



Information to deposit-holders

Information is provided based on Schedule No. 6 to Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (Hpt.)

Basic information about deposit insurance

Deposits in K&H Bank Zrt. are protected by:	Országos Betétbiztosítási Alap (<i>National Deposit Insurance Fund</i>) ¹
Limit of protection:	EUR 100,000 per depositor and per credit institution ²
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100,000
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately ³
Reimbursement period in case of credit institution's failure:	15 working days ⁴
Currency of reimbursement:	forint
Contact:	Országos Betétbiztosítási Alap (address: 1092 Budapest, Köztelek utca 6., postal address: 1476 Budapest, Pf. 270., phone number: +36 (1) 214 0661, e-mail address: info@oba.hu)
More information:	www.oba.hu
Acknowledgement of receipt by the depositor:	

More information:

1 Contractual scheme under which your deposit is protected

Your deposit is covered by a statutory deposit guarantee scheme. In addition, your credit institution is part of an institutional protection scheme in which all members mutually support each other in order to avoid insolvency. If insolvency of your credit institution should occur, your deposits would be repaid up to EUR 100,000.

2 Limit of protection

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a deposit guarantee scheme. This repayment covers at maximum EUR 100,000 per credit institution. The amount of compensation shall be translated to forints by the official MNB exchange rate in effect on the day preceding the day of the opening of compensation. All deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with EUR 90,000 and a payment account with EUR 20,000, he or she will only be repaid EUR 100,000.

3 Limit of protection in the case of joint accounts

In case of joint accounts, the limit of EUR 100,000 applies to each depositor.

Deposits in an account to which two or more persons are entitled as members of an unincorporated business association, association or grouping of a similar nature, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100,000.

In some cases deposits are protected above EUR 100,000 for three months. Further information can be obtained under: www.oba.hu.

4 Reimbursement

The responsible Deposit Guarantee Scheme is Országos Betétbiztosítási Alap [address: 1092 Budapest, Köztelek utca 6., postal address: 1476 Budapest, Pf. 270., phone number: +36 (1) 214 0661, e-mail address: info@oba.hu website: www.oba.hu]. It will repay your deposits up to EUR 100 000 within 20 working days until 31 December 2018, within 15 working days between 1 January 2019 and 31 December 2020, within 10 working days between 1 January 2021 and 31 December 2023, within 7 working days after 1 January 2024.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme.

Further information can be obtained under www.oba.hu.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.