

## DEBIT BANKCARD ANNOUNCEMENT FOR PRIVATE INDIVIDUAL CUSTOMERS

Valid from: **01 April 2020**

Published on: **31 January 2020**

TELECENTER: 06 1 335-3355 / 06 20 335-3355 / 06 30 335-3355 / 06 70 335 3355

INTERNET: [www.kh.hu](http://www.kh.hu)

BIC (SWIFT) CODE: OKHBHUHB

The Bank may modify the card fees and charges specified in the Announcement on April 1\* each year, however, such increase may not exceed the value of the overall consumer price index (inflation) over the period of the last inflation adjustment. For the purposes of inflation adjustment, each fee item, as well as the percentage, minimum and maximum values of each fee are considered as a separate item. The last inflation adjustment date of each item is shown in the Announcement. The overall inflation rate is calculated by the Central Statistics Office based on the official inflation data (annual consumer price index) for the previous calendar year. For the inflation adjustment of the fees and charges, the Bank applies the generally accepted rounding rules, or, if the value is expressed as a percentage rate, adjusts them to two decimal places. The difference, regardless of whether it is negative or positive, between the values obtained by inflation calculation and by rounding will be taken into account, during the inflation adjustment performed in the following year. The modified Announcement is posted in the branches and also published on the website of the Bank 2 months before it takes effect.

*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: 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.**
- **The Bank introduces a new product called the K&H Visa Classic basic bankcard, thereby discontinuing the sale of K&H Visa Electron contactless bankcards and starts the replacement of K&H Visa Electron contactless bankcard with K&H Visa Classic basic bankcard product.**

The changes made in the Announcement are set in bold and printed in red.

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## K&amp;H retail embossed bankcard conditions

	K&H Mastercard contactless bankcard	K&H Visa Classic contactless bankcard	K&H Visa Gold contactless bankcard	K&H Mastercard card	K&H Visa Gold bankcard
	available product	available product	available product	not available product	not available product
	digitisable	not digitisable	not digitisable	digitisable	not digitisable
<b>Interest and fees related to bank accounts used as underlying accounts for bankcard use will be charged according to the prevailing Announcement pertaining to the bank accounts, deposit accounts, term deposits and teller transactions of natural persons.</b>					
<b>Bankcard fees and charges</b>					
The first eight digits of the card number	5445 3728	4550 5228	4644 9828	5445 3727	4644 9825
Annual bankcard fee	HUF 6,600	HUF 6,600	HUF 24,733	HUF 6,600	HUF 24,733
Co-card (additional card) fee	HUF 6,600	HUF 6,600	HUF 24,733	HUF 6,600	HUF 24,733
Card stopping fee			free of charge		
Card replacement fee	HUF 2,073	HUF 2,073	free of charge	HUF 2,073	free of charge
PIN modification fee			HUF 109 / occasion		
PIN reprint fee			HUF 585 / occasion		
Card mailing fee within Hungary			free of charge		
Card storing by the bank (receiving bankcard in branch)	HUF 1,170	HUF 1,170	HUF 1,207	HUF 1,170	HUF 1,170
PIN storing by the bank (receiving PIN in branch)			HUF 585; campaign: free of charge until 30 June 2020		
Urgency fee of bankcard production			not available		
Purchase fee abroad and in Hungary			free of charge		
Cash withdrawal abroad (from ATM, at branches and post office)			1.30% + HUF 1,825		
Cash withdrawals from ATM abroad, in EEA states (EUR currency)			0.37% + HUF 729		
Cash withdrawal in Hungary from K&H ATM (HUF)			0.48% + HUF 421		
Cash withdrawal in Hungary from other banks' ATM			0.37% + HUF 729		
Cash withdrawal in Hungary at other banks' branches or a post office			0.54% + HUF 869		
Transaction cost			0.6%		
<b>Other service charges on bankcards</b>					
Balance inquiry fee at ATM			HUF 87		
Emergency card replacement charge abroad	HUF 60,000	HUF 60,000	free of charge	HUF 60,000	free of charge
Emergency cash withdrawal charge abroad	HUF 40,000	HUF 40,000	free of charge	HUF 40,000	free of charge
Cancellation fee of emergency services abroad	HUF 10,000	HUF 10,000	free of charge	HUF 10,000	free of charge
Built-in travel insurance			free of charge		
K&H optional travel insurance	HUF 6,000 / year	HUF 6,000 / year	not available	HUF 6,000 / year	not available
K&H Premium assistance	not available	not available	HUF 0	not available	HUF 0
Cash deposit at a K&H ATM card behind the account			0.22% + HUF 55; campaign: free of charge until 31 December 2021		
Cash deposit at a K&H ATM into a specific bank account (for retail bank account)			0.22% + HUF 55; campaign: free of charge until 31 December 2021		
The cash deposit is suitable for following denominations			HUF 500, HUF 1,000, HUF 2,000, HUF 5,000, HUF 10,000 and HUF 20,000		
<b>Limits on bankcard use</b>					
Maximum number of cash withdrawals (ATM and POS)			5 transaction / day		
Maximum number of purchase transactions			99 transaction / day		
Maximum number of banknotes in the case of K&H ATM cash withdrawal			50 banknotes / transaction		
Maximum number of banknotes in the case of K&H ATM deposit			200 banknotes / transaction		
Total amount of ATM and POS cash withdrawals (default setting)			HUF 200,000 / day		
Maximum amount of cash withdrawals (ATM and POS)			HUF 1 000,000 / day / day or HUF 285,000 / day		
Total amount of purchases (default setting)	HUF 300,000 / day or HUF 285,000/day	HUF 300,000 / day	HUF 500,000 / day	HUF 300,000 / day	HUF 500,000 / day
Total amount of Card Not Present transactions (default setting)	HUF 300,000 / day or HUF 285,000/day	HUF 300,000 / day	HUF 500,000 / day	HUF 300,000 / day	HUF 500,000 / day
Maximum amount of purchases			total sight balance / day or HUF 285,000 / day		
Single contactless transaction limit	Domestic: HUF 5,000 / Abroad: EUR 20-25 (an amount in the country's national currency equal to a certain EUR amount)			not available limit type	
Cumulative contactless transaction limit	Domestic: HUF 45,000 / Abroad: 3 transactions	Domestic: HUF 45,000 / Abroad: 5 transactions	Domestic: HUF 45,000 / Abroad: 5 transactions	not available limit type	
Cumulative mobile wallet limit (by mobile device)	Domestic: HUF 45,000 / Abroad: 5 transactions	not available limit type	not available limit type	Domestic: HUF 45,000 / Abroad: 5 transactions	not available limit type
Validity of bankcards	4 years / 37 months (digital cards are not renewed)	4 years	4 years	3 years / 37 months (digital cards are not renewed)	3 years



## K&amp;H electronic retail bankcard conditions

	K&H Maestro contactless bankcard	K&H Visa Electron contactless bankcard	K&H Visa Classic basic bankcard	K&H Maestro Icard
	available product	not available product since 01 April 2020	available product since 01 April 2020	not available product since 17 Nov 2017
	digitisable		not digitisable	digitisable
<b>Interest and fees related to bank accounts tied to the bankcard will be charged according to the prevailing Announcement on the bank accounts, deposit accounts, term deposits and teller transactions of natural persons.</b>				
<b>Bankcard fees and charges</b>				
The first eight digits of the card number	6757 5428	4406 0228	4550 5230	6757 5427
Annual bankcard fee			HUF 2,914	
Co-card (additional card) fee			HUF 2,914	
Card stopping fee			free of charge	
Card replacement fee			HUF 1,423	
PIN modification fee			HUF 109 / occasion	
PIN re-issue fee			HUF 585 / occasion	
Card mailing fee within Hungary			free of charge	
Card storing by the bank (when the bankcard is collected at a branch)			HUF 1,170	
PIN storing by the bank (when PIN is collected at a branch)			HUF 585; campaign: free of charge until 30 June 2020	
Urgent card issue fee			not available	
Purchase fee abroad and in Hungary			free of charge	
Cash withdrawal abroad (from ATM, at branches and post offices)			1.30% + HUF 1,825	
Cash withdrawals from ATM abroad, in EEA states (EUR currency)			0.37% + HUF 729	
Cash withdrawal from K&H ATM in Hungary (HUF)			0.48% + HUF 421	
Cash withdrawal in Hungary from other banks' ATM			0.37% + HUF 729	
Cash withdrawal in Hungary at other banks' branches or a post office			0.54% + HUF 869	
Transaction cost			0.6%	
<b>Other service charges on bankcards</b>				
Balance inquiry fee at ATM			HUF 87	
Emergency card replacement fee abroad			not available	
Emergency cash withdrawal fee abroad			not available!	
Cancellation fee of emergency services abroad			not available!	
K&H optional travel insurance			HUF 6,000 / year	
Cash deposit at a K&H ATM card behind the account			0.22% + HUF 55; campaign: free of charge until 31 December 2021	
Cash deposit at a K&H ATM into a specific bank account (for retail bank account)			0.22% + HUF 55; campaign: free of charge until 31 December 2021	
The cash deposit is suitable for following denominations			HUF 500, HUF 1,000, HUF 2,000, HUF 5,000, HUF 10,000 and HUF 20,000	
<b>Limits on bankcard use</b>				
Maximum number of cash withdrawals (ATM and POS)			5 transactions / day	
Maximum number of purchase transactions			99 transactions / day	
Maximum number of banknotes in the case of K&H ATM cash withdrawal			50 banknotes / transaction	
Maximum number of banknotes in the case of K&H ATM deposit			200 banknotes / transaction	
Total amount of ATM and POS cash withdrawals (default setting)			HUF 150,000 / day	
Maximum amount of cash withdrawals (via ATM and POS)			HUF 1 000,000 / day or HUF 285,000 / day	
Total amount of purchases (default setting)			HUF 200,000 / day	
Total amount of Card Not Present transactions (default setting)			HUF 200,000 / day	
Maximum amount of purchases			total sight balance / day or HUF 285,000 / day	
Single contactless transaction limit	In Hungary: HUF 5,000 / Abroad: EUR 20-25 (an amount in the country's national currency equal to a certain EUR amount)			not available limit type
Cumulative contactless transaction limit	Domestic: HUF 45,000 / Abroad: 3 transactions	Domestic: HUF 45,000 Abroad: 5 transactions		
Cumulative mobile wallet limit (by mobile device)	Domestic: HUF 45,000 / Abroad: 5 transactions	not available limit type		Domestic: HUF 45,000 / Abroad: 5 transactions
Validity of bankcards	4 years / 37 months (digital cards are not renewed)	4 years		3 years / 37 months (digital cards are not renewed)



## K&amp;H trambulín card conditions

<b>K&amp;H trambulín Maestro debit bankcard</b>	
not available product (since 18 April 2017)	
digitisable	
<b>Interest and fees related to bank accounts tied to the bankcard will be charged according to the prevailing Announcement on the bank accounts, deposit accounts, term deposits and teller transactions of natural persons.</b>	
<b>Bankcard fees and charges</b>	
The first eight digits of the card number	6757 5481
Annual bankcard fee	<b>HUF 747</b>
Co-card (additional card) fee	not available
Card stopping fee	free of charge
Card replacement fee	<b>HUF 275</b>
PIN modification fee	<b>HUF 109</b> / occasion
PIN reprint fee	<b>HUF 529</b> / occasion
Card mailing fee within Hungary	free of charge
Card storing by the bank (receiving bankcard in branch)	<b>HUF 1,060</b>
PIN storing by the bank (receiving PIN in branch)	<b>HUF 529</b> ; campaign: free of charge until 30 June 2020
Urgency fee of bankcard production	not available
Purchase fee abroad and in Hungary	free of charge
Cash withdrawal abroad (from ATM, at branches and post office)	<b>1.05% + HUF 1,589</b>
Cash withdrawals from ATM abroad, in EEA states (EUR currency)	<b>0.34% + HUF 531</b>
Cash withdrawal in Hungary from K&H ATM (HUF)	<b>0.36% + HUF 257</b>
Cash withdrawal in Hungary from other banks' ATM	<b>0.34% + HUF 531</b>
Cash withdrawal in Hungary at other banks' branches or a post office	<b>0.42% + HUF 647</b>
<b>Other service charges on bankcards</b>	
Balance inquiry fee at ATM	<b>HUF 87</b>
Emergency card replacement charge abroad	not available
Emergency cash withdrawal charge abroad	not available
Cancellation fee of emergency services abroad	not available
Built-in travel insurance	free of charge
K&H optional travel insurance	HUF 6,000 / year
Cash deposit at a K&H ATM card behind the account	<b>0.22% + HUF 55</b> ; campaign: free of charge until 31 December 2021
Cash deposit at a K&H ATM into a specific bank account (for retail bank account)	<b>0.22% + HUF 55</b> ; campaign: free of charge until 31 December 2021
The cash deposit is suitable for following denominations	HUF 500, HUF 1,000, HUF 2,000, HUF 5,000, HUF 10,000 and HUF 20,000
<b>Limits on bankcard use</b>	
Maximum number of ATM and POS cash withdrawals	5 transactions / day
Maximum number of purchase transactions	99 transactions / day
Maximum number of banknotes withdrawable from K&H ATM	50 banknotes / transaction
Maximum number of banknotes for K&H ATM deposits	200 banknotes / transaction
Limit for ATM and POS cash withdrawals (default setting)	HUF 150,000 / day
Maximum amount of ATM and POS cash withdrawals	HUF 500,000 / day
Limit for purchase transactions (default setting)	HUF 200,000 / day
Limit for Card Not Present transactions (default setting)	HUF 200,000 / day
Maximum amount of purchase transactions	total sight balance
Single contactless transaction limit	not available limit type
Cumulative contactless transaction limit	not available limit type
Cumulative mobile wallet limit (by mobile device)	Domestic: HUF 45,000 / Abroad: 5 transactions
Validity of bankcards	3 years / 37 months



**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.

**Replacement card application:** With the effect of 13 January 2018, after a card has been stopped, 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 stopped cards. If no replacement card is issued for such card, the bank card agreement ceases to exist on the expiry date of the card stopped.

**Cash deposit at a K&H ATM:** HUF cash deposit made at K&H ATMs before 6:00 p.m. on banking days will be executed by the Bank with a same-day value date, while those made after 6.00 p.m. will be executed with a value date of the first banking day following the deposit date. The fee will debited to be bank account behind the bankcard.

**Transaction cost:** The transaction cost will be charged according to the Announcement on the bank accounts, deposit accounts, term deposits and teller transactions of natural persons.

**Built-in travel insurance** The built-in travel insurance will not be attached to K&H Visa Classic, K&H Mastercard and K&H Trambulin Maestro bankcards applied after 3. June 2013, however bankcards applied before that time, would still include built-in travel insurance attached even if this 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. In the case of K&H Visa Classic, K&H Mastercard and K&H Trambulin Maestro cards, the insurance coverage starts from 0:00 hours (CET) on the day following the day of bankcard activation., while in the case of K&H Visa Gold card it starts automatically after the card is issued. Details of the insurance service are in terms and conditions of the assistance and insurance.

**K&H optional travel insurance:** K&H optional travel insurance attached to bank cards (except for K&H Visa Gold) is available from June 3, 2013. Such insurance can be requested upon applying for a card, or subsequently. Preconditions to requesting travel insurance after applying for the connected card: the card must be active, and neither built-in nor K&H optional travel insurance may be attached to it. If the K&H optional travel insurance is requested for a bank card which already has built in travel insurance, then the card contract must be terminated and another card must be applied for. The insurance is valid in all countries of the world except for Hungary or – in the case of an insured foreign citizen – the country of that person's permanent residence, provided that the travel period does not exceed 60 days. Insurance coverage starts at 0:00 on the day following the activation of the bank card. The details of the insurance service are described in the assistance and insurance conditions. The first annual insurance premium is charged immediately after card activation, and subsequent annual premiums shall be charged on the insurance anniversary dates. The premiums are debited on the Account Holder's bank account.

**Additional services:** For the detailed conditions related to K&H premium assistance attached to K&H Visa Gold bankcards, please refer to the Terms and Conditions of K&H Premium Assistance.

#### **Bankcard renewal:**

Starting from 20 January 2018, K&H Mastercard Icards will be renewed as, and defective and stopped cards will be replaced with, K&H Mastercard bankcards.

Starting from 20 January 2018, K&H Maestro Icards will be renewed as, and defective and stopped cards will be replaced with, K&H Maestro bankcards.

Starting from 13 February 2018, K&H Visa Gold bankcards will be renewed as, and defective and stopped cards will be replaced with, K&H Visa Gold contactless bankcards.

Starting from 20 January 2018, the following rules apply to the renewal of K&H trambulin Maestro cards on or before expiry, as well as to the replacement of defective and stopped cards:

- before the last day of the month following the cardholder's 25th birthday they will be renewed as a K&H Maestro bankcard,
- after the last day of the month following the cardholder's 25th birthday, they will be renewed as a K&H Mastercard bankcard.

The discounts applicable to K&H trambulin cards are detailed in the Announcement on the bank accounts, deposit accounts, term deposits and teller transactions of natural persons.

**As of April 1, 2020, the Bank will stop selling K&H Visa Electron contactless cards and will not accept new bankcard applications for this card type. The renewal, early renewal or replacement of defective and stopped K&H Visa Electron contactless cards will take place with K&H Visa Classic basic bankcard, and the Bank will also start replacing valid K&H Visa Electron contactless cards that are not expiring.**

#### **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.

Regardless of the daily limit, the card acquirer credit institution may define a limit for the amount that may withdrawn at a time and the frequency of cash withdrawals using a bankcard.

In the case of K&H Mastercard bankcards linked to the K&H Youth account package, the daily default and maximum limit for purchase transactions and the daily cash withdrawal limit is HUF 285,000.

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

#### **Mobile wallet function – payment with digital bankcard:**

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

#### **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, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.



## K&H bankcard application conditions

	K&H Visa Electron contactless bankcard K&H Visa Classic basic bankcard K&H Maestro contactless bankcard	K&H Visa Classic contactless bankcard K&H Mastercard contactless bankcard	K&H Visa Gold contactless bankcard
<b>Basic criteria</b>			
<b>Applicant's age</b>	14. year or over	18. year or over	18. year or over
<b>Applicant's status</b>	resident or non-resident natural person		
<b>Documents of personal identification</b>	The Announcement on the bank accounts, deposit accounts term deposits and cash transactions of private individual customers Appendix 1. is includes the documents of personal identification which need the application.		
<b>Other conditions</b>			
<b>Phone number</b>	Availability phone number. The telephone number submitted must be a Hungarian phone number!		
Bankcards and/or PIN code envelopes available during opening hours of branches' cash desks.			

### Information on the free cash withdrawal based on the „financial cost cut”

Based on Article 36(A) of Act LXXXV of 2009 on payment services and Decree No. 53/2013. (XI.29.) of the Minister for National Economy on the detailed rules of free cash withdrawals and the statement identifying the payment account to be used for the purposes of such cash withdrawals, the Bank provides the first two cash withdrawal transactions every month free of charge up to a combined limit of HUF 150,000

Related to the payment account identified in the relevant statement as the beneficiary account (hereinafter referred to as 'the Account'), the Bank will provide the first two HUF cash withdrawal transactions free of charge up to a combined amount of HUF 150,000 in any calendar month for HUF cash withdrawals made with a cashless payment instrument using an automated teller machine (ATM) located in Hungary. If the cash withdrawn in the first or second transaction made in the current month exceeds the HUF 150,000 statutory limit, the cash withdrawal fee charged for the transaction shall be divided based on the amount withdrawn free of charge and the amount withdrawn for a fee, and the amount payable for the latter shall be charged.

Detailed information on the free cash withdrawal can be found in Appendix 3 of Announcement on the bank accounts, deposit accounts term deposits and cash transactions of private individual customers.



## Accounts and account packages linked to K&H retail bankcards

	K&H Visa Electron contactless bankcard *	K&H Visa Classic basic bankcard	K&H Mastercard bankcard	K&H Visa Classic contactless bankcard	K&H Visa Gold contactless bankcard	K&H Visa Gold bankcard	K&H Maestro Icard	K&H Mastercard Icard	K&H trambulin Maestro debit card
Available bank accounts and account packages	K&H retail bank account	✓	✓	✓	✓	x	x	x	x
	K&H minimum plus account package	✓	✓	✓	✓	x	x	x	x
	K&H extended plus account package	✓	✓	✓	✓	x	x	x	x
	K&H comfort plus account package	✓	✓	✓	✓	x	x	x	x
	K&H basic account	✓	x	x	x	x	x	x	x
	K&H youth account package (for 6-14-year-olds)	x	x	x	x	x	x	x	x
	K&H youth account package (for 14-18-year-olds)	x	x	x	x	x	x	x	x
	K&H youth account package (for 18-26-year-olds)	x	✓	✓	x	x	x	x	x
	K&H retail FX account	✓	✓	✓	✓	x	x	x	x
	K&H 4000+ account package	✓	✓	✓	✓	✓	x	x	x
	K&H Court of Guardians' bank account	x	x	x	x	x	x	x	x
	K&H Court of Guardians' FX bank account	x	x	x	x	x	x	x	x
	K&H HUF security deposit account	x	x	x	x	x	x	x	x
	K&H FX security deposit account	x	x	x	x	x	x	x	x
	K&H Private Banking HUF account	✓	✓	✓	✓	✓	x	x	x
K&H Private Banking FX account	✓	✓	✓	✓	✓	x	x	x	
K&H Premium account package	✓	✓	✓	✓	✓	x	x	x	

✓ = The bankcard is available with the account or an account package. / x = The bankcard is not available with the account or an account package.

\* from 01.04. 2020 the product is not available

## Use of K&H retail bankcards

Transaction types	K&H trambulin Maestro debit card	K&H Maestro Icard K&H Maestro contactless bankcard	K&H Visa Electron contactless bankcard	K&H Visa Classic contactless bankcard K&H Visa Gold bankcard K&H Visa Gold contactless bankcard K&H Visa Classic basic bankcard	K&H Mastercard Icard K&H Mastercard contactless bankcard	
Purchase at merchant	<b>In Hungary and abroad:</b> At merchants displaying the edc/ Maestro logos.		<b>In Hungary and abroad:</b> At merchants displaying the Visa and/or Visa Electron logos.		<b>In Hungary and abroad:</b> At merchants displaying the Visa logo.	
	<b>In case of contactless payment <sup>1</sup>:</b> At merchants displaying the edc/Maestro logos and the contactless symbol.		<b>In case of contactless payment:</b> At merchants displaying the Visa logo and the contactless symbol.		<b>In case of contactless payment <sup>1</sup>:</b> At merchants displaying the Mastercard logo and the contactless symbol.	
	They can be used to make purchases at merchants equipped with an electronic card-reader (POS terminal) and on the internet (e-commerce).			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 for mail orders and telephone orders (MO/TO).		
E-commerce	This product can be used with all domestic and international internet merchants.					
Purchase at ATM	Usable at ATMs offering this function (for example: mobile top-up, bill payment).					
Gambling	This product cannot be used for gambling.	<b>In Hungary:</b> At merchants displaying the edc/ Maestro logos	<b>In Hungary:</b> At merchants displaying the Visa logos.		<b>In Hungary:</b> At merchants displaying the Mastercard logos.	
Cash withdrawal	<b>In Hungary and abroad:</b> ATMs, cash desks of financial institutions and post offices displaying the Maestro logo		<b>In Hungary and abroad:</b> ATMs displaying the Visa and/or Electron and/or PLUS logos. Cash desks of financial institutions and post offices displaying the Visa logo		<b>In Hungary and abroad:</b> ATMs, cash desks of financial institutions and post offices displaying the Mastercard logo	
Cash deposit at an ATM	<b>In Hungary:</b> ATMs displaying the K&H logo and offering this function. <b>Abroad :</b> This service not available.					
Balance enquiry	<b>In Hungary and abroad:</b> ATMs displaying the Maestro logo and offering this function.		<b>In Hungary and abroad:</b> ATMs displaying the Visa and/or Electron and/or PLUS logos and offering this function.		<b>In Hungary and abroad:</b> ATMs displaying the Mastercard logo and offering this function.	
	The balance is always shown in HUF; in the case of FX accounts the K&H FX I. middle rate is used for conversion.					
PIN change	<b>In Hungary and abroad:</b> ATMs displaying the Maestro logo and offering this function.		<b>In Hungary and abroad:</b> ATMs displaying the Visa and/or Electron and/or PLUS logos and offering this function.		<b>In Hungary and abroad:</b> ATMs displaying the Mastercard logo and offering this function.	

<sup>1</sup> This function is also available with digital cards.



## Exchange rates applied to debiting bankcard transactions

Transactions performed abroad or in Hungary at non-K&H acquirers, using bankcards issued by K&H					
Card type used for the transaction	Currency of the transaction	Currency of settlement with the card company *	Currency of the underlying bank account	K&H exchange rate applied for debiting the transaction (effective on the day when the Bank processes the transaction)	K&H exchange rate applied for debiting the fee (effective on the day when the Bank processes the transaction)
<b>For withdrawals or purchases in HUF</b>					
Visa Electron / Visa	HUF	for transactions in Hungary: HUF for transactions abroad: USD	Foreign currency HUF**	K&H FX buy rate I. no conversion	K&H FX middle rate I. no conversion
Maestro / Mastercard		for transactions in Hungary: HUF for transactions abroad: EUR	Foreign currency HUF**	K&H FX buy rate I. no conversion	K&H FX middle rate I. no conversion
<b>For withdrawals or purchases in currencies other than HUF</b>					
Visa Electron / Visa	EUR	EUR	EUR	no conversion	K&H FX middle rate I.
			USD / Other currencies	K&H cross-rate	K&H FX middle rate I.
			HUF	K&H FX sell rate I.	no conversion
	USD	USD	EUR / Other currencies	K&H cross-rate	K&H FX middle rate I.
USD			no conversion	K&H FX middle rate I.	
Maestro / Mastercard	EUR	EUR	HUF	K&H FX sell rate I.	no conversion
			EUR	no conversion	K&H FX middle rate I.
			USD / Other currencies	K&H cross-rate	K&H FX middle rate I.
	Other currencies	HUF	K&H FX sell rate I.	no conversion	

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

\*\* In the event that the currency of a transaction in Hungary is identical with the currency of the account, the original transaction amount will be debited to the account.

Transactions performed at K&H acquirers, using bankcards issued by K&H					
Card type used for the transaction	Currency of the transaction	Settlement currency of the transaction	Currency of the underlying bank account	K&H exchange rate applied for debiting the transaction (effective on the day when the Bank processes the transaction)	K&H exchange rate applied for debiting the fee (effective on the day when the Bank processes the transaction)
Visa Electron / Visa Classic Maestro / Mastercard	EUR	EUR	EUR	no conversion	K&H FX middle rate I.
			USD / Other currencies	K&H cross-rate*	K&H FX middle rate I.
			HUF	K&H FX sell rate I.	no conversion
	USD	USD	EUR / Other currencies	K&H cross-rate*	K&H FX middle rate I.
			USD	no conversion	K&H FX middle rate I.
			HUF	K&H FX sell rate I.	no conversion
	HUF	HUF	Foreign currency	K&H FX buy rate I.	K&H FX middle rate I.
			HUF	no conversion	no conversion

\* Example for calculating EUR/USD cross rate: Step 1: sell EUR for HUF at K&H FX I sell rate, Step 2: buy USD for HUF at K&H FX buy I rate.



## 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 – one of the following Hungarian mobile service provider’s - mobile phone number, which the Bank can use to send you the online 3D Secure Code.

Service Provider	SMS center number
Telenor Magyarország Zrt.	+36209000703
Magyar Telekom Nyrt.	+36302030000
Vodafone Magyarország Zrt.	+36709000542
TESCO MBL Zrt.	+36709000542

- In the course of registration you must set your own personal assurance message (PAM), which is a text of your choice. This personal assurance message is displayed on the online payment interface when you use the 3D Secure Code to shop online. Its purpose is to make sure that the Cardholder knows that the payment interface originates from an authentic banking environment.

#### How the service works:

- When shopping online the Cardholder receives a unique 3D 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 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 may only contain lower case letters and numbers, in a 3x3 digit format.

#### 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 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

As in the case of bankcards **not suitable** for contactless payment, a card must first be activated in one of the following ways:

- via K&H's retail e-bank service;
- with your PIN code, at any **ATM** in the world that displays the logo of the bankcard, upon the first cash withdrawal or balance inquiry;
- **with the help of a K&H employee**; personally in a K&H branch, or through K&H's TeleCenter (on 06 1/20/30/70) 335 3355 if you have a valid ePIN code.

### ACTIVATION OF THE CONTACTLESS PAYMENT FUNCTION

K&H Mastercard and K&H Maestro contactless bankcards issued before 1 January 2018 can only be used for contactless payment if you have executed at least one transaction using your PIN code (e.g. cash withdrawal from or balance inquiry at ATM; purchase of goods by inserting the bankcard into an electronic card terminal and using your PIN code) with a bankcard activated as described above. If the bankcard is activated by entering the PIN code into an ATM and withdrawing cash or inquiring about the account balance, the contactless payment function is activated automatically. In the case of K&H Visa bankcards, and K&H Mastercard and K&H Maestro bankcards issued after 1 January 2018, there is no need to activate the contactless functionality, because the activation of the card also activates the contactless functionality.

		Online* transactions	
		Maestro / Mastercard bankcards ***	Visa bankcards ***
		executed in Hungary or abroad	
<b>Single contactless transaction limit:</b> A limit type which is independent of the daily purchase limit and may not be adjusted by the client.	In Hungary, a uniform limit of HUF 5,000 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 20-25 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> A limit type which is independent of the daily purchase limit and may not be adjusted by the client.	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>	<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.		
	<b>Reset by transaction:</b> If a Cardholder has reached the HUF 45,000 transaction limit in any one week, then before another contactless transaction (s)he must first have successfully executed at least one of the following: <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.

		Off-line** transactions			
		Maestro / Mastercard bankcards ***		Visa bankcards ***	
		transactions in Hungary	transactions abroad	transactions in Hungary	transactions abroad
<b>Single contactless transaction limit:</b> A limit type which is independent of the daily purchase limit and may not be adjusted by the client.	In Hungary, a uniform limit of HUF 5,000 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 20-25 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> A limit type which is independent of the daily purchase limit and may not be adjusted by the client.	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>Limitations:</b>	Even though the merchant may display the Contactless symbol (indicating the possibility of contactless payment), K&H Maestro bankcards cannot be used for contactless payment in the United States of America if the POS device can read the magnetic stripe only, i.e. if the device cannot read the information stored on the chip. <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 Maestro and K&H Mastercard bankcards, and contactless K&H Visa bankcards issued before 1 January 2018, online processing is typically preferred; for contactless K&H Visa bankcards issued after 1 January 2018, offline processing is typically preferred.