

# announcement



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## CREDIT CARD ANNOUNCEMENT FOR PRIVATE INDIVIDUAL CUSTOMERS

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On 1 April\* each year the Bank is entitled to adjust card usage-related fees and charges published in the Announcement by no more than the value of the accumulated consumer price index (inflation) measured in the period since the most recent adjustment of such items with the rate of inflation. The fees specified in amount, in percentage, minimum values, maximum values are all deemed to be separate items and can be modified separately. The Announcement contains the date of the last correction of all items. The cumulated inflation rate is calculated on the basis of the inflation rate of the previous calendar year officially published by the Central Statistic Office. The modified values of the fees are determined by using the general rules of rounding, in case of specification in percentage, restricted to two decimals. The modified values of the fees are determined by using the general rules of rounding, in case of specification in percentage, restricted to two decimals. The difference between the result of the cumulated inflation value and the rounded value is taken into consideration by the next modification with the proper sign. The modified Announcement is made available in the branches and published on the home page 2 months before the effective date.

**This amendment is made for the following reasons, in accordance with the provisions of Section XIX.1. of the General Contracting Terms and Conditions of bankcard and Credit Card Services:**

- **The Bank unilaterally modifies the terms and conditions set out in the Announcement in view of and adjusted to the increase in the Bank's procurement costs incurred due to IT developments related to its activities and operating conditions, based on changes in regulations. The amendment only applies to annual bank card fees and does not affect transaction fees.**  
*Underlying legislation: Regulation 2019/518, Directive (EU) 2015/2366 of the European Parliament and of the Council (PSD2) and its supplementary mandatory regulations (RTS) and Act LXXXV of 2009 on Payment Services as amended based on the above and the MNB Decree 35/2017 (XII.14.).*
- **The Bank unilaterally modifies the terms and conditions, including transaction fees, specified in the Announcement, in view of changes in the consumer price index (3,3%).**

**In connection with the changes coming into force on April 1, 2021, in case of non-acceptance of the Announcement - until the day before its entry into force - the contract can be terminated in writing at any K&H Bank branch with immediate effect and free of charge, otherwise, the Bank considers the amendment of the Announcement accepted by the customer.**

The changes are set in bold and printed in red.



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## K&H retail credit card conditions

	K&H Visa Classic credit card	K&H Mastercard credit card	K&H World Mastercard credit card
	not available product	available product	available product (from 01.01.2021 only available for Private Banking customers)
	digitisable in Apple wallet		digitisable in K&H mobile wallet and Apple Pay
<b>Account-related interest and charges</b>			
First eight fix digit of the card number	4405 8028	5452 9628	5362 4728
Monthly credit interest rate	The monthly loan interest rate is included in the chapter "Monthly credit interest rate and calculation of Total Credit Rate Indicator (APR)" in this announcement.		
APR (annual percentage rate)	The Annual Percentage Rate (APR) is included in the chapter "Monthly credit interest rate and calculation of Total Credit Rate Indicator (APR)" in this announcement.		
Monthly interest on the overdrawn after termination	0,5 % (Payable in addition to the monthly interest rate. The interest rate is applicable to credit card contracts concluded on and after April 2, 2015, the already existing contracts are governed by the Civil Code.		
Sight deposit rate	0 %		
Minimum repayment amount	5 %		
Past due fee	HUF 3 303 / HUF 3 412		
Overlimit fee	HUF 3 303 / HUF 3 412		
The cost of sending a letter/telegram due to default	HUF 400 / letter, telegram		
The cost of sending a reminder letter by mail due to default	in accordance with fees and charges quoted by the Hungarian Postal Service		
The cost of sending a reminder telegram due to default	in accordance with fees and charges quoted by the Magyar Telekom Nyrt.		
The cost of sending a reminder text message (SMS)	HUF 50		
The cost of personal contact for collection purposes, on each occasion	HUF 5 000		
Grace period	15 calendar days		
Available settlement periods	5th, 15 th or 25 th day of the month		
Credit card deposit in branch without credit card	Cash deposit fee (cash deposit fee based on the Announcement on the bank accounts, deposit accounts and term deposits of private individual customers) + HUF 500		
Automatic repayment (direct debit) fee for the minimum repayment amount	free of charge		
Automatic repayment (direct debit) fee for the total outstanding credit	0,53 %, min. HUF 317 / 0,55 %, min. HUF 327 (The fee will be charged upon closing the credit card account cycle)		
<b>Card-related fees and charges</b>			
Annual bankcard fee	HUF 1 960 / HUF 2 113	HUF 6 100 / HUF 6 389	HUF 14 370 / HUF 14 932
Co-card fee	HUF 1 960 / HUF 2 113	HUF 6 400 / HUF 6 389	HUF 14 370 / HUF 14 932
Card cancelling fee	free of charge		
Card replacement fee	HUF 1 060 / HUF 1 095		
PIN modification fee	HUF 105 / HUF 108		
PIN reminder fee (online PIN delivery service)	HUF 109 / HUF 113 campaign: free of charge until 30 June 2021		
Card mailing fee	free of charge		
Card storing by the bank (receiving bankcard in branch)	HUF 1 060 / HUF 1 095		
Urgency fee of bankcard production	service not available		
Cash deposit charge through K&H ATM	service not available		
<b>Purchase</b>			
Abroad and in Hungary	free of charge		
<b>Cash withdrawal charges</b> (purchase type transactions)			
Abroad	1,11 % + HUF 1 138 / 1,15 % + HUF 1 176		
Cash withdrawals from ATM abroad, in EEA states (EUR currency)	3,41 %, de minimum HUF 851 / 3,52 %, de minimum HUF 879		
In Hungary	3,41 %, de minimum HUF 851 / 3,52 %, de minimum HUF 879		
Transaction cost	0,6%		
<b>Other services charges on bankcards</b> (purchase type transactions)			
Balance inquiry fee in ATM	HUF 55 / HUF 57		
Emergency bank card replacement fee abroad	HUF 60 000		
Emergency cash withdrawal fee abroad	HUF 40 000		
Cancellation fee of emergency services abroad	HUF 10 000		
Monthly fee and SMS fee of credit card Mobilinfo service	This announcement is included in the Mobilinfo Service section. (The fee will be charged upon closing the credit card account cycle)		
Credit card Payment Protection Insurance	0,86% (The product not available from 01.02.2020)		
<b>Travel insurance</b>			



Built in travel insurance services abroad	service not available	service not available	free of charge
K&H optional travel insurance	HUF 6 000 /year	F 6 000 /year	service not available
<b>Assistance services</b>			
Home assistance service	HUF 365 /month	HUF 365 / month	free of charge
Car assistance service	HUF 290 / month	HUF 290 / month	free of charge
Home plus assistance service (Home assistance service + Extended warrante service together)	HUF 1 125 /month	HUF 1 125 / month	HUF 1 125 /month
Health assistance service	HUF 535 / month	HUF 535 / month	HUF 535 / month
Extended warrante + Phone insurance service	HUF 980 / month	HUF 980 / month	980 Ft/ month
Safety package (Home plus assistance service + Car assistance service + Health assistance service together)	HUF 1 670 / month	HUF 1 670 / month	1 670 Ft/ month
<b>Bankcard usage limits</b>			
Max. no. of cash withdrawals (ATM and POS)	5 transactions / day		
Max. no. of purchase	99 transactions / day		
Max. no. of banknotes in the case of K&H ATM cash withdrawal	50 banknotes / transaction		
Total amount of ATM and POS cash withdrawals (standard setting)	HUF 200 000 / day		
Maximum amount of cash withdrawals (ATM and POS)	HUF 500 000 / day		
Total amount of purchases transactions (standard setting)	HUF 300 000 / day		
Total amount of Card Not Present transactions (standard setting)	HUF 300 000 / day		
Maximum amount of purchases	Available balance of credit card account		
Single contactless transaction limit	Domestic: HUF 15000 / Abroad: EUR 20-60 (amount in the country's national currency equal to a certain EUR amount)		
Cumulative contactless transaction limit	Domestic: HUF 45 000 / Abroad: 5 pieces transaction	Domestic: HUF 45 000 / Abroad: 3 pieces transaction	
Cumulative mobile wallet limit (by mobile device)	not available limit type	Domestic: HUF 45 000 / Abroad: 5 pieces transaction	
Validity of bankcards	4 year	4 year / 37 month (digital cards will not be automatically renewed)	
Available credit line	HUF 180 000-1 000 000	HUF 180 000-1 000 000	HUF 370 000-1 500 000
	The maximum amount of the credit line is two times the monthly net income as presented on the income certificate. The available credit line will be finalised in the Bank's rating process as follows. The maximum amount of the credit line is two times the monthly net income as presented on the income certificate. For customers having at least a 3-month current account history at K&H (with regular income transfers to the account), the maximum credit line amount is three times the average of the regular wage credits for the last 3 months.		

**The minimum repayment amount** includes the minimum repayment amount calculated for the credit line portion used in the given settlement period and the minimum repayment amounts unpaid in the previous periods. If, based on the used portion of the credit line, the minimum repayment amount is below HUF 1 000, then the Account holder will have no minimum repayment obligation for the given due date, i. e. no default fee will be charged if the minimum repayment amount remains unpaid. The amounts paid on the date closing of the billing cycle as the sum of the Bank for repayment charges.

**The past due fee** is charged for a default in payment, to be paid in case the minimum repayment instalment of the Account holder is not credited to the credit card account by the due date. When placing deposits, especially via postal transfers, please always consider the run-through time of the given form of deposit.

**The overlimit fee** to be paid on each occasion of a credit line excess. In case of overdawn credit line the credit card account will be blocked until the arrears paid. The restriction is automatically being released as soon as the deposit of the due amount is booked on the account, then the credit card can be used from the day after.

If the dept is settled in full by the due date, the Bank will not charge any interest on the purchase and purchase type transaction of the given settlement period. Purchase type transactions: all charges related to bank account, bankcard fees, costs, cash withdrawal fees, transaction costs and fees for other services related to the card.

**Number and type of cards that can be requested:** Maximum 1 physical main card and 4 physical co-cards may be issued for an account; the first applied card must be main card. The type of co-card and main card can not be different. A customer may only have one credit card credit line at a time.

**Replacement card application:** In case of physical card after a card has been cancelled, the Bank will be provided at the Customer request starts a process to replace the card and to forward a new one. The Bank forwards replacement cards to cardholders by following the process for mailing cancelled cards. If no replacement card is issued for such card, the bank card agreement ceases to exist on the expiry date of the card cancelled.

**In case of cash withdrawal with credit card** the interest will be charged immediately.

**Built in travel insurance:** In case of credit cards requested prior to 5 October 2018 and affected by contract amendment before 31 January 2019, the travel insurance cover included in the annual fee shall remain (even when the card is replaced or renewed). This insurance will be valid for all countries of the world except for Hungary or – in the case of an insured foreign citizen – the country of permanent residence, if the period of one journey may not exceed 30 days. Insurance coverage starts following the day of bankcard **activation or digitalisation**. Details of the insurance service are in terms and conditions of the assistance and insurance.

**K&H optional travel insurance:** For K&H Visa Classic and K&H Mastercard credit cards, optional K&H travel insurance may be requested. Such cover may be requested at the time of the application for the plastic card or later, for the activated credit card. The condition of applying for such cover is that at the time of the application there must be no travel insurance in place in respect of the card, whether such cover is included in the annual fee



or exists separately. If a card still has travel insurance included in the annual fee, optional K&H travel insurance may only be requested for the card subject to the termination of the existing card agreement and the application for a new card. This insurance will be valid for all countries of the world except for Hungary or – in the case of an insured foreign citizen – the country of permanent residence, if the period of one journey may not exceed 60 days. Insurance coverage starts following the day of bankcard issuing. Details of the insurance service are in terms and conditions of the assistance and insurance.

**Interest rates:** from the perspective of interest this fee qualifies as a purchase type transaction.

**Automatic repayment (direct debit):** This service can be set up only for debiting K&H bank accounts. The automatic repayment fee shall be charged at the end of the settlement period, and the fee increases the credit line usage. The service comes into effect on the first subsequent closing day of the cycle after the set up. The sum to be collected is calculated and managed by the system using the prevailing repayment figures at the closing of the cycle, so it cannot take into consideration any credits coming in between the end of the cycle and the payment deadline.

**Campaign information:** the detailed conditions of the home and car assistance services are contained in the Terms and Conditions for these Insurances.

**The calculation method of PPI fee** – as described in the relating Terms and Conditions – is based on the actual outstanding as stated on the account statement, multiplied with the value as shown in the Announcement, rounded to HUF (based on the rules of rounding). The fee is a subject of interest calculation and charged even if it occurs overlimit. The terms and conditions of the insurance are detailed in the "K&H Biztosító Zrt. K&H Hitelkártya törlesztési biztosítás csoportos hitelfedezeti biztosításának feltételei" document.

**Additional services:**

The detailed conditions of the Home assistance services are contained in the „Home Assistance Service terms and conditions,,

The detailed conditions of the Car assistance services are contained in the „Car Assistance Service terms and conditions,,

The detailed conditions of the Health assistance services are contained in the „Health Assistance Service terms and conditions,,

The detailed conditions of the Extended Warrantee assistance services are contained in the „ Extended Warrantee terms and conditions,,. The service can only be used for co-cards if the Account Holder has a Home Plus Assistant or a Safety Package.

The content of the Home Plus Assistance service is Home Assistance and Extended Warranty Services. Some elements of the service cannot be terminated separately, only together.

The content of the Safety Package is Home Plus Assistance, Car Assistance and Extended Warranty Services. Some elements of the service cannot be terminated separately, only together.

**The transaction cost** will be charged for cash withdrawals with credit cards. The transaction cost will be debited to the credit card account of the Account Holder on the first banking day following the transaction date. The Bank is entitled to modify the amount of the transaction cost in accordance with any change in amount of the transaction levy as regulated in Act CXVI of 2012 on the Financial Transaction Levy.

**Bankcard limits:**

The daily Card not Present (CNP) limit is part of the daily purchase limit, so the maximum limit is identical with the daily purchase limit.

The single and the cumulative contactless transaction limit type are outside of the daily purchase limit, which cannot be modified by the customer. The operating principle of the limit is contained in chapter 'Contactless payment – General information' of this announcement.

The cumulative mobile wallet limit type is outside of the daily purchase limit, which cannot be modified by customer.

**Mobil wallet function – payment with digital card:**

Digitalisation and all transactions performed with a digital bank card are free of charge.

**Cash back:** The detailed conditions of cash back are contained in the „Cash Back conditions for K&H credit cards,,

**Cash withdrawals from ATM abroad, in EEA states (EUR currency):**

The Bank applies the official list of EEA countries, which includes the following countries in addition to Hungary: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

**Sending bankcard abroad:**

In accordance with the provisions of Section III.1. of the General Contracting Terms and Conditions of bankcard and Credit Card Services from 14 February, 2021 the cards are mailed to the following foreign countries: Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Czech Republic, Denmark, United Kingdom, Macedonia, Estonia, Belarus, Faroe Islands, Finland, France, Gibraltar, Greece, Netherlands, Croatia, Ireland, Iceland, Kosovo, Poland, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Germany, Norway, Italy, Portugal, Romania, San Marino, Spain, Switzerland, Sweden, Serbia, Slovakia, Slovenia, Turkey, Ukraine, Vatican.



## Monthly credit interest rate and calculation of Annual Percentage Rate (APR)

For applications for all types of credit card submitted between 20 April 2020 and 31 December 2020, the Annual Percentage Rate (APR) has been set in compliance with Article 10 of Act LVIII on temporary measures and pandemic situation in connection with the end of emergency phase; the Act caps the APR on all types of credit card at the policy rate + 5%, that is, 5.9% at the time of application (the table below shows the representative APR for each type of sub-product). If the time limit of 31 December 2020 specified in the Act is not extended, then – in compliance with Act – the Annual Percentage Rate in effect on the date of agreement will prevail, and will thus change as follows.

Card type	Yearly interest rate	Monthly interest rate	APR	APR validity
K&H Mastercard credit card	21,00%	1,75%	26,0%	It is valid for credit card contracts from 05.10.2018.
K&H Mastercard credit card	0,72%	0,06%	2,9%	Its is valid for credit card contracts between 20.04.2020 and 31.12.2020.
K&H Mastercard credit card	21,00%	1,75%	26,0%	It is valid for credit card contracts from 31.12.2020.
Card type	Yearly interest rate	Monthly interest rate	APR	APR validity
K&H World Mastercard credit card	11,88%	0,99%	18,3%	It is valid for credit card contracts from 05.10.2018.
K&H World Mastercard credit card	0,48%	0,04%	5,6%	Its is valid for credit card contracts between 20.04.2020 and 31.12.2020.
K&H World Mastercard credit card	11,88%	0,99%	18,5%	It is valid for credit card contracts from 31.12.2020.
Calculation of the monthly credit interest rate is based on the utilized part of the credit line, and is performed on a daily basis.				
Considering a loan of 375 000 HUF and a tenor of 1 year according to Government Decree 83/2010. (III.25.). The annual percentage rate determination is based on actual conditions and on legislations, the modification of which might have an effect on the APR does not reflect the interest risk of the loan. The settlement period is one month.				

The formula for calculating the Annual Percentage Rate (APR):	
$\sum_{k=1}^m C_k (1 + X)^{-t_k} = \sum_{l=1}^{m'} D_l (1 + X)^{-s_l}$	<p><math>C_k</math>: amount of no. "k" instalment, decreased with those fees which are related to the loan application paid before the first disbursement  <math>D_l</math>: the amount of no. 1 instalment or fee payment,  <math>m'</math>: the number of disbursements,  <math>m'</math>: the no. of last instalment or fee payment,  <math>t_k</math>: the period between the first disbursement and between the later disbursements, value in years and in partial years, thus <math>t_1= 0</math>,  <math>s_l</math>: the period between the first disbursement and between each instalment or fee payment, value in years and in partial years,  <math>X</math>: value of the APR.</p>




## K&H retail credit card application conditions

Type of card	K&H World Mastercard credit card (from 01.01.2021 only available for Private Banking customers)	K&H Mastercard credit card
	The Appendix 5 of the Retail Loan Announcement is includes the card application conditions.	
<b>Age and status</b>	<del>From the age of 18 years / From the age of 18 years Domestic natural persons, or non-resident natural persons.</del>	
<b>Documents of personal-identification</b>	According to Appendix 5 of the Retail Loan Announcement.	
<b>Income</b>	<del>Minimum HUF 500 000 monthly net income or K&amp;H bank savings of at least HUF 5 million. Pension as well.</del>	
<b>Account history</b>	<del>Bank account statement for previous 3 months (from any Hungarian bank; if the client has an account at K&amp;H, then no need to present the statement)</del>	
<b>Phone number</b>	A precondition with all phone numbers specified is to ensure availability within Hungary. <ul style="list-style-type: none"> <li>▪ own landline or mobile telephone of the applicant or for the applicant's permanent living address</li> <li>▪ in case of secret telephone number (landline or mobile) telephone bill for previous month</li> </ul>	
<b>Employer's phone number</b>	Landline or mobile phone number in company's name	
<b>Income certificate</b>	<p><u>Employed persons:</u></p> <ul style="list-style-type: none"> <li>▪ Min. 3 months of employment at current job.</li> <li>▪ In case of fixed term employment the term must exceed the validity of credit card (currently 1 years)</li> <li>▪ Income certificate not older than 30 days using a standard K&amp;H form Or last 3 months statement from any Hungarian bank, if there are recognizable income transfer and other credit items on the statement.</li> </ul> <p><u>Retirement pensioners:</u> pension registration sheet and pensioner certificate, last monthly pension slip or 3 months bank account statement</p> <p><u>Private entrepreneurs and business owners:</u></p> <ul style="list-style-type: none"> <li>▪ min. one year uninterrupted history as entrepreneur</li> <li>▪ and min. 1 closed business year (if the entrepreneur has had a current account with the Bank for min. 1 year, then we do not require evidence of half a year of uninterrupted history as entrepreneur)</li> <li>▪ The business cannot be under liquidation or bankruptcy processes or unclosed enforcement</li> <li>▪ the result of previous year cannot be negative</li> <li>▪ Documents: <ul style="list-style-type: none"> <li>○ Certificate of entrepreneurship, Certificate by Tax Authority (income, no outstanding public liabilities) not older than 30 days</li> <li>○ Annual file for Tax Authority, Balance and Profit and Loss statement for previous year, Tax card</li> </ul> </li> </ul> <p>Depending on the assessment of the application, the Bank may request other documents as necessary for the assessment.</p>	
<b>Application document checked</b>	<del>Application via branch: will be checked in the debtor rating process in branch. Application via TeleCenter: will be checked in branch by the credit card delivery to the customer.</del>	

## K&H retail credit card conditions for K&H 4000+ account package

Type of card	K&H Mastercard credit card
<b>Age and status</b>	From the age of 18 years / From the age of 18 years Domestic natural persons
<b>Documents of personal-identification</b>	According to Appendix 5 of the Retail Loan Announcement.
<b>Income</b>	<del>Minimum HUF 500 000 monthly net income or K&amp;H bank savings of at least HUF 5 million. Pension as well.</del>
<b>Account history</b>	<del>Bank account statement for previous 3 months (from any Hungarian bank; if the client has an account at K&amp;H, then no need to present the statement)</del>
<b>Phone number</b>	A precondition with all phone numbers specified is to ensure availability within Hungary. <ul style="list-style-type: none"> <li>▪ own landline or mobile telephone of the applicant or for the applicant's permanent living address</li> <li>▪ in case of secret telephone number (landline or mobile) telephone bill for previous month</li> </ul>
<b>Employer's phone number</b>	Landline or mobile phone number in company's name
<b>Income certificate</b>	<ul style="list-style-type: none"> <li>▪ Employed persons: min. 6 months of employment, from which at least 3 month at current job.</li> <li>▪ In case of fixed term employment the term must exceed the validity of credit card (currently 3 years)</li> </ul> <p>Depending on the assessment of the application, the Bank may request other documents as necessary for the assessment.</p>
<b>Application document checked</b>	<del>Application via branch: will be checked in the debtor rating process in branch</del>

## External features of the bankcards

	K&H Mastercard credit card	K&H World Mastercard credit card
	értékesíthető	értékesíthető (2021.01.01-től kizárólag Privát Banki ügyfelek számára érhető el)
	<b>Kibocsátás időpontja szerinti jellemzők</b>	
	<b>2021.01.01-től</b>	<b>2021.01.01 előtt / után</b>
	 	 
according to the personalisation:	the card is laser engraved	the card is embossed
location of the cardholder's name on the plastic:	located at the back of the card	located at the front of the card
location of the card number on the plastic:	located at the back of the card	located at the front of the card
location of the signature stripe on the plastic:	it has no signature strip	located at the back of the card





## Conditions of the K&H credit card mobilinfo service

Services, message types*	Banking message is due to start	fees	
		Monthly	SMS
<b>Content of the automated text messages</b>			
Notification <b>on the use of the own credit card by the card holder.</b> (Successful and failed payment (purchase) at a POS, cash advance from ATM/POS subsequent to authorization.)	Successful and failed payment at a POS (purchase), cash withdrawal from an ATM / from POS following authorization	Free of charge	Free of charge
Notification of <b>statement information</b> : one message per month. The amount of minimum repayment, due date, total credit used, arrears.	At the time of closing the month's accounts		
Notification <b>on the use of the credit card by co-card holders.</b> Payment (purchase), cash withdrawal at POS, cash withdrawal from ATM.	Successful and failed payment at a POS (purchase), cash withdrawal from an ATM / from POS following authorization	HUF 323 /- month* HUF 334 / month*	
Notification on <b>changes of the credit line.</b> The fact of changed credit limit, amount of available credit.	At end-of-day processing		
Notification of <b>spending over credit limit.</b>	Upon credit excess		
Notification <b>on payments credited to the credit card account.</b>	<ul style="list-style-type: none"> <li>Subsequent to crediting the account with the amount of the payment made with the credit card at a POS</li> <li>When transfers arriving at bank opening times are credited</li> <li>In the case of crediting transfers arriving in the course of overnight clearance between 7.a.m. and 10 a.m. on the next banking day</li> </ul>		
Notification <b>on the available credit line dropping below a specified sum.</b> Limit can be adjusted.	When the balance drops below the limit determined at the time of specifying the parameters of the service		

\* Credit card Mobilinfo services may only be applied for, modified and cancelled by the holder of the credit card account. The Bank sends the messages to the phone numbers provided by the account holder for transactions with the for transactions with the co-credit card connected credit card account. Clients will be entitled to request the service for a maximum of as many telephone numbers as there are credit cards linked to the credit card account. The Bank will not examine whom the telephone numbers provided by the Account holder belong to.

Interactive messages: Bank information that may be requested by the client in SMS, can be requested: 0-24 hours. The Bank send the SMS send after the client SMS	Bank information that may be requested by the client SMS/ code	Fees	
		Monthly	SMS
<b>Statement-related information</b> (min. repayment amount, due date, total credit amount used, arrears).	22	Free of charge	HUF 23 / SMS / HUF 24 / SMS
Available credit line + the sum available on the basis of the bankcard daily limit	21		
Sum available through the bankcard	23		
<b>Other messages</b>			
Option for language selection (per optional phone number)		Hungarian, English, German	
DM message instruction facility activated		x (default yes-y)	



## Use of K&H retail credit card

Transaction types	K&H Visa Classic credit card	K&H Mastercard credit card	K&H World Mastercard credit card
Purchase at merchant	<p><b><u>In Hungary and Abroad:</u></b> At merchants displaying the Visa logo. <b>In case of contactless payment:</b> <sup>2</sup> at merchants displaying the Visa and contactless logos</p>	<p><b><u>In Hungary and Abroad:</u></b> At merchants displaying the Mastercard logo. <b>In case of contactless payment:</b> <sup>1, 2</sup> at merchants displaying the Mastercard and contactless logos</p>	<p><b><u>In Hungary and Abroad:</u></b> At merchants displaying the Mastercard logo. <b>In case of contactless payment:</b> <sup>1, 2</sup> at merchants displaying the Mastercard and contactless logos</p>
	They can be used to make purchases at merchants equipped with an electronic card-reader (POS terminal), traditional (manual) card imprinter, on the Internet (e-commerce) and mail order and telephone order (MO/TO).		
E-commerce	This product can be used with all domestic and international internet merchants. <sup>2</sup>		
Purchase at ATM	In ATMs offering the function (for example: mobil top-up, bill payment).		
Gambling	This product cannot be used for gambling.		
Cash withdrawal	<p><b><u>In Hungary and Abroad:</u></b> <sup>2</sup></p> <ul style="list-style-type: none"> <li>In ATMs displaying the Visa and / or Electron and/or PLUS logos.</li> <li>At cash desks of financial institutions displaying the Visa logo and at post offices.</li> </ul>	<p><b><u>In Hungary and Abroad:</u></b> <sup>2</sup></p> <ul style="list-style-type: none"> <li>In ATMs displaying the MasterCard logo, at cash desks of financial institutions displaying the MasterCard logo and at post offices.</li> </ul>	<p><b><u>In Hungary and Abroad:</u></b> <sup>2</sup></p> <ul style="list-style-type: none"> <li>In ATMs displaying the MasterCard logo, at cash desks of financial institutions displaying the MasterCard logo and at post offices.</li> </ul>
	Cash deposit at an ATM	Service not available.	
Balance enquiry	<p><b><u>In Hungary and Abroad:</u></b> <sup>2</sup></p> <p>In ATMs displaying the Visa and/or Electron and/or PLUS logos and offering this function.</p>	<p><b><u>In Hungary and Abroad:</u></b> <sup>2</sup></p> <p>In ATMs displaying the Mastercard logo and offering this function.</p>	<p><b><u>In Hungary and Abroad:</u></b> <sup>2</sup></p> <p>In ATMs displaying the Mastercard logo and offering this function.</p>
	At balance enquiry, the amount is always in HUF.		
PIN change	On those ATMs which offering the function.		

The redemption to the credit card account can be used for purchase transactions at the day of the credit, while cash withdrawal or cash advance transaction can only be performed from the following day.

<sup>1</sup> This function is also available with digitasable card in K&H mobile wallet.

<sup>2</sup> This function is also available with digitasable card in ApplePay.



## Exchanges rates applied to debiting bankcard transaction

For withdrawals or purchases in Hungary at non-K&H acquirers or abroad					
Card type in transaction	Currency of transaction	Currency of settlement with card association *	Currency of the bank account	K&H rates (applicable on date of processing of the transaction by the Bank)	Exchange rate applied to debiting fee (applicable on date of processing of the transaction by the Bank)
For withdrawals or purchases in HUF					
Visa Electron / Visa	HUF	transaction in Hungary: HUF transaction abroad: USD	HUF**	no conversion	K&H FX middle rate I.
Maestro / Mastercard		transaction in Hungary: HUF transaction abroad: EUR			
For withdrawals or purchases NOT in HUF					
Visa Electron / Visa	EUR	EUR	HUF	K&H sales exchange rate I.	K&H FX middle rate I.
	USD	USD			
	other currency				
Maestro / Mastercard	EUR	EUR			
	USD				
	other currency				
Transactions at K&H acquirers using bankcard issued by K&H Bank					
Card type in transaction	Currency of transaction	Currency of settlement with card association *	Currency of the bank account	K&H rates (applicable on date of processing of the transaction by the Bank)	Exchange rate applied to debiting fee (applicable on date of processing of the transaction by the Bank)
Visa Classic/Mastercard	EUR	EUR	HUF	K&H sales exchange rate I.	K&H FX middle rate I.
	USD	USD		K&H sales exchange rate I.	
	HUF	HUF		no conversion	

\* If the transaction currency and the settlement currency of the card association (Visa and MasterCard) differ, the card association will convert the transaction amount using its own exchange rate.

\*\* In the event of internal transaction if the transaction currency and the account currency are identical, the original transaction amount will be debited on the account.



## Online purchase and 3D Secure Code Service for bankcard purchases – General information

The **3D Secure Code service** is a service designed by the card companies MasterCard (“MasterCard Secure Code”) and Visa (“Verified by Visa”), which allows every K&H Cardholder — with cards suitable for online use — to pay more securely online, if the merchant also applied the 3D Secure technology. The logos “Verified by Visa” and “MasterCard SecureCode” displayed on the merchant’s online payment interface serve as proof that the merchant has joined the 3D Secure Code service. In order to ensure maximum security, K&H merchants also use 3D Secure payment.

### Registration is required for online purchases and 3D Secure Code service.

- Online purchase cannot be initiated without registration at any online merchant, independence of the merchant use or does not use the 3D Secure technology. If the merchant does not use 3D Secure technology, there is no need to enter an Internet security code.

### THE 3D SECURE CODE SERVICE COMPONENTS AVAILABLE TO CARDHOLDERS

#### Terms of Service:

- Only registered users are allowed to use the service. You can register over the e-bank interface, or report your intent to register in any K&H branch, or by calling the TeleCenter (06 1/20/30/70 335 3355) with identifying yourself with your ePIN.
- During registration you must specify a Hungarian mobile service provider’s mobile phone number, which the Bank can use to send you the online 3D Secure Code.

#### How the service works:

- When shopping online the Cardholder receives a unique secure code, which must be given as a means of further identification in addition to the three digit CVC/CVV code on the back of the card.
- The 3D Secure Code (which is unique for every purchase) is sent by the Bank as a text message (SMS) to the mobile telephone number specified by the Client during registration.
- The 3D Secure Code (which is unique for every purchase) is sent by the Bank as a text message (SMS) to the mobile telephone number specified by the Client during registration or later modification of data.
- The 3D Secure Code remains valid for maximum 10 minutes only, then automatically becomes inactive unless it is activated.
- If you enter the 3D Secure Code incorrectly three times in a row, the Bank will block the online 3D Secure Code service related to the given card for an hour.
- The 3D Secure Code is always a 6-digit number.

#### Card not Present (CNP) limit:

The Bank has created a new daily limit type to further enhance the secure operation of the service. This new type of limit limits the payments which can be made without the card physically present and is part of the daily purchase limit. This means that you can specify a lower purchase limit within your daily purchase limit—which refers to your total purchases made in a day with your card physically present as well as without your card physically present—that will only limit the purchases made without your card physically present. This lower purchase limit is called the daily **Card Not Present (CNP) limit**. It can be installed and modified through the registration channels of the 3D Secure Code service.

**Types of purchases made without the card physically present (Card Not Present):** Mail orders or telephone orders (Mo/To) and online purchases (e-commerce).

In terms of the liability issues connected to the use of bankcards, transactions conducted with the 3D Secure Code are considered orders that have been pre-approved by the Cardholder.

### GENERAL RULES OF THE ONLINE PURCHASE AND 3D SECURE CODE THIS SERVICE

- the registration for all e-commerce transaction is compulsory
- the use of the 3D Secure Code service is compulsory for all online purchases at a site where the merchant participates in 3D Secure Code service
- the amount of the daily CNP limit will be the same as the daily purchase limit on your card, but Account Holders may specify a daily CNP limit during registration, or a later modification of data, that is lower than their daily purchase limit. Only the Account Holder may determine the Card Not Present (CNP) limit, the Cardholder shall not.



## Contactless payment – General information

### ACTIVATION OF A BANKCARD SUITABLE FOR CONTACTLESS PAYMENT

By activating the card, the contactless payment function is activated and no special activation is required.

		Online* transaction	
		Mastercard credit cards***	Visa credit cards***
executed in Hungary or Abroad			
<b>Single contactless transaction limit:</b>	In Hungary, a uniform limit of HUF 15,000 applies irrespectively of the type of card used. Abroad, irrespectively of the type of card used, an amount in the country's national currency equivalent to EUR 20-60 applies; the specific amount depends on the country. No PIN code is required for contactless transactions equivalent to or below the limit amount for single contactless transactions. A PIN code is always required for contactless transactions above the limit amount for single contactless transactions.		
<b>Cumulative contactless (on-line) transaction limit:</b>	Irrespectively of the type of card used, a uniform limit of HUF 45,000 applies, which is the cumulative amount of transactions executed below the transaction limit for single contactless transactions. For transactions abroad, the original amount of the transaction is converted to HUF at the exchange rate quoted by the card association.		
<b>Reset the cumulative contactless (on-line) transaction limit:</b>	<p><b>Automatic reset:</b> The limit is automatically set to zero on the last day of each calendar week irrespectively of whether or not the Cardholder has reached the cumulative transaction limit with the card</p> <p><b>Reset by transaction:</b> If a Cardholder has reached the <b>HUF 45,000 transaction limit</b> in any one week, then before another contactless transaction (s)he must first have successfully executed at least one of the following:</p> <ul style="list-style-type: none"> <li>• a conventional financial transaction, by placing the bankcard into a POS or an ATM and entering the PIN code, or</li> <li>• a contactless financial transaction in excess of the single contactless limit of HUF 5,000 using the PIN code.</li> </ul>		

\*Online transaction: transaction transferred to the Bank's authorisation centre electronically in real time for immediate verification

		Offline** transaction			
		Mastercard credit cards***		Visa credit cards***	
		transactions in Hungary	transactions abroad	transactions in Hungary	transactions abroad
<b>Single contactless transaction limit:</b>	In Hungary, a uniform limit of HUF 15,000 applies irrespectively of the type of card used. Abroad, irrespectively of the type of card used, an amount in the country's national currency equivalent to EUR 20-60 applies; the specific amount depends on the country. No PIN code is required for contactless transactions equivalent to or below the limit amount for single contactless transactions. A PIN code is always required for contactless transactions above the limit amount for single contactless transactions.				
<b>Cumulative contactless (off-line) transaction limit:</b>	HUF 45,000, which is the cumulative amount of transactions executed below the transaction limit for single contactless transactions.	3 transactions, i.e. the total number of contactless transactions executed below the single contactless transaction limit		HUF 45,000, which is the cumulative amount of transactions executed below the transaction limit for single contactless transactions.	5 transactions, i.e. the total number of contactless transactions executed below the single contactless transaction limit
<b>Reset the cumulative contactless (off-line) transaction limit:</b>	<b>Reset by transaction:</b> Before another contactless transaction, the Cardholder must first have successfully executed at least one conventional transaction, by placing the bankcard into a POS or an ATM and entering the PIN code.				
<b>If a contactless transaction is rejected, please always try to execute it by placing the card into an electronic terminal.</b>					

\*\*Off-line transaction: transaction transferred to the Bank's authorisation centre with some delay or not transferred at all.

\*\*\* For contactless K&H bankcards, online processing is typically preferred.