subsequent verification of documents signed electronically by the client's representatives without the need for personal contact. If the registration statement is not uploaded by the representative, the Bank will carry out further identification regarding the holder of the certificate, which may in some cases include personal identification.

You can register either an organizational or a personal signature certificate. An organizational signature certificate can only be used to represent the organization mentioned therein, while a personal signature certificate is accepted to represent any organization, provided it fulfills the conditions set out in the prevailing banking case descriptions.

A signature certificate needs to be registered only once during the lifetime of your banking relationship. If you have several signature certificates that you wish to use for banking purposes, you must register each of these signature certificates once.

IMPORTANT: The Bank only registers the type, serial number and issuer of the signing certificate, not the certificate itself or its imprint.

8.6.2. Revoke of a registered signature certificate

Registered signature certificates will be revoked from the Bank's systems if:

1. the holder of the registered organizational or personal signature certificate requests this through their relationship manager
2. the holder of the registered organizational certificate ceases to be a representative in the organization featured in the certificate and the Bank is notified thereof
3. the holder of the registered organizational or personal signature certificate ceases to be a client or a related client of the Bank
4. the contractual relationship between the holder of the registered organizational certificate and the Bank ceases

8.6.3 Starting a signature certificate registration banking case

The banking case can be started as described in Section 8.1. After selecting this banking case, from the list of "persons entitled to representation" you should select the representative for whom you wish to register the signature certificate, and then click on "OK" to launch the procedure.

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+ new banking case

e-dossier

- incoming (50)
- statements
- notification (7)
- certificate (19)
- contract (6)
- information
- clientdocument (17)
- investorprotection (1)
- archived
- STATUS
- unread (50)
- todo (1)

cases (106)

- new banking case**
- active banking cases (105)
- closed banking cases

messages (7)

start new banking case

banking case type: certificate registration

authorised representatives:

ok

In the document row visible in the opened banking case, you can download the document template pre-filled with client data, as well as an informative message indicates which representative it is relevant to (representative's name and date of birth).

+ new banking case

e-dossier

- incoming (50)
- statements
- notification (7)
- certificate (19)
- contract (6)
- information
- clientdocument (17)
- investorprotection (1)
- archived
- STATUS
- unread (50)
- todo (1)

cases (106)

- new banking case**
- active banking cases (105)
- closed banking cases

messages (7)

certificate registration - 11705
delete banking case

The purpose of the certificate registration is to record certain details of the signing certificate in order to ensure that subsequent documents signed electronically by the client's representatives can be verified without the need for personal contact. In case the registration statement was not uploaded by the representative, the Bank is going to take further identification of the certificate owner, which in some cases may include personal identification.

required documents

| | | |
|----------------------------------------------|-------------------------|--------------------------------------------------------------------------------------------------------------------|
| statement on the use of electronic signature | waiting for filling out | view and sign |
|----------------------------------------------|-------------------------|--------------------------------------------------------------------------------------------------------------------|

Test

(1972.10.18.)

certificate registration

+
add a document

If there are multiple representatives submitted to the Bank, you can initiate the simultaneous registration of the signature certificates of additional representatives in a single banking case. For this, select another person from the list of "persons entitled to representation" by using the "add a document" function and chose the "declaration of the use of electronic signature" document type in an existing banking case, which will create a new signature certificate registration statement in a separate document row in the banking case. The list of authorized representatives contains only those individuals, who have not yet been assigned to the current banking case.

By clicking the "view and sign" button, you can access the document in a built-in document-viewer application. After reading the contents of the document, you can sign the document electronically using the certificate that you

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wish to register (which you also wish to use later for electronic signatures on other banking documents). You can also download the document from within the application.

If you chose to sign the document outside of the provided infrastructure, you need to download the declaration by clicking on the “download” button that is displayed as an arrow pointing down. You can download the “declaration of the use of electronic signature” document, pre-filled by the Bank, in pdf format, which only needs to be accompanied by the electronic signature that has been made using the signature certificate you wish to register (which you also wish to use later for electronic signatures on other banking documents) and then re-uploaded to the same document row that has been utilized for the download.

IMPORTANT: The downloaded file is digitally protected. The integrity of the file is checked by the system upon upload, consequently the file can only be re-uploaded to the same document row where it was downloaded from.

When uploading the declaration, the system checks the electronic signatures and the integrity of the document and rejects the upload if it identifies an error by displaying the document status as “waiting for correction”. It will then be possible to re-download the document and re-upload it after being certified with the appropriate electronic signature.

After the successful upload, the document(s) can be sent to the Bank.

The registration is either automatic, indicated by the status "accepted" on the interface, or it is subject to further bank verification, which may include personal contact, indicated by the status "submitted" or "under processing" on the interface.

8.7. Structure of the active and closed banking case pages

The active and closed banking case pages are accessible in the dropdown menu of the “cases” function in the left-hand menu bar. Here you can navigate to active (currently ongoing) or closed banking cases.



8.7.1. Active banking cases page

On the active banking cases page, you can view your currently ongoing banking cases. The number in brackets next to the “cases” and “active banking cases” functions indicates the number of ongoing banking cases where action is needed on the client’s or the Bank’s part. After clicking on the banking case row, you land on the banking case managing page. Use the navigation arrows on the bottom of the page to navigate among the pages (move one or even more pages forward or backward).

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- banking case identification
- banking case name
- start date (use the up or down arrow to sort them in ascending or descending order)
- current client-side task (whether you need to do anything in this status)

| | | | |
|----------------------------|--|--|--|
| + new banking case | | | |
| e-dossier | | | |
| cases (107) | | | |
| new banking case | | | |
| active banking cases (106) | | | |
| closed banking cases | | | |
| messages (7) | | | |

| active banking cases | | | |
|----------------------|------------------------------|-----------------------------|--------------------------|
| case identification | banking case name | start date ↓ | current client-side task |
| | banking case name | 2023 2023 07.06 - 10.04. | All |
| 11705 | certificate registration | 04.10.2023 | yes |
| 11704 | account and related services | 04.10.2023 | yes |
| 11665 | requesting bank guarantee | 03.10.2023 | no |
| 11663 | certificate registration | 03.10.2023 | yes |
| 11635 | change in company data | 02.10.2023 | yes |
| 11628 | certificate registration | 29.09.2023 | no |
| 11637 | requesting certificates | 29.09.2023 | yes |

On the closed banking cases page, you can view your closed banking cases. After clicking on the banking case row, you land on the banking case managing page where only the download and view functions are available. Use the navigation arrows on the bottom of the page to navigate among the pages (move one or even more pages forward or backward). After opening the closed banking cases, you can view and download the last version of the uploaded documents.

- banking case identification
- banking case name
- start date (use the up or down arrow to sort them in ascending or descending order)
- close date

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| | | | | | |
|-----------------------------|--|----------------------|---------------------------|------------------------|------------------------|
| + new banking case | | closed banking cases | | | |
| e-dossier | | case identification | banking case name | start date | close date |
| cases (107) | | | banking case name | 2023 07.06 - 10.04. | 2023 07.06 - 10.04. |
| new banking case | | 11634 | requesting certificates | 02.10.2023 | 02.10.2023 |
| active banking cases (106) | | 11560 | certificate registration | 25.09.2023 | 25.09.2023 |
| closed banking cases | | 11559 | certificate registration | 25.09.2023 | 25.09.2023 |
| messages (7) | | 11537 | certificate registration | 22.09.2023 | 22.09.2023 |
| | | 11523 | uploading other documents | 22.09.2023 | 22.09.2023 |
| | | 11510 | requesting bank guarantee | 22.09.2023 | 22.09.2023 |
| | | 11520 | requesting certificates | 21.09.2023 | 22.09.2023 |

You can view your ongoing banking cases on the active Treasury confirmations page.

The number in brackets next to the active Treasury confirmations page indicates the number of Treasury confirmation cases where some action by you or the bank is needed. You can use the navigation arrows at the bottom of the page to navigate between the pages (moving forward or back one or several pages).

The header of the page contains the following details of the banking case:

- case identification
- product
- product detail
- start date
- status

You can narrow the list of hits using the search options in the page header. In the field below the “product” name you can search by entering a fraction of the name; the arrow on the right side of the fields below the “product detail” and “status” opens a dropdown list, while the date filter allows you to narrow your search to a specific period.

Clicking on the row of the required Treasury confirmation you will land you on the banking case managing page.

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The banking case managing page has three main sections:

Header

| 11540 - interest rate swap | MX-8030608 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| <p>This treasury case is for sharing confirmations related to treasury transactions. After having viewed the document (confirmation) published by the Bank, please accept or reject it and send it to the Bank within the time limit specified in the treasury master agreement (8 business hours) or, failing that, no later than the first business day after the insertion of the transaction. After acceptance and submission, the documents involved in the treasury case will be available in the treasury subfolder within the warrant transaction folder of e-dossier.</p> | |

The header of the banking case managing page has the following elements:

- case identification
- product on the confirmation
- identification of the concluded Treasury transaction
- case description

Transaction document section

At any given time this section contains one document only: the confirmation indicating the current status of the Treasury transaction (transaction entry, transaction modification or transaction cancellation), and the Bank is waiting for you to accept it.

The transaction document section has the following elements:

- section name
- section description
- document name (if it is not displayed in its entirety, move the mouse over it to view the entire name)
- date of the last status change
- icon and text indicating the status of the document
- function buttons

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This document is the confirmation of the executed transaction. Please, view the document and, if you agree with its contents, accept it by clicking on the 'accept' button and send it to the Bank. If you disagree with the content of the document, please reject it by clicking on the 'reject' button and send it to the Bank. In the latter case, please state the reasons for your decision. Your dealer will be informed about the rejection and its reason and will investigate the case. Please note that if you do not accept the document within the prescribed time limit, the Bank will consider it accepted.

interest rate swap deal cancellation

2023.09.26

view



The document has been accepted by:

Test

, 1962.01.27, 2023.09.26 10:03

previous documents

Here you can see the documents related to the execution of the transaction, these documents are no longer required to be accepted, these are for information only.

interest rate swap deal amendment

2023.09.22

view



interest rate swap deal insertion

2023.09.22

view

**Previous documents section (optional)**

It is displayed if the confirmation of the entry of the Treasury transaction has not been accepted yet or the transaction has been modified or cancelled in the meantime, which the Bank sends another confirmation of. In this event, when the banking case starts, the confirmation of transaction entry in the transaction document section will be moved to the previous documents section, and will be replaced in the transaction document section by a new confirmation of the modification or cancellation of the transaction.

When you enter the row of the specific banking case and use the “view and accept” button, a new pop-up window will appear, where you can view the document and then download, reject or accept it. The window can be closed using the “x” button in the top right corner.

If a transaction is modified several times while the required confirmation is awaiting acceptance, the confirmations of the previous statuses of the case will be displayed in the previous documents section in reverse chronological order.

Its structure is identical to that of the transaction document section; the difference is that acceptance of the confirmations in this section is not required or possible.

8.7.4 Closed Treasury confirmations page

You can view your closed Treasury confirmation cases on the closed Treasury confirmations page.

You can search in the page header using the navigation arrows at the bottom of the page, similarly to the active Treasury confirmations page.

The page header is identical to that of the active confirmations page:

- case identification
- product

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- product detail
- start date
- status

Entering a specific case you can view basic information of the transaction. In addition to the acceptance date, you can see who approved it with an electronic signature. The relevant document can be viewed and downloaded; no other function is available. After the banking case is closed, the same document will be available in the Treasury subfolder of the transaction documentation folder or the e-dossier section. Similarly, view and download buttons will be available.

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www.kh.hu • bank@kh.hu**8.8. Notices related to banking cases**

| Notice | Description |
|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| "You cannot upload files exceeding 49 MB." | The size of documents to be uploaded cannot exceed 49 MB. If several files are uploaded, this notice appears in a pop-up window after the last upload (that resulted in exceeding the limit). |
| "Technical error. Please try it again." | If a system error occurs, you receive this notice in a pop-up window. You may resolve this problem by using the function again or logging out and logging in again. |
| "The document cannot be viewed because a new version has been uploaded meanwhile." | If – instead of a document displayed in e-post – a new document has been uploaded for you, the former notice appears. After the notice displayed, the banking case is automatically updated, and the most recent version of the document can be viewed. |
| The banking case has been closed, no more document can be added. | The relationship manager has closed the banking case in the meanwhile so you cannot add more documents to it. If requested, the Corporate Customer Service or your relationship manager can provide detailed information. |
| The document is being checked, thus temporarily unavailable. | Your relationship manager is working on checking the document, the download function is unavailable until your relationship manager's response on error correction. |
| The banking case has been closed, no more uploads are possible. | Your relationship manager has closed the banking case in the meanwhile so you cannot upload documents. |
| An error occurred while generating the document. Please try again later. | The system is temporarily unable to generate the template file. We suggest you try again later. |
| The document does not contain an electronic signature. Please try again after correction. | The Bank accepts some documents (e.g. the signature certificate registration statement) only if they are signed electronically. If the document does not bear the client's electronic signature, the upload will be rejected. In K&H e-post, the latest valid version of the document will be available, in "returned for correction" status. It will then be possible to download the document again and upload it again after making the appropriate changes. |
| The signature certificate is invalid. Please try again after correction. | The electronic signature on the document has expired, and the system rejects the upload. In K&H e-post, the latest valid version of the document will be available, in "returned for correction" status. It will then be possible to download the document again and upload it again after making the appropriate changes. |

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| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>The content/format of the uploaded file has changed, or the file has been re-loaded in a wrong document row. Please upload it again after checking and correcting.</p> | <p>Some documents (e.g. contracts) are integrity-protected, i.e. the content of these documents cannot be modified (checked by the system). There are documents (e.g. the signature certificate registration statement) where the document is required to be uploaded back to the same document row from which it was downloaded. If the above is not met, the system will reject the upload. In K&H e-post, the latest valid version of the document will be available, in "returned for correction" status. It will then be possible to download the document again and upload it again after making the appropriate changes.</p> |
| <p>You are not allowed to use a pseudonym signature certificate. Please use a certificate with your own name.</p> | <p>The document to be uploaded has been authenticated with a pseudonym signature certificate, the use of which is not authorized by the Bank, and the system rejects the upload. In K&H e-post, the latest valid version of the document will be available, in "returned for correction" status. It will then be possible to download the document again and upload it again after making the appropriate changes.</p> |
| <p>The level of security of the signature certificate is insufficient. Please use a certificate with a level of security that is accepted by the Bank.</p> | <p>The level of security of the electronic signature on the document is lower than required by the Bank. The level of security of the electronic signature as accepted by the Bank is specified in the prevailing Announcement. In K&H e-post, the latest valid version of the document will be available, in "returned for correction" status. It will then be possible to download the document again and upload it again after making the appropriate changes.</p> |
| <p>The electronic signature does not have a time stamp. Please try again after correction.</p> | <p>Electronically signed documents are required to include a time stamp confirming the date of its creation; if this is missing, the system rejects the upload. In K&H e-post, the latest valid version of the document will be available, in "returned for correction" status. It will then be possible to download the document again and upload it again after making the appropriate changes.</p> |
| <p>The document contains several electronic signatures. Please sign it only with a certificate in the name of the representative who is featured in the document.</p> | <p>For some documents (e.g. Signature Certificate Registration Statement), the Bank requires the signature of one specific person only. If the document contains the electronic signatures of several clients, the system rejects the upload. In K&H e-post, the latest valid version of the document will be available, in "returned for correction" status. It will then be possible to download the document again and upload it again after making the appropriate changes.</p> |

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| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>The name of the person in the signature certificate to be registered is different from the name of the person in the statement. Please upload the statement for the relevant person indicated on the document row. If you notice a change/typo in the name of the person featured in the statement, please notify the Bank to make the necessary correction.</p> | <p>The electronic signature in the document is not in the name of the specific person required by the Bank, or the name of the required person in the certificate does not match the data recorded in the Bank's systems (e.g. a name change has occurred that has not been reported to the Bank), so the system rejects the upload. In K&H e-post, the latest valid version of the document will be available, in "returned for correction" status. It will then be possible to download the document again and upload it again after making the appropriate changes.</p> |
| <p>The tax identification number in the signature certificate is different from the selected representative's tax identification number registered in the Bank's systems. Please try again after correction.</p> | <p>The signature certificate used to sign the document contains a tax identification number that does not match the data recorded by the Bank, so the system rejects the upload. In K&H e-post, the latest valid version of the document will be available, in "returned for correction" status. It will then be possible to download the document again and upload it again after making the appropriate changes.</p> |
| <p>The organizational signature certificate, which is used to sign the document, does not contain the natural person's name. Please use a signature certificate that contains the name of the natural person.</p> | <p>The Bank only accepts electronic signatures with a signature certificate that contains a natural person's name, but no such has been affixed to the document, so the system rejects the upload. In K&H e-post, the latest valid version of the document will be available, in "returned for correction" status. It will then be possible to download the document again and upload it again after making the appropriate changes.</p> |
| <p>The signature certificate has already been registered.</p> | <p>The signature certificate is already known to the Bank, there is no need to register it again, so the system rejects the upload. In K&H e-post, the latest valid version of the document will be available, in "returned for correction" status. It will then be possible to download the document again and upload it again after making the appropriate changes.</p> |
| <p>The certificate registration banking case can only be initiated for clients with a registered representative at the Bank.</p> | <p>For documents uploaded into the banking cases, the Bank currently accepts corporate electronic signatures, so only the signature certificates of representatives can be registered. To register representatives, please contact your relationship manager.</p> |
| <p>There is no electronic signature on the document.</p> | <p>The document was uploaded successfully, it is not signed electronically, the physically signed copy must be sent to the Bank.</p> |
| <p>The document contains technically appropriate electronic signature(s), but the representation right(s) of the signatory(s) belonging to the client in the banking case is/are insufficient according to Opten.</p> | <p>Additional signature(s) is/are required on the document (e.g. only one representative with joint signatory power signed the document).</p> |

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| | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| The statement is e-signed with a certificate which is only allowed for private use. Please register an electronic signing certificate that cannot be used exclusively for signing on behalf of private individuals. | For documents uploaded into the banking cases, the Bank currently accepts corporate electronic signatures, therefore it only allows the registration of signature certificates that can be used for on behalf of the company, but no such has been affixed to the document, so the system rejects the upload. In K&H e-post, the latest valid version of the document will be available, in “returned for correction” status. It will then be possible to download the document again and upload it again after making the appropriate changes. |
| The electronic signature(s) on the document can only be allowed for private use. Please sign the document with an electronic signature certificate that cannot be used exclusively for signing on behalf of private individuals. | For contracts uploaded into the banking cases, the Bank currently accepts corporate electronic signatures, therefore it only allows the sign of signature certificates that can be used for on behalf of the company, but no such has been affixed to the document, so the system rejects the upload. In K&H e-post, the latest valid version of the document will be available, in “returned for correction” status. It will then be possible to download the document again and upload it again after making the appropriate changes. |
| The document contains technically correct electronic signature(s), but the power of representation of signatory(s) is insufficient by Opten and in addition, it only contains signature(s) that can only be accepted as a signature of a natural person. Please sign the document with an electronic signature certificate that cannot be used exclusively for signing on behalf of private individuals. | Additional signature(s) is/are required on the document (e.g. only one representative with joint signatory power signed the document and in addition, it contains signature that can only be used for private purposes, which is not acceptable for the duly signing of the document). |

8.9. Refreshing a banking case

If you do modifications simultaneously with your relationship manager, the banking case may need to be refreshed on the banking case managing page. Follow these steps to refresh a banking case:

- In the left-hand menu of K&H e-post, choose the “active banking cases” function in the “cases” dropdown menu,
- Click on the row of the banking case to be refreshed,
- The banking case will be displayed with the updated document and status.

8.10. Displaying documents sent via other channels

Documents sent via channels other than K&H e-post can also be involved in a banking case. This is done by your relationship manager. Once a document is received and uploaded by your relationship manager, it can be viewed and downloaded using the function buttons in the relevant row, and a new version can also be uploaded for the relevant document.

If possible, please do not use other channels (email) for sending documents since they are not secure and qualified channels.

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8.11. Document-level rights

We know that security and data protection are of utmost importance to you and also to our Bank, and therefore we will supplement the Confidential Reader Right with Document Management, Active Contract Management and treasury confirmation handling rights. This supplementation will allow you to further restrict the rights of Confidential Reader Right holders. Starting from June 22, 2020, the following services will be available with Disposal Right:

| Services available (operations executable) with Disposal Right | | |
|----------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| New operations | Administrator | Download, request and upload documents available with the Confidential Reader Right |
| | Document management | <p>Upload, enquire and download documents containing a private individual's data before closing the "Banking case" operation.</p> <p>Please note that documents containing a private individual's data will be permanently stored amongst the electronic documents of the private individual concerned; if they do not contain organizational data, after that only the given private individual will have access to them. If the document containing the private individual's data also contains organizational data, the document will also be stored among the electronic documents of the given organization, and will then be accessible by the individual as well as the organization's K&H e-post users with document management rights.</p> |
| | Active contract management | Query, download and upload documents containing sensitive details about active transactions, such as credit agreements, collateral agreements, etc. |
| | Treasury confirmation read only | Query and download documents of Treasury transactions. |
| | Treasury confirmation joint signature | Query, download, accept and reject documents of Treasury transactions. Acceptance will only become final after the document is accepted by at least another user with the right to jointly sign Treasury confirmations or with the right to individually sign Treasury confirmations. Rejection requires one user only. |
| | Treasury confirmation individual signature | Query, download, accept and reject documents of Treasury transactions. Acceptance and rejection both require one user only. |

If you wish to upload documents containing a private individual's data when registering persons with disposal rights, you have to apply for the supplementary 'Document Management' right for users who already have the Confidential Reader Right. From June 22, 2020, your relationship manager or our Corporate Customer Service staff will be at your disposal to help you with the drafting of the necessary contract amendment.

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Please note that the Active Contract Management additional disposal right will be automatically granted to all K&H e-post users having a Confidential Reader Right. This means that they can upload, download and enquire, in the K&H e-post service, contracts and offers that contain Active Banking Transactions and their collateral. If you do not wish to grant this right to all users having a Confidential Reader Right, please notify your relationship manager or our Corporate Customer Service, to make any necessary contract amendments.

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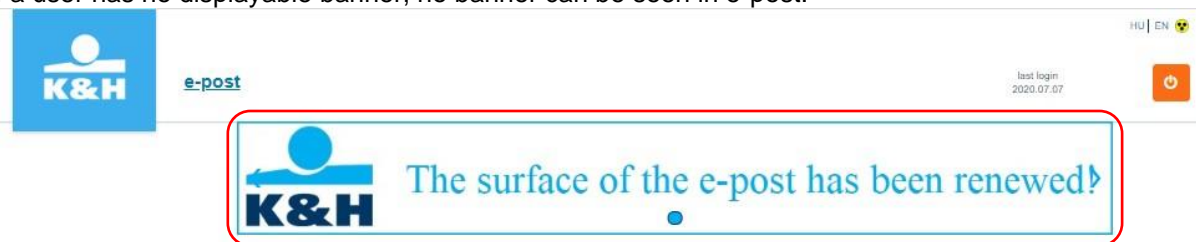
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9. Notices by the Bank

9.1. Banners

The Bank may display information for users in the K&H e-post using banners. If a user has a valid banner, it is displayed after login as follows:

If a user has no displayable banner, no banner can be seen in e-post.



▼ **ePosta Demo Zrt.** [documents](#)

+ new banking case

e-dossier ^

- incoming (6)
- statements (3) v
- certificate (3) v
- archived
- STATUS
- unread (6)
- todo (4)
- banking case v
- messages

| status | name | folder | subfolder | created | |
|--------------------------|------------------------------------|-------------|-------------|-------------|------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | statement 06.01.2020 | statements | e-statement | 2020.01.06. | download |
| <input type="checkbox"/> | transaction certificate 06.01.2020 | certificate | transaction | 2020.01.06. | download |
| <input type="checkbox"/> | statement 03.01.2020 | statements | e-statement | 2020.01.03. | download |
| <input type="checkbox"/> | transaction certificate 03.01.2020 | certificate | transaction | 2020.01.03. | download |
| <input type="checkbox"/> | statement 02.01.2020 | statements | e-statement | 2020.01.02. | download |
| <input type="checkbox"/> | transaction certificate 02.01.2020 | certificate | transaction | 2020.01.02. | download |

1 - 6 Total: 6
1 page / 1

Banner(s) displayed in K&H e-post

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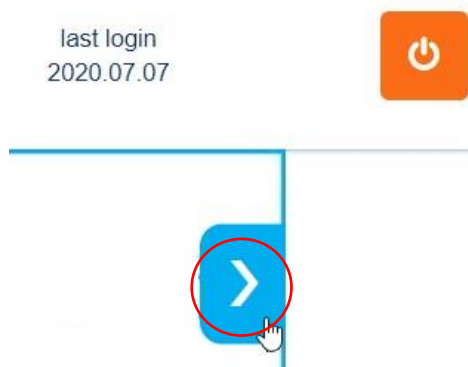
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A single user can have several banners that follow each other automatically, at regular intervals. The number of displayable banners is indicated by small circles, with the actually displayed banner indicated by a disc (dot). You can also click on the arrows on the two sides to manually move forward and backward among the banners.



Arrow to move among banners

A banner can be a (static or animated) image or a simple text, and may contain a link (URL) that leads the user to the relevant site. The Bank uses the regular attractive elements for “clickable” banners (i.e. that contain a URL); in this case the cursor hovered over the banner changes from an arrow to a hand.

9.2. Messages

This is a function that is unrestrictedly available for retail and corporate customers in the K&H e-post service whereby the Bank can send general information and notifications to its clients. Clients cannot respond directly to these messages in e-post.

9.2.1. Displaying messages

Messages are displayed in the left-hand menu, under the “messages” menu item. You can receive 2 message types:

- Embedded (only) external URL link
- Message suitable for downloading an attachment

+ new banking case

e-dossier

cases (107)

new banking case

active banking cases (106)

closed banking cases

messages (7)

| date | subject | |
|------------|---------------------------|---|
| 2023.09.19 | Your contract is complete | ▼ |
| 2023.09.19 | Your contract is complete | ▼ |
| 2023.09.19 | Your contract is complete | ▼ |
| 2023.09.19 | Your contract is complete | ▼ |
| 2023.09.19 | Your contract is complete | ▼ |

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9.2.2. Reading messages

The message managing page will be displayed after clicking on “messages” in the left-side menu, where incoming messages appear in reverse chronological order for all users of a single client.

You can open a message by clicking on the downward arrow at the right-hand side of the message row.

| <div>+ new banking case</div> <div>e-dossier</div> <div>cases (107)</div> <div>new banking case</div> <div>active banking cases (106)</div> <div>closed banking cases</div> <div>messages (7)</div> | date | | subject | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--|---------------------------|---|
| | 2023.09.19 | | Your contract is complete | ⌵ |
| | 2023.09.19 | | Your contract is complete | ⌵ |
| | 2023.09.19 | | Your contract is complete | ⌵ |
| | 2023.09.19 | | Your contract is complete | ⌵ |
| | 2023.09.19 | | Your contract is complete | ⌵ |

After clicking, the message unfolds and the text can be read in the chosen language. Messages with an attached file also contain a “download” button. After clicking on “download”, the file is downloaded on the user’s computer as set in the browser.

| <div>+ new banking case</div> <div>e-dossier</div> <div>cases (107)</div> <div>new banking case</div> <div>active banking cases (106)</div> <div>closed banking cases</div> <div>messages (7)</div> | date | | subject | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| | 2023.09.19 | | Your contract is complete | ⌵ |
| | | | Dear Client! Your contract is complete, and you will find it in your active banking case menu. Please return it to our Bank as a private instrument with full probative force (duly signed by authorised representatives), via the banking case in case of electronic signature or returning 3 original copies in case of paper-based signature by mail or in person. Kind Regards, K&H Bank | |
| | 2023.09.19 | | Your contract is complete | ⌵ |
| | 2023.09.19 | | Your contract is complete | ⌵ |

Several messages can be unfolded simultaneously. Clicking on a message again will fold it.

Messages are accessible for 13 months. After this period, they are removed from the list of messages, and will be deleted permanently.

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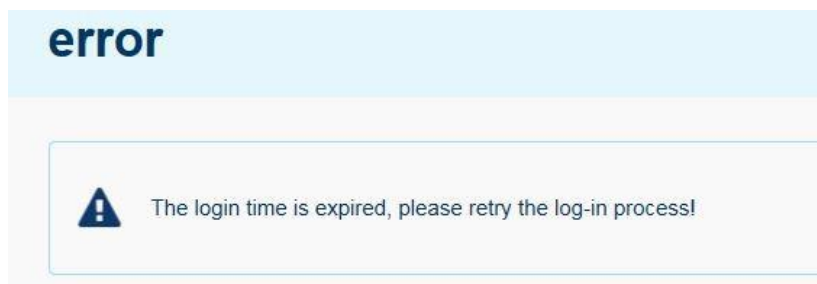
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10. Other interface messages

This chapter presents the messages not discussed above.

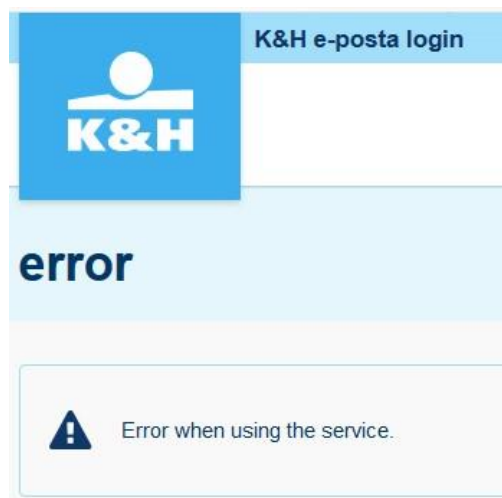
1. During authentication: time-out

If you fail to enter your details for 4 minutes, the login page will display the following message:



2. Prior to login

If you are not authorised to use the service (e.g. the authentication device of your choice cannot be used for the electronic channel in question), the following window pops up:



3. Date shown following login

The date of your last login is displayed in the top right-hand corner of the screen next to the logoff and language selection buttons:

HU | EN

last login
2023.10.04



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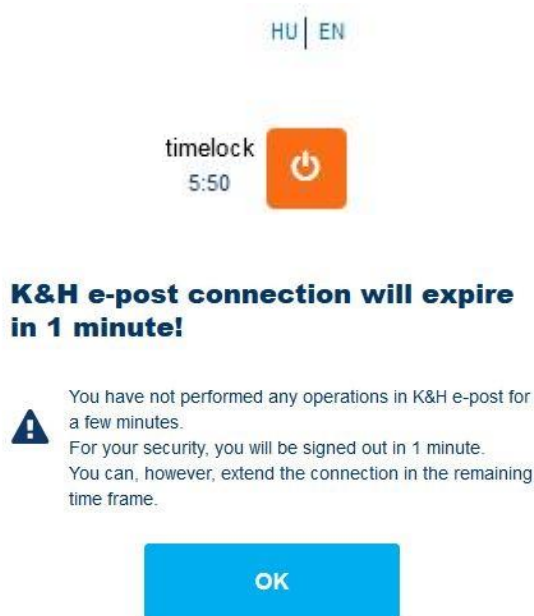
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If you take too long to complete an action, a counter (time-lock) will start in the top right-hand corner showing how much longer you have until the application logs you out:



When that time is up, another window will be displayed to notify you that the system has logged you out:

K&H e-post connection expired!

You have not performed any operations in K&H e-post for a while.
For your security, we have been signed out you from the service.



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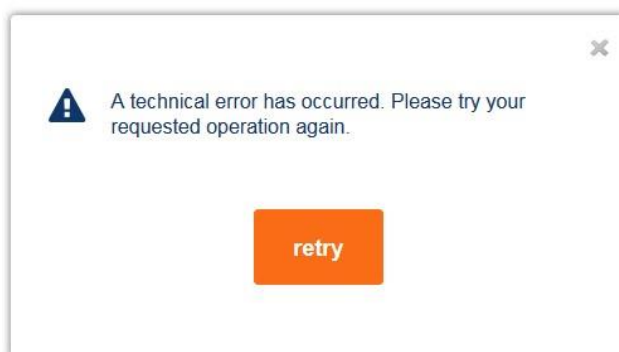
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www.kh.hu • bank@kh.hu**5. Mass download error**

If the download package could not be compiled for whatever reason, then an exclamation mark is displayed next to the name of the download file. If this happens, please attempt to download your documents again.

**6. Other “technical errors”**

In the event of a technical error, please click on the “retry” button or close your browser and login again.



Should you have any further questions, please call K&H Remote Bank or K&H SME Customer Service at +36 (1/20/30/70) 335 3355 or K&H Corporate Customer Service at +36 (1) 468 7777.