

# “announcement for corporate clients” - amendment

**Publishing date: May 1, 2022**

K&H Bank Zrt. hereby informs its clients that, due to the reason(s) and as of the date(s) specified below, it is amending its announcement titled “Announcement for corporate clients” (hereinafter: **Announcement**) as detailed herein. The provisions of the Announcement not affected by this amendment shall remain in effect as they are.

## Reason(s) for this amendment:

The corporate announcement will change as of **1 July 2022** for the following reasons:

In accordance with the provisions set out in Section 3.3.1 of the GCTC on payment and deposit services provided for corporate clients, the Bank amends this Announcement as follows:

- The possibility to submit a transfer order via tested fax has been eliminated by the Bank. From now on, only bulk cash withdrawal orders will be submitted in encrypted form, which justified the “Order submitted via tested telefax” service has been moved from chapter 3.3 „OTHER SERVICES RELATED TO PAYMENT TURNOVER” to chapter „3.1 OTHER FEES RELATED TO CASH TURNOVER” with a modified name: „bulk cash withdrawal orders in encrypted form”,
- new parameter of the device required for using K&H mobilbank.

## Provision(s) to be amended:

### I. BANKING SERVICES

#### 3. OTHER SERVICES RELATED TO CASH TURNOVER AND ACCOUNT MANAGEMENT

3.1. OTHER FEES RELATED TO CASH TURNOVER	
• Cash withdrawal orders	HUF 592 / a book of orders
• Fee of prompt withdrawal over the counter in excess of cash withdrawal fee <sup>2</sup>	0.80%, min. HUF 7,902
• Failure to perform previously notified cash withdrawal in HUF *	0.11%, min. HUF. 7,392
• Failure to perform previously notified cash withdrawal in FCY *	0.58%, min. HUF 7,392
• <b>Order bulk cash withdrawal orders in encrypted form (separate agreement with the Bank is needed)</b>	<b>HUF 9,564 / month</b>
• Cash delivered in bags**	
– HUF banknotes	0.17%, + HUF 946 / bag
– HUF coins	3%, + HUF 592 / bag
– FX banknotes	0.40%, + HUF 2,958 / bag
• Use of Automated Drop-box (fee of cash delivered in bags will be charged by the Bank)	HUF 449 / occasion Campaign: free of charge till withdrawal
• Bulk cash in bag deposit (through Automated Drop-box)	
– HUF banknotes	0.17% + HUF 921 / bag Campaign: 0.12% + HUF 225 / bag till withdrawal
– HUF coins	2.92% + HUF 575 / bag Campaign: 1.24% + HUF 449 / bag till withdrawal
– FX banknotes and coins	0.39% + HUF 2,877 / bag Campaign: 0.39%+ HUF 449 / bag till withdrawal
– administration fee of identifying device (card)***	HUF 730 / device
– dialy bag limit overrun	HUF 1,123 / bag Campaign: free of charge till withdrawal
– bag content limit overrun	HUF 1,123 / bag Campaign: free of charge till withdrawal
• Bulk cash delivery to central vault (KKFÉ) using CVIT provider****	
– HUF banknotes	0.08%
– HUF coins	0.77%
– FX banknotes and coins	0.21%

<ul style="list-style-type: none"> <li>Detailed report on same-day deposits***** <ul style="list-style-type: none"> <li>regular (per deposit)</li> <li>ad-hoc</li> </ul> </li> </ul>	HUF 2,245 / month Campaign: free of charge till withdrawal HUF 561 / day
<ul style="list-style-type: none"> <li>Large volume cash deposit <ul style="list-style-type: none"> <li>HUF banknotes</li> <li>HUF coins</li> <li>FX banknotes</li> </ul> </li> </ul>	0.26%, + HUF 2,012 / occasion 3.59%, + HUF 592 / occasion 0.43%, + HUF 2,958 / occasion
<ul style="list-style-type: none"> <li>Denomination change / replacement ***** <ul style="list-style-type: none"> <li>FX banknotes and coins (at partial amount exchange as well)</li> <li>HUF banknotes (in same domination) *****</li> <li>HUF coins (in same domination) *****</li> <li>Fee charged for replacement of HUF notes and coins withdrawn from circulation</li> </ul> </li> </ul>	1.19%, min. HUF 592 3% of the nominal value of payable bank notes 10% of the nominal value of payable coins 10% of the nominal value Free of charge
<ul style="list-style-type: none"> <li>Exchange EUR coins (denomination be 1 or 2) through account (discount shall)</li> </ul>	28.06%
<ul style="list-style-type: none"> <li>Acceptance of damaged HUF banknotes <ul style="list-style-type: none"> <li>the banknote is larger than 50% of the original</li> <li>the banknote is equal or smaller than 50% of the original</li> </ul> </li> </ul>	free of charge The Bank revokes without recompense
<ul style="list-style-type: none"> <li>FX banknotes under withdrawal from circulation (discount shall)</li> </ul>	28.06%
<ul style="list-style-type: none"> <li>Foreign currency exchange</li> </ul>	free of charge
<b>3.2. Postal payments*****</b>	
<ul style="list-style-type: none"> <li>Postal cash payment order (incoming payment, paper based analytics)</li> </ul>	0.17% bank commission + postal commission
<ul style="list-style-type: none"> <li>Postal cash payment order (incoming payment, electronic analytics)</li> </ul>	0.11% bank commission + postal commission
<ul style="list-style-type: none"> <li>Postal payment cheque (outgoing) electronic orders</li> </ul>	0.39% bank commission + postal commission

Postal commission: <https://www.posta.hu/ugyfelszolgalat/hirdetmenyek>

\* Calculated for the notified and unpaid amount

\*\* Indicative fee for cash delivered in bags to the Central Vault made before 30 April

\*\*\* Charged for the 4<sup>th</sup> and subsequent identifying devices (cards) and for card replacement

\*\*\*\* For contracts made on or after 1 May 2019

\*\*\*\*\* Bulk cash depositing through Automated Drop-box and delivery to Central Vault (KKFÉ) using a CVIT provider

\*\*\*\*\* In addition to genuine HUF banknotes fit for circulation, the Bank will exchange - for HUF banknotes or HUF coins and legal tender of unfit HUF banknotes and coins of any other denomination - damaged, incomplete and contaminated HUF banknotes and coins that are difficult to recognize, unless it cannot be established upon their acceptance whether they represent some value. In that latter case, the Bank will accept such HUF banknotes and coins for subsequent settlement.

\*\*\*\*\* The Post Office will charge the commission (item fee) depending on the information requested by the Client. It is the account manager branch that can provide further information about the postal commissions. Cash withdrawal at post office, Cash in at post office via pass book and Cash withdrawal at post office via pass book services are not provided from 1st of January, 2013. Postal payment cheque (outgoing) paper based orders" services are not provided from 2nd November 2016, as from that date the Bank does not accept paper based orders to initiate (outgoing) postal payment cheque.

\*\*\*\*\* The denomination exchange service is exclusively provided to Customers keeping a bank account or having any other banking product or service at the Bank except upon the partial exchange of a foreign currency amount.

<b>3.3. OTHER SERVICES RELATED TO PAYMENT TURNOVER</b>	
<ul style="list-style-type: none"> <li>Acceptance of paper based foreign currency payment for future execution (even next day's)</li> </ul>	HUF 1,154 / item
<ul style="list-style-type: none"> <li>Fees charged for foreign currency transfers with erroneous IBAN/BIC <sup>4</sup></li> </ul>	Fees charged by partner banks
<ul style="list-style-type: none"> <li>Not executed by the Bank yet <ul style="list-style-type: none"> <li>cancellation of transfer orders to be performed in the future (which can also be the next day) 5</li> <li>cancellation of transfer orders to be performed on Day 0, based on a specific agreement 5</li> </ul> </li> </ul>	free of charge HUF 11,541 / item
<ul style="list-style-type: none"> <li>HUF transfer for first recall 16</li> </ul>	HUF 5,770
<ul style="list-style-type: none"> <li>Reception of payment orders over cut-off time (via Corporate Client Service) <sup>6</sup></li> </ul>	HUF 11,541 / item
<ul style="list-style-type: none"> <li>Queue handling*</li> </ul>	HUF 42 / day / item
<ul style="list-style-type: none"> <li>Acceptance of MT 101</li> </ul>	free of charge
<ul style="list-style-type: none"> <li>Payment order prepared by the Bank at the request of Client</li> </ul>	HUF 1,775 / item
<ul style="list-style-type: none"> <li><del>Order submitted via tested telefax (separate agreement with the Bank is needed) ****</del></li> </ul>	<del>HUF 9,564 / month</del>
<ul style="list-style-type: none"> <li>Interbank correspondence due to inaccurate order</li> </ul>	HUF 1,343 / letter
<ul style="list-style-type: none"> <li>Bill of exchange handling fee, only in case of collection (once)</li> </ul>	HUF 17,743 / bill
<ul style="list-style-type: none"> <li>Investigation of HUF payments (at the request of Client) <ul style="list-style-type: none"> <li>payment (debit and/or credit) not older than 90 days 17</li> <li>Investigation archived payment data older than 90 days</li> </ul> </li> </ul>	HUF 6,718 / item HUF 13,432 / item
<ul style="list-style-type: none"> <li>Investigation of foreign currency payments (at the request of Client) <ul style="list-style-type: none"> <li>payment (debit and/or credit) 18</li> </ul> </li> </ul>	EUR 90 / item
<ul style="list-style-type: none"> <li>Handling transit (via the Bank) foreign currency payments (Bank shall charge it against the amount of the payment transfer)</li> </ul>	0.17%, min. HUF 5,613

• Domestic cash pool service (once)	HUF 66,981
• Domestic cash pool service monthly fee	HUF 7,991 / month / account
• On-line company register extract fee	HUF 4,104
• Administration fee <sup>7</sup>	HUF 592 / occasion
• notification fee <sup>8</sup>	HUF 237 / item
• Electronic message to the Hungarian Customs and Finance Guard (VP) of HUF transfers to VP	free of charge
• Registration of secondary account identifier***	HUF 2,171 / identifier Campaign: free of charge till withdrawal
<b>3.4 ACCOUNT STATEMENT, BANK INFORMATION, CONFIRMATION</b>	
• Account statement on paper	postal cost <sup>9</sup>
• Electronic account statement	free of charge
• Account statement (SWIFT MT940)	EUR 52 / month / account
• Account statement (SWIFT MT941 / MT942)	EUR 52 / month / account
• Copy of SWIFT message	EUR 10 / item
• Printed account statement customer's request **	
– not older than 14 days	HUF 633 / account / statement
– older than 14 days	HUF 2,733 / account / statement
• Bank information (however the Bank shall transfer the possibly occurring foreign information / bank costs)	
– using the template of the Bank	HUF 8,647
– using special text	HUF 17,323
• Confirmation of exchange rate	
– daily on individual request	HUF 674 / letter
– for longer period as one week on individual request	HUF 3,360 / letter
– daily confirmation of exchange rate based on agreement, flowing	HUF 6,718 / month

\* It is charged for collection and payment items queued due to the insufficiency of funds, on the date when the item is removed from the queue, based on the number of days spent in the queue.

\*\* The term "account statement" shall include all statements, deposit notifications, turnover reports, and postal credit notices.

\*\*\* No additional fee charged for cancellation and validity extension

~~\*\*\*\* From 14 October 2021, the Bank will not enter into a new contract for the service of submission transfer orders via tested telefax, and will terminate its sale.~~

### III. SERVICES

#### 5. K&H MOBILBANK (MOBILPHONE APPLICATION-BASED ELECTRONIC BANKING SERVICE)

##### I. The service is available for use with:

K&H corporate e-bank services

##### II. The scope of the service:

		Services (operations that can be performed)
Financial operation	Payment	<ul style="list-style-type: none"> <li>Domestic HUF payment without conversion, including instant HUF transfer orders</li> <li>Mobile balance top-up (Yettel, T-mobile, Vodafone)</li> <li>Foreign currency transfer between own accounts</li> <li>Postal cheque payment and postal cash payment order (white/yellow postal payment order)</li> <li>manage standing orders</li> <li>Status information, management of future dated payments, sign previously registered orders</li> <li>Accounts (account balance, account history, statements)</li> <li>reporting<sup>3</sup>, cancellation and annual verification of a secondary account identifier for instant HUF transfer</li> <li>mailbox: read or send messages directly from the mobilbank</li> </ul>
	Bankcard	<ul style="list-style-type: none"> <li>Bankcards (view cards, modify limit, card activation, card cancellation and replacement, card suspension and unsuspension, limit modification, online PIN delivery, renewal of bankcard in advanced, 3D Secure code service modification)</li> </ul>
	Google Pay	<ul style="list-style-type: none"> <li>Digitalisation of physical bank card Google Pay or iOS mobile device, or other electronic mobile wallet<sup>1</sup></li> <li>Payment with a digital bank card on physical POS terminals using a mobile phone<sup>2</sup></li> <li>Selection of the default bank card (for fast payment)</li> <li>Deletion of digital bank card</li> </ul>

<sup>1</sup> This function is only available when connected to the Internet.

<sup>3</sup> In the case of a private entrepreneur, the secondary account identifier may only be reported by the Account Holder

##### Public functions:

- branch-, ATM and safe search
- K&H Bank contact
- Application settings
- Customer feedback

##### III. Services linked to proxy holder status (i.e. company representation right)

- reporting, cancellation and annual verification of a secondary account identifier

##### IV. The service is available from:

- the service is available using the all-time latest application version published on AppStore or GooglePlay application stores
- ~~iPhone 5S and subsequent iPhone devices with iOS 11 or higher;~~
- Android smartphones with ~~Android-5~~ Android 5.0 version or higher
- 2.16.9 or higher application versions: iPhone 5S and subsequent iPhone devices with iOS 13 or higher;
- 2.16.8 or lower application versions: iPhone 5S and subsequent iPhone devices with iOS 11 or higher.

##### Device parameters required for the Google Pay function in K&H's mobile bank:

- Operating system of the mobile phone: Android 5 or later
- Other functionalities required: support for NFC (Near Field Communication)

##### V. Parameters of the device required for fingerprint authentication:

- Fingerprint authentication method is available for iPhone 5S +
- Fingerprint authentication method is available for TouchID-enabled Android phones with 6.0 or higher operation system

##### VI. Activation:

- once the mobilbank application is downloaded it can be activated using one of the following credentials: username and password, or K&H eID and ePIN, or can be activated via K&H corporate e-bank in the "settings/manage authentication tools".
- usage of the application: it can be used as mobil banking application, and/or as mobil-token authentication tool to log in and sign transaction in e-bank. The related fee depends on the usage.

##### VII. Limit management

Read at K&H corporate e-bank service description

Budapest, May 1, 2022