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K&H PREMIUM ASSISTANCE INFORMATION DOCUMENT

Dear Client,

1. You are an insured party under the K&H Premium Assistance Group Agreement for Insurance concluded by and between K&H BANK ZRT. as Contracting Party (hereinafter: Bank) and EUROP Assistance S.A. Irish Branch as Insurer (hereinafter: Insurer) regarding the Contracting Party's retail clients. Please read the following information carefully to find out more about
 - our organisational units dealing with the notifications and complaints we receive from you and the other forums available for complaint resolution,
 - the name and registered office of our supervisory authority,
 - the most important privacy and data protection rules
 - and the contract terms and conditions of the group insurance agreement applicable to the Insured Parties.
2. Should you have any questions or concerns regarding the group insurance agreement, please do not hesitate to contact the Contracting Party, i.e. K&H BANK ZRT, whose employees will be happy to be at your disposal. You will also find information and guidance online at www.khbank.hu. Note that you will find the telephone number for reporting claims in Section III of the contract terms and conditions.
3. Complaint handling procedure:

Should you have any complaints regarding our services, please contact us by post (Europ Assistance Holding, 1134, Budapest, Dévai u. 26-28.) or by e-mail (biztositas@europ-assistance.hu); you may also direct your complaint to the Contracting Party, K&H BANK ZRT, who will then forward your complaint to us. If you address your complaint to K&H BANK ZRT, the Insurer will receive it no later than on the fifth banking day after you reported it.

On the day of receiving your complaint, the Insurer will inform you by telephone or e-mail about who is responsible for handling your complaint and by what date they will complete their investigation. Within 30 days, the responsible employee will send you, via the channel you requested, the Insurer's response letter detailing the outcome of the investigation.
4. The Insurer's supervisory authority:

Magyar Nemzeti Bank (the National Bank of Hungary)
Registered seat: 1013 Budapest, Krisztina krt. 39. (Krisztina Plaza)
Postal address: 1535 Budapest, 114. Pf. 777.
Central telephone number: 489 9100
Local-charge ('blue') telephone number: 06 40 203 776
Central fax number: 489 9102
5. If you are unable to resolve your claim to your satisfaction by discussing it with us, you may turn to the National Bank of Hungary (the Financial Arbitration Board operated by the National Bank of Hungary) or, if certain consumer protection provisions have been breached, you may request a consumer protection procedure from the Supervisory Authority; in the event of disputes concerning the conclusion, validity, legal effects and termination of the agreement or the breach of contract and its legal effects, you may turn to the courts or request a proceeding from the Financial Arbitration Board.
6. Please note that the Insurer will consider as insurance secrets all data accessed by it in relation to the insurance contract. The purposes of data processing are limited to the conclusion, amendment and maintenance of the insurance contract, the evaluation of claims arising from the insurance contract, and other purposes provided for in the Insurance Act.
7. The owners, executives and employees of the Insurer and any persons who may access insurance secrets in the course of their activities in association with the Insurer are subject to an obligation of confidentiality in relation to such insurance secrets for an unrestricted period of time.
8. Insurance secrets may be disclosed to third persons only if:
 - the Insurer's client or the legal representative of the client have granted their consent in writing,

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specifying the exact insurance secrets that may be disclosed,

- the confidentiality obligation provided for in Sections 157 and 157/A of Act LX of 2003 on Insurance Companies and the Insurance Activity does not apply.

9. On the request of the data subject client, the Insurer must provide information about the client's data stored in the Insurer's records, the purpose, legal basis and duration of the processing, the name and address (registered seat) of the processor and its data processing activities, and also about the past and/or future recipients of the data and the related purposes. The provision of information regarding such data transfer may be precluded by law. Our Company must update the data in its records with any and all corrections notified to us by data subject clients. The rights regarding the data of a deceased person may be exercised by the heir of the deceased person or a beneficiary named in the insurance contract.

K&H PREMIUM ASSISTANCE GENERAL INSURANCE TERMS AND CONDITIONS

Europ Assistance S.A. Irish Branch (hereinafter: Insurer) undertakes to pay out a compensation amount pending the occurrence of a predefined future event (Insurance Event) and in accordance with the insurance terms and conditions stipulated in this annex to the group insurance agreement; furthermore, the Insurer operates a human-operated non-stop telephone information and assistance service at the telephone number **+ 36 1 465 3718**.

I. Definitions:

Insurance Event: the risk events defined in Section II.

Insurer: Europ Assistance S.A. Irish Branch (registered seat: 13-17 Dawson Street, Dublin 2, Ireland, company registration number: 905036) is an insurer registered by the French insurance supervisory authority, operating in the non-life insurance branches defined in Part A) of Annex 1 on Act LX of 2003 on Insurance Companies and the Insurance Activity (hereinafter: Insurance Act), which operates in the territory of Hungary by providing cross-border services pursuant to Section 5 (2) of the Insurance Act (hereinafter: EAIB or Insurer).

Insured Party: The business partners of the Contracting Party who have a K&H Mastercard Gold bank card agreement and are holders of an activated K&H Mastercard Gold bank card.

Insured Account: The Insured Party's retail bank account with K&H Bank Zrt underlying their K&H Mastercard Gold bank card.

Insurer's Contributor: Europ Assistance Magyarország Kft. - company registration number: 01-09-565790, 1123 Budapest, Dévai u. 26-28 - (EAHUN), a company providing assistance services.

Risk Inception Date: for each Insured Party, this period starts at 0 hours (CET) on the day following the activation of the K&H Mastercard Gold bank card of the Insured Party.

Risk Period: The Risk Period starting on the date of activation coincides with the validity period of the bank card; if the validity period of the bank card is longer than one year, the insurance cover will be automatically renewed on an annual basis. If the validity of the bank card terminates before the original expiry date, the Insurer will cease to be on risk at the same time.

Termination of Risk: the Insurer will cease to be on risk regarding the Insured Party at the time of the following:

- in the event of the termination of the group insurance agreement: at the time of its termination,
- in the event of the termination of the Insured Party's K&H Mastercard Gold bank card agreement with the Contracting Party: at 0:00 hours on the day following the date of termination.

Contracting Party: K&H Bank Zrt, which entered into a group insurance agreement with the Insurer in order to obtain insurance coverage for its clients joining the agreement (Insured Parties) regarding the Insurance Events specified in these terms and conditions.



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II. Description of the insurance benefits

A) Replacement of bank card, keys and official documents

1. Insured property items

The property items insured under this risk cover are the following:

- a) debit cards issued to the name of the account holder and attached to the Insured Account specified in Section I (hereinafter: bank card);
- b) the Insured Party's official documents: personal ID card, passport, permanent or temporary residence permit, driving licence, certificate of roadworthiness and/or technical certificate;
- c) the Insured Party's keys (other devices) to open/lock the doors of the following: a flat/house owned by the Insured Party or inhabited by the Insured Party on a permanent or temporary basis, or inhabited by the Insured Party on the basis of a rental or similar agreement;

2. The Insurance Event

An Insurance Event is the theft or robbery of the K&H Mastercard Gold bank card or the K&H Mastercard Gold bank card plus other insured property at the same time.

It will not be considered as theft if the Insured Party loses, leaves behind or drops an item of property.

3. Exclusions

Within the meaning of this risk cover and beyond the exclusions set out in Section III of the terms and conditions, the following will be excluded from the Insurer's risk coverage:

- a) the theft of items left unattended;
- b) scenarios in which an item of property is stolen from the passenger space of the vehicle or together with the vehicle.

4. Insurance benefits

4.1. Replacement costs. All costs are covered which the Insured Party incurs in connection with the blocking and replacement of their K&H Mastercard Gold bank card, the replacement of their keys and/or the reissuance of their documents. The Insurer will compensate for such costs up to HUF 50,000; the Insured Party must pay the costs above that cap.

4.2. Assistance services abroad, accommodation and onward travel costs. If the Insured Event takes place abroad, the Insured Party may contact our telephone assistance service to receive the contact information of the local embassy and police and obtain advice on how to proceed. If the Insured Party is unable to book accommodation or travel onward as their documents are missing due to the Insured Event, the Insurer will provide the insurance benefits set out below. The Insurer will compensate for accommodation and onward travel costs up to HUF 150,000.

- a) Arrange and reimburse accommodation. The Insurer undertakes to arrange accommodation for the Insured Party in a 3-star hotel, with breakfast included, located in the vicinity of the Insurance Event and cover the costs of the same for a maximum of 2 nights. The Insured Party must pay the costs of services beyond the above. The Insurer will pay the sum covered by the insurance benefit directly to the hotel. If a hotel does not accept such payments directly, the Insured Party will need to pay the costs and will be reimbursed by the Insurer at a later date. In the course of arranging accommodation, the Insurer will communicate the Insured Party's needs to the hotel but the legal relationship will be created between the Insured Party and the hotel, in accordance with the hotel's general contract terms and conditions and taking the requirements and conditions stipulated therein into account.
- b) Arrange and reimburse onward travel. The Insurer undertakes to arrange the onward travel of the Insured Party by train (in 2nd class), long-distance coach or, if the journey would be expected to last longer than 6 hours and where this is possible, by air (in economy class) and to reimburse the costs of such travel to the destination or, at the Insured Party's preference, to the place of residence of the Insured Party.

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- 4.3. Within a single insurance period (1 year), the Insurer will provide the insurance benefits detailed in Section II. A) on one occasion only.
5. Preconditions to the payment of benefits by the Insurer
- 5.1. The Insured Party must report the Insured Event to the Insurer's Contributor without delay but no later than within 24 hours of the occurrence or the discovery of such event, at the telephone number of the assistance services.
- 5.2. If an Insurance Event occurs, the Insured Party must provide the following data and submit the following documents:
- a) Insured Party's name
 - b) contact telephone;
 - c) place and date of birth
 - d) mother's name
 - e) temporary place of residence;
 - f) residential address, as indicated in the residential address card (if the event concerns the theft of a home key);
 - g) a police report drawn up about the theft of the insured items of property; invoices of the costs incurred due to the replacement of stolen bank cards, documents or keys;
 - h) invoices of the accommodation or onward travel costs paid by the Insured Party.
- 5.3. If immediate action is needed, the Insurer's Contributor will organise the requested service immediately upon the claim being reported by telephone (booking accommodation, organising travel home). If the Insured Party does not have insurance coverage or if there are sufficient reasons based on the circumstances outlined to cast doubt on the eligibility of the reported claim, the Insurer and/or its Contributor will not advance the costs; instead, the Insured Party must pay the costs against the relevant invoice. The Insurer will notify this fact to the Insured Party in advance, via its Contributor. If the Insured Party is subsequently able to provide credible evidence of eligibility for the insurance benefit, or if such eligibility is demonstrated, the Insurer's Contributor will reimburse the Insured Party for the invoiced value retroactively, taking the contractually stipulated conditions into account.
6. Exemption
- 6.1. Within the meaning of this risk cover, the Insurer will be exempted from the obligation to provide insurance benefits beyond the exemption scenarios defined in Section IV of the terms and conditions in the following cases as well:
- a) if the damage is caused wilfully or through gross negligence by the Insured Party or a relative living in their household;
 - b) if the Insured Party fails to report the claim for damages to the Insurer's Contributor within 24 hours of the Insurance Event occurring and, as a result, it has become impossible to investigate all the material circumstances.

B) Robbery during the withdrawal of cash at an ATM

1. The insured bank card (account)

Within the meaning of this risk, the insured account is the bank account underlying the K&H Mastercard Gold debit card (hereinafter jointly, within the meaning of this risk cover: Insured Account).

2. The Insurance Event

The Insurance Event is a violent assault on the Insured Party in the course of which cash is taken from the Insured Party (robbery) in the following situations:

- a) being attacked while withdrawing cash from an ATM (Automated Teller Machine)
- b) if the account manager financial institution has already debited the cash withdrawn from the ATM to the



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account of the Insured Party.

An attack will be classified as robbery if the perpetrator uses force or threat against life or limb against the Insured Party or, with the aim of taking their cash, puts the Insured Party in an unconscious state or makes them unable to defend themselves. Robbery must be evidenced with a police report drawn up of the event.

3. Insurance benefits

3.1 The Insurer will reimburse the full amount of the cash robbed from the Insured Party plus the banking charges of the transaction; however, a cap of HUF 150,000 applies. If the cash taken is in a currency other than the HUF, the Insurer will convert it at the FX rate of the National Bank of Hungary in effect on the date when the benefit is provided.

3.2. Within a single insurance period (1 year), the Insurer will provide the benefits detailed in Section II. B) on one occasion only.

4. Preconditions to the payment of benefits by the Insurer

4.1. The Insured Party must report the Insured Event to the Insurer's Contributor without delay, but no later than within 24 hours, at the telephone number of the assistance services.

4.2. If an Insurance Event occurs, the Insured Party must provide the following data and submit the following documents:

- a) Insured Party's name
- b) contact telephone;
- c) place and date of birth
- d) mother's name
- e) an authorisation for the transfer of the data relating to the Insured Event from the Insured Party's bank
- f) the police report drawn up of the robbery.

4.3. The Insurer will obtain the cash withdrawal information from the financial institution on the basis of an authorisation from the Insured Party. By joining the group insurance agreement, the Insured Party automatically authorises the Insurer to obtain from the financial institution the data necessary for providing the insurance benefits, and will confirm such authorisation upon reporting an Insurance Event.

5. Exemption

5.1 Within the meaning of this risk cover, the Insurer will be exempted from the obligation to provide benefits, beyond the exemption scenarios defined in Section IV of the terms and conditions, in the following cases as well:

- a) if the damage is caused, wilfully or through gross negligence, by the Insured Party or a relative living in the same household;
- b) if the Insured Party fails to report their claim for damages to the Insurer's Contributor within 24 hours of the Insurance Event occurring and, as a result, it has become impossible to investigate all the material circumstances;
- c) if the Insured Party does not consent to obtaining the data of the cash withdrawal from the financial institution.

C) Card fraud

1. The insured account

Within the meaning of this risk, the insured account is the bank account underlying the K&H Mastercard Gold debit card (hereinafter jointly, within the meaning of this risk cover: Insured Account).

2. Insurance event

An Insurance Event is defined as the unauthorised use of the K&H Mastercard Gold bank card issued to the name of the holder of the insured account (hereinafter: bank card)

- a) that takes place prior to the request to the financial institution to block the bank card, and

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- b) is not classified in the contract for the relevant bank card between the Insured Party and the financial institution as caused by the wilful or grossly negligent conduct of the Insured Party, and
- c) where the unauthorised use affects the balance on the insured account.

3. Insurance benefits

3.1. Subject to an annual cap of HUF 150,000, the Insurer will reimburse the amount of any unauthorised transaction constituting an Insurance Event that is not reimbursed by the financial institution. If the unauthorised use is in a currency other than the HUF, the Insurer will convert it at the FX rate of the National Bank of Hungary in effect on the date of providing the benefit.

3.2. Within a single insurance period (1 year), the Insurer will provide the reimbursement benefits detailed in Section II. C) on one occasion only.

4. Preconditions to the provision of benefits by the Insurer

4.1. The Insured Party must report the Insured Event to the Insurer's Contributor without delay but no later than within 24 hours of the occurrence or the discovery of such event, at the telephone number of the assistance services.

4.2. If an Insurance Event occurs, the Insured Party must provide the following data and submit the following documents:

- a) Insured Party's name
- b) contact telephone;
- c) place and date of birth
- d) mother's name
- e) an authorisation for the transfer of the data relating to the Insured Event from the Insured Party's bank
- f) the police report;
- g) if the Insurance Event took place abroad, a copy of the report drawn up by the competent authorities and the Hungarian translation of that document.

4.3. The Insurer will obtain the card fraud information from the financial institution on the basis of the authorisation from the Contracting Party/Insured Party. By joining the group insurance agreement, the Insured Party automatically authorises the Insurer to obtain from the financial institution the data necessary for providing the insurance benefits, and will confirm such authorisation upon reporting an Insurance Event.

5. Exemption

5.1. Within the meaning of this risk cover, the Insurer will be exempted from the obligation to provide benefits, beyond the exemption scenarios defined in Section IV of the terms and conditions, in the following cases as well:

- a) if the damage is caused, wilfully or through gross negligence, by the Insured Party or a relative living in the same household;
- b) if the Insured Party fails to report their claim for damages to the Insurer's Contributor within 24 hours of the Insurance Event occurring and, as a result, it has become impossible to investigate all the material circumstances;
- c) if the Insured Party does not consent to obtaining the data of the cash withdrawal from the financial institution.

D) Legal aid

1. Insurance benefits

1.1. Insured Parties may request legal aid from the Insurer's Contributor in the case of Insurance Events entailing risks associated with the replacement of bank cards, keys and official documents, robbery during the withdrawal of cash at an ATM, and card fraud. This service is available between 9 a.m. and 5 p.m. on workdays, at the assistance telephone number.

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- 1.2. The legal expert of the Insurer's Contributor will be available to provide advice over the telephone regarding Insurance Events for a duration of maximum 30 minutes. The legal expert's input will be limited to a clarification of the general legal requirements applicable to the matter explained by the Insured Party over the telephone, and will not constitute advice for the final resolution and completion of the matter. The purpose of this service is to supply the client with general information.
- 1.3. Through such legal aid, the Insurer explicitly does not provide representation for the Insured Party before any authority or court in a litigated or out-of-court procedure either in Hungary or abroad.
- 1.4. The availability of this service is limited to the first 5 workdays following the Insurance Event.

III. General exclusions

1. Under these terms and conditions, the Insurer's risk cover does not extend to the following events and the insurance contract will terminate without disbursement if the Insurance Event:
 - a) occurred due to nuclear fission, radioactive radiation or other sources of ionizing radiation;
 - b) occurred as a consequence of the Insured Party actively participating in an act of war on the side of any combatant;
 - c) occurred as a consequence of the Insured Party being under the influence of narcotic or intoxicating substances;
 - d) occurred as a causal consequence of the Insured Party being under the influence of alcohol;
 - e) occurred as a causal consequence of the Insured Party taking medication that was not prescribed to the Insured Party by a doctor.
2. Within the meaning of these terms and conditions, being under the influence of alcohol is defined as having a blood alcohol level of above 1.6 permille in the Insured Party's body or, for the purposes of driving a vehicle, above 0.8 permille.
3. Within the meaning of these terms and conditions, the following will classify as acts of war: (declared or undeclared) war, border skirmish, uprising, revolution, riot, anti-government coup and attempted coup, popular movement (e.g. unauthorised demonstration, undeclared or unauthorised strike), limited-purpose combat action by a foreign country (e.g. air strike only or naval operation only), act of terror. It will not be considered as active participation in an act of war if the Insured Party takes action that benefits the victims of an act of terror.
4. The party citing the above circumstances will bear the obligation to evidence the same.

IV. Insurer's exemption from the obligation to provide benefits

1. The Insurer may be exempted from its obligation to provide benefits if the Insured Party fails to report the Insurance Event as described in these terms and condition, or reports it late, or does not supply the necessary information, or does not facilitate the verification of the substance of such information, as a result of which it becomes impossible to ascertain circumstances that are material to the obligations of the Insurer.
2. The party citing the above circumstances will have the obligation to prove that these are true and accurate.